

# Commercial Risk Advisor

February 2018

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***Nearly 60 percent of businesses experienced a data breach in 2017, according to Forrester Research.***

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## Top Cyber Topics to Watch in 2018

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In 2017, the WannaCry ransomware attack, Equifax data breach and other large-scale cyber incidents demonstrated the dangers of cyber crimes, and the data stolen from those incidents will continue to endanger businesses and consumers for years. Additionally, in early January, researchers announced the Meltdown and Spectre processor exploits, which hackers can use to steal data from nearly every computer and mobile device.

Although hackers often try to conceal their methods in order to remain undetected, cyber security experts can predict the most likely cyber risks based on prior incidents and advancements in technology. Here are some of the top cyber topics to watch for in 2018:

- **Software patches to address the Meltdown and Spectre exploits**—Although products and applications offered by companies like Microsoft, Google, Apple and Amazon have already been updated to help defend against these exploits, the updates can cause slowdowns that could impact your operations.
- **Knowledge-based authentication may become less trustworthy**—The massive data breaches in 2017 gave hackers access to the names, email addresses, Social Security numbers and other information of millions of people. As a result, it will be more difficult to verify a person's identity online.
- **Cyber risks presented by business partners and third parties**—Vendors, suppliers, cloud service providers and other third parties with ineffective cyber security will likely be targeted more frequently as a way to bypass normal security practices.
- **Compliance with the European Union's (EU) General Data Protection Regulation (GDPR)** —The GDPR will become effective on May 25, 2018, and gives EU citizens more control over their personal information. Although regulators won't audit U.S. businesses for compliance, businesses that store the personal information of EU citizens could face heavy fines in the event of a data breach or formal complaint.

## 10 most fatal occupations in 2016, according to number of fatalities per 100,000 employees:

- Logging employees: **135.9** 
- Fishers and fishing employees: **86** 
- Aircraft pilots and flight engineers: **55.5** 
- Roofers: **48.6** 
- Recyclable material collectors: **34.1** 
- Structural iron and steel employees: **25.1** 
- Truck and delivery drivers: **24.7** 
- Farmers and agricultural supervisors: **23.1** 
- Construction supervisors: **18** 
- Agricultural employees: **17.4** 

## Number of Workplace Fatalities Continued to Rise in 2016

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According to a recent report from the Bureau of Labor Statistics, the number of workplace fatalities in 2016 rose by 7 percent to 5,190. This marks the third consecutive increase in workplace fatalities, and the largest single-year increase since 2008.

Here are some additional details from the agency's report:

- Transportation incidents, such as car crashes, accounted for approximately 2 out of every 5 fatalities.
- Fatalities that resulted from violence rose by 23 percent and was the second most common cause of a fatality.
- Drug and alcohol overdoses in the workplace rose by 32 percent, mainly as the result of the ongoing opioid epidemic. Overdose fatalities have increased by at least 25 percent every year since 2012.
- Fatalities that resulted from slips, trips and falls have risen by 25 percent since 2011.

An OSHA spokesperson stated that the agency will attempt to address trends found in the report through enforcement, safety training and compliance assistance. For help addressing your workplace safety concerns, call 301-279-5500 today.

## OSHA Log Summaries Must be Posted by Feb. 1

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All employers who are required to keep and maintain an OSHA Form 300 injury and illness log are required to post their OSHA Form 300A summary sheet in their workplaces by Feb. 1, 2018. The summary must list the total number of job-related injuries and illnesses that occurred during the previous calendar year, and must remain posted in a common area until April 20, 2018.

Employers with 10 or fewer employees or those in [certain low-risk industries](#) are partially exempt from OSHA log posting requirements. For more information on OSHA recordkeeping requirements or to download the required forms, [visit OSHA's website](#).