

## With 15 reporting, EAOC members had \$51,473,000 in total sales in 2018.



A huge thanks to Leslie McCarthy of NFP Property & Casualty Insurance for her enlightening (and somewhat terrifying) presentation on Cyber coverage this week!

If NFP seems like a household name, that's because they have been around for DECADES. NFP started on the East Coast, working primarily with baseball and football players, and branched out from there.

Leslie likes to think of insurance as

OPPORTUNITY for business owners, instead of being punitive, since it truly does give you the freedom to take risks. In fact, insurance should be seen as a risk transfer vehicle, that allows you to drive a car or employ a person without having to absorb huge damages and losses.

In the case of Cyber coverage, namely Cyber attacks and threats, it's become an increasingly scary world as conveniences like Wifi and e-commuting are more and more common.

If anyone in your company conducts business in foreign countries,



TO SUCCEED IN BUSINESS IT'S NOT WHAT

YOU KNOW BUT

YOU KNOW THAT

COUNTS MOST!

uses computers to access bank accounts, connect to a public network, use Cloudbased storage, or can access your building without an ID card, your Cyber risk exposure level is HIGHLY ESCALATED.

Leslie and NFP offer coverage for the three top areas of vulnerability:

- Liability (example: when a leading health insurance company is hacked, and 4,000,000 of its members find out their confidential information has been released.
- 2. Physical Hardware (example: an entire firm's computers and printers infected with a Trojan horse, requiring costly replacement.)
- 3. Defamation to your reputation (example: having to notify all customers and provide credit monitoring for a specified number of years, depending on your state.)

You MUST be protected as a business, and Cyber hack exposure is something that most of us will have to face at some point in our lives. It's always better to get in front of the problem before it happens, and prepare and protect yourself and your business with whatever opportunities currently exist!

For more information on Leslie and NFP Property & Casualty Insurance, please visit: <u>NFP.com</u>.

## JANUARY 29th SAVE THE DATE!

Teresa Taylor will VERY generously be shooting headshots for all members! Please check your email for details and pro tips!

## EAOC AUCTION SCOREBOARD

| NEW MEMBERS 1   | 0,000 POINTS                                       |
|---|--|
| Turn in proposal<br>Bring approved prospeto<br>to meeting<br>Prospect joins | 500 Points<br>ect 2000 Points<br>7500 Points       |
| Every member on a te<br>a new member receive                                | eam that brings in                                 |
| LEADS 1   | 0 TO 1000 POINTS                                   |
| General Lead<br>Third Party Lead<br>Shanghai                                | 10 Points<br>500 Points<br>1000 Points             |
| BUSINESS 5  | to 1000 POINTS                                     |
| <b>CRUISE SHIP</b><br>Direct Business                                       | 5 Pts. for every<br>\$50, (all year long)          |
| 500 Pts. max per trans  | saction  |
| *1000 points max with e<br>the contest.                                     | ach member during                                  |
| AIRLINE<br>Business from Lead   | 10 Pts. for every<br>\$50, a lead<br>1000 Pts. max |
| DONATIONS 2   | 5 to 500 POINTS                                    |
| Donating a Weekly<br>Door Prize   | 25 Points  |
| Donations for Auction<br>*value of each item no                             | 1 Point per \$1.00<br>of to exceed 500 pts         |
| TEAM COMPETITION 5  | 00 POINTS  |
| Weekly Team Winner  | s 500 Points per<br>Team Member                    |
| Each week every men<br>has the most leads wi                                |  |