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Protecting Your Small Business : Hearing Before the Subcommittee on Healthcare and Technology of the Committee on Small Business, United States House of Representatives, One Hundred Twelfth Congress, First Session, Hearing Held December 1, 2011
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Distance Selling and Cyber Risks from an International Perspective
The State of Small Business Security in a Cyber Economy
A Leader's Guide to Preparing, Managing, and

Recovering from the Inevitable
Theory and Cases
Hearing Before the Subcommittee on Regulatory Reform and Oversight of the Committee on Small Business, House of Representatives, One Hundred Ninth Congress, Second Session, Washington, DC, March 16, 2006
Mitigating Moral Hazard in Cyber-Risk Insurance
A Leader's Guide to Cybersecurity
The Insights You Need from Harvard Business Review
Hearing Before the Subcommittee on Commerce, Trade, and Consumer Protection of the Committee on Energy and Commerce, House of Representatives, One Hundred Seventh Congress, Second Session, on H.R. 4678, September 24, 2002

CULLEN FOLEY

The "Dematerialized" Insurance John Wiley & Sons
A definitive guide to cybersecurity law Expanding on the author’s experience as a cybersecurity lawyer and law professor, Cybersecurity Law is the definitive guide to cybersecurity law, with an in-depth analysis of U.S. and international laws that apply to data security, data breaches, sensitive information safeguarding, law enforcement surveillance, cybercriminal combat, privacy, and many

other cybersecurity issues. Written in an accessible manner, the book provides real-world examples and case studies to help readers understand the practical applications of the presented material. The book begins by outlining the legal requirements for data security, which synthesizes the Federal Trade Commission's cybersecurity cases in order to provide the background of the FTC's views on data security. The book also examines data security requirements imposed by a growing number of state legislatures and private litigation arising from data breaches. Anti-hacking laws, such as the federal Computer Fraud and Abuse Act, Economic Espionage Act, and the Digital Millennium Copyright Act, and how companies are able to fight cybercriminals while ensuring compliance with the U.S. Constitution and statutes are discussed thoroughly. Featuring an overview of the laws that allow coordination between the public and private sectors as well as the tools that regulators have developed to allow a limited amount of collaboration, this book also: • Addresses current U.S. and international laws, regulations, and court opinions that define the field of cybersecurity including the security of sensitive information, such as financial data and health information • Discusses the cybersecurity requirements of the

largest U.S. trading partners in Europe, Asia, and Latin America, and specifically addresses how these requirements are similar to (and differ from) those in the U.S. • Provides a compilation of many of the most important cybersecurity statutes and regulations • Emphasizes the compliance obligations of companies with in-depth analysis of crucial U.S. and international laws that apply to cybersecurity issues • Examines government surveillance laws and privacy laws that affect cybersecurity as well as each of the data breach notification laws in 47 states and the District of Columbia • Includes numerous case studies and examples throughout to aid in classroom use and to help readers better understand the presented material • Supplemented with a companion website that features in-class discussion questions and timely and recent updates on recent legislative developments as well as information on interesting cases on relevant and significant topics Cybersecurity Law is appropriate as a textbook for undergraduate and graduate-level courses in cybersecurity, cybersecurity law, cyber operations, management-oriented information technology (IT), and computer science. This book is also an ideal reference for lawyers, IT professionals, government personnel,

business managers, IT management personnel, auditors, and cybersecurity insurance providers. JEFF KOSSEFF is Assistant Professor of Cybersecurity Law at the United States Naval Academy in Annapolis, Maryland. He frequently speaks and writes about cybersecurity and was a journalist covering technology and politics at The Oregonian, a finalist for the Pulitzer Prize, and a recipient of the George Polk Award for national reporting.

The Consumer Privacy Protection Act of 2002 John Wiley & Sons

A ground shaking exposé on the failure of popular cyber risk management methods How to Measure Anything in Cybersecurity Risk exposes the shortcomings of current "risk management" practices, and offers a series of improvement techniques that help you fill the holes and ramp up security. In his bestselling book How to Measure Anything, author Douglas W. Hubbard opened the business world's eyes to the critical need for better measurement. This book expands upon that premise and draws from The Failure of Risk Management to sound the alarm in the cybersecurity realm. Some of the field's premier risk management approaches actually create more risk than they mitigate, and questionable methods have been duplicated across industries and embedded in the

products accepted as gospel. This book sheds light on these blatant risks, and provides alternate techniques that can help improve your current situation. You'll also learn which approaches are too risky to save, and are actually more damaging than a total lack of any security. Dangerous risk management methods abound; there is no industry more critically in need of solutions than cybersecurity. This book provides solutions where they exist, and advises when to change tracks entirely. Discover the shortcomings of cybersecurity's "best practices" Learn which risk management approaches actually create risk Improve your current practices with practical alterations Learn which methods are beyond saving, and worse than doing nothing Insightful and enlightening, this book will inspire a closer examination of your company's own risk management practices in the context of cybersecurity. The end goal is airtight data protection, so finding cracks in the vault is a positive thing—as long as you get there before the bad guys do. How to Measure Anything in Cybersecurity Risk is your guide to more robust protection through better quantitative processes, approaches, and techniques. Implementing Enterprise Risk Management Harvard Business Press Financial technology

(fintech) is emerging as an innovative way to achieve financial inclusion and the broader objective of inclusive growth. Thus far, fintech in the MENAP and CCA remains below potential with limited impact on financial inclusion. This paper reviews the fintech landscape in the MENAP and CCA regions, identifies the constraints to the growth of fintech and its contribution to inclusive growth and considers policy options to unlock the potential.

Organization-Wide Strategies to Ensure Cyber Risk Is Not Just an IT Issue IGI Global

A practical, real-world guide for implementing enterprise risk management (ERM) programs into your organization Enterprise risk management (ERM) is a complex yet critical issue that all companies must deal with in the twenty-first century. Failure to properly manage risk continues to plague corporations around the world. ERM empowers risk professionals to balance risks with rewards and balance people with processes. But to master the numerous aspects of enterprise risk management, you must integrate it into the culture and operations of the business. No one knows this better than risk management expert James Lam, and now, with Implementing Enterprise Risk Management: From

Methods to Applications, he distills more than thirty years' worth of experience in the field to give risk professionals a clear understanding of how to implement an enterprise risk management program for every business. Offers valuable insights on solving real-world business problems using ERM Effectively addresses how to develop specific ERM tools Contains a significant number of case studies to help with practical implementation of an ERM program While Enterprise Risk Management: From Incentives to Controls, Second Edition focuses on the "what" of ERM, Implementing Enterprise Risk Management: From Methods to Applications will help you focus on the "how." Together, these two resources can help you meet the enterprise-wide risk management challenge head on—and succeed. *Organization-Wide Strategies to Ensure Cyber Risk Is Not Just an IT Issue* Routledge Most organizations are undergoing a digital transformation of some sort and are looking to embrace innovative technology, but new ways of doing business inevitably lead to new threats which can cause irreparable financial, operational and reputational damage. In an increasingly punitive regulatory climate, organizations are also under pressure to be more accountable and compliant. Cyber Risk Management clearly

explains the importance of implementing a cyber security strategy and provides practical guidance for those responsible for managing threat events, vulnerabilities and controls, including malware, data leakage, insider threat and Denial-of-Service. Examples and use cases including Yahoo, Facebook and TalkTalk, add context throughout and emphasize the importance of communicating security and risk effectively, while implementation review checklists bring together key points at the end of each chapter. Cyber Risk Management analyzes the innate human factors around risk and how they affect cyber awareness and employee training, along with the need to assess the risks posed by third parties. Including an introduction to threat modelling, this book presents a data-centric approach to cyber risk management based on business impact assessments, data classification, data flow modelling and assessing return on investment. It covers pressing developments in artificial intelligence, machine learning, big data and cloud mobility, and includes advice on responding to risks which are applicable for the environment and not just based on media sensationalism.

Cybersecurity Law

John Wiley & Sons

"This research book is a repository for

academicians, researchers, and industry practitioners to share and exchange their research ideas, theories, and practical experiences, discuss challenges and opportunities, and present tools and techniques in all aspects of e-business development and management in the digital economy"--Provided by publisher. *Cybersecurity for Business* CRC Press Welcome to the all-new second edition of Navigating the Digital Age. This edition brings together more than 50 leaders and visionaries from business, science, technology, government, aca¬demia, cybersecurity, and law enforce¬ment. Each has contributed an exclusive chapter designed to make us think in depth about the ramifications of this digi-tal world we are creating. Our purpose is to shed light on the vast possibilities that digital technologies present for us, with an emphasis on solving the existential challenge of cybersecurity. An important focus of the book is centered on doing business in the Digital Age-par¬ticularly around the need to foster a mu¬tual understanding between technical and non-technical executives when it comes to the existential issues surrounding cybersecurity. This book has come together in three parts. In Part 1, we focus on

the future of threat and risks. Part 2 emphasizes lessons from today's world, and Part 3 is designed to help you ensure you are covered today. Each part has its own flavor and personal¬ity, reflective of its goals and purpose. Part 1 is a bit more futuristic, Part 2 a bit more experiential, and Part 3 a bit more practical. How we work together, learn from our mistakes, deliver a secure and safe digital future-those are the elements that make up the core thinking behind this book. We cannot afford to be complacent. Whether you are a leader in business, government, or education, you should be knowledgeable, diligent, and action-oriented. It is our sincerest hope that this book provides answers, ideas, and inspiration.If we fail on the cybersecurity front, we put all of our hopes and aspirations at risk. So we start this book with a simple proposition: When it comes to cybersecurity, we must succeed.

Ecological, Societal, and Technological Risks and the Financial Sector ISACA

No data is completely safe. Cyberattacks on companies and individuals are on the rise and growing not only in number but also in ferocity. And while you may think your company has taken all the precautionary steps to prevent an attack, no individual, company, or country is safe. Cybersecurity can no longer be left

exclusively to IT specialists. Improving and increasing data security practices and identifying suspicious activity is everyone's responsibility, from the boardroom to the break room. Cybersecurity: The Insights You Need from Harvard Business Review brings you today's most essential thinking on cybersecurity, from outlining the challenges to exploring the solutions, and provides you with the critical information you need to prepare your company for the inevitable hack. The lessons in this book will help you get everyone in your organization on the same page when it comes to protecting your most valuable assets. Business is changing. Will you adapt or be left behind? Get up to speed and deepen your understanding of the topics that are shaping your company's future with the Insights You Need from Harvard Business Review series. Featuring HBR's smartest thinking on fast-moving issues--blockchain, cybersecurity, AI, and more--each book provides the foundational introduction and practical case studies your organization needs to compete today and collects the best research, interviews, and analysis to get it ready for tomorrow. You can't afford to ignore how these issues will transform the landscape of business and society. The Insights You Need

series will help you grasp these critical ideas--and prepare you and your company for the future.

Business Finance Routledge

This book is a means to diagnose, anticipate and address new cyber risks and vulnerabilities while building a secure digital environment inside and around businesses. It empowers decision makers to apply a human-centred vision and a behavioral approach to cyber security problems in order to detect risks and effectively communicate them. The authors bring together leading experts in the field to build a step-by-step toolkit on how to embed human values into the design of safe human-cyber spaces in the new digital economy. They artfully translate cutting-edge behavioral science and artificial intelligence research into practical insights for business. As well as providing executives, risk assessment analysts and practitioners with practical guidance on navigating cyber risks within their organizations, this book will help policy makers better understand the complexity of business decision-making in the digital age. Step by step, Pogrebna and Skilton show you how to anticipate and diagnose new threats to your business from advanced and AI-driven cyber-attacks.

Stop the Cyber Bleeding Kogan Page Publishers

The wave of data

breaches raises two pressing questions: Why don’t we defend our networks better? And, what practical incentives can we create to improve our defenses? Why Don't We Defend Better?: Data Breaches, Risk Management, and Public Policy answers those questions. It distinguishes three technical sources of data breaches corresponding to three types of vulnerabilities: software, human, and network. It discusses two risk management goals: business and consumer. The authors propose mandatory anonymous reporting of information as an essential step toward better defense, as well as a general reporting requirement. They also provide a systematic overview of data breach defense, combining technological and public policy considerations. Features Explains why data breach defense is currently often ineffective Shows how to respond to the increasing frequency of data breaches Combines the issues of technology, business and risk management, and legal liability Discusses the different issues faced by large versus small and medium-sized businesses (SMBs) Provides a practical framework in which public policy issues about data breaches can be effectively addressed

The Definitive Cybersecurity Guide for Directors and Officers Kogan Page Publishers

Balance the benefits of digital transformation with the associated risks with this guide to effectively managing cybersecurity as a strategic business issue. Important and cost-effective innovations can substantially increase cyber risk and the loss of intellectual property, corporate reputation and consumer confidence. Over the past several years, organizations around the world have increasingly come to appreciate the need to address cybersecurity issues from a business perspective, not just from a technical or risk angle. Cybersecurity for Business builds on a set of principles developed with international leaders from technology, government and the boardroom to lay out a clear roadmap of how to meet goals without creating undue cyber risk. This essential guide outlines the true nature of modern cyber risk, and how it can be assessed and managed using modern analytical tools to put cybersecurity in business terms. It then describes the roles and responsibilities each part of the organization has in implementing an effective enterprise-wide cyber risk management program, covering critical issues such as incident response, supply chain management and creating a culture of security. Bringing together a range of experts and senior leaders, this edited collection enables leaders and students to understand how to

manage digital transformation and cybersecurity from a business perspective. *Prioritize Threats, Identify Vulnerabilities and Apply Controls* IGI Global

This dissertation research studied how different degrees of knowledge of online security risks affect B2C (business-to-consumer) e-commerce consumer decision making. Online information security risks, such as identity theft, have increasingly become a major factor inhibiting the potential growth of e-commerce. On the other hand, e-commerce consumers lack knowledge and awareness of security risks in the online shopping environment and make decisions under conditions where precise probabilities of risks are not available. Based on research in the decision theory field, a person's knowledge of a risk is assumed to fall under one of four states: known certainty, known uncertainty, unknown uncertainty, and unknowable uncertainty. A theoretical model was developed in this study, and based on the model explicit hypotheses were stated which relate a consumer's degree of risk knowledge and the consumer's online security risk evaluation and purchase decision making. This research used an experimental approach to study the effect of different levels of consumers' knowledge of a typical online security risk on their purchase

behavior. Following a pilot experiment to test and refine the experimental design, a between-subjects experiment was conducted with the four knowledge states as treatments among 160 subjects. Results indicated that the consumers' willingness to pay to avoid risks and their intention to purchase online vary systematically under different knowledge conditions. Results suggested that people can distinguish between risk and uncertainty and will pay a premium to avoid uncertainty. This research used an experimental approach to study the effect of different levels of consumers' knowledge of a typical online security risk on their purchase behavior.

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cybersecurity from a strategic, business-wide perspective.

Small Business, Big Threat Routledge

A large part of academic literature, business literature as well as practices in real life are resting on the assumption that uncertainty and risk does not exist. We all know that this is not true, yet, a whole variety of methods, tools and practices are not attuned to the fact that the future is uncertain and that risks are all around us. However, despite risk management entering the agenda some decades ago, it has introduced risks on its own as illustrated by the financial crisis. Here is a book that goes beyond risk management as it is today and tries to discuss what needs to be improved further. The book also offers some cases.

What Healthcare Executives and Board Members Must Know about Enterprise Cyber Risk Management (ECRM) Springer Nature

The cost and frequency of cybersecurity incidents are on the rise, is your enterprise keeping pace? The numbers of threats, risk scenarios and vulnerabilities have grown exponentially. Cybersecurity has evolved as a new field of interest, gaining political and societal attention. Given this magnitude, the future tasks and responsibilities associated with cybersecurity will be essential to

organizational survival and profitability. This publication applies the COBIT 5 framework and its component publications to transforming cybersecurity in a systemic way. First, the impacts of cybercrime and cyberwarfare on business and society are illustrated and put in context. This section shows the rise in cost and frequency of security incidents, including APT attacks and other threats with a critical impact and high intensity. Second, the transformation addresses security governance, security management and security assurance. In accordance with the lens concept within COBIT 5, these sections cover all elements of the systemic transformation and cybersecurity improvements.

Cybersecurity for Business John Wiley & Sons

Cyber Risks for Business ProfessionalsA Management GuideIT Governance Ltd

Data Breaches, Risk Management, and Public Policy Harvard Business Press

Digital transformation and cyber insecurity are two global trends that converged in 2020. The COVID-19 pandemic has accelerated these global challenges into paradigm-changing realities that threaten to destroy every company, government, network, and individual. But what can be done to embrace the accelerating digital disruption and at the

same time manage the explosion of vulnerabilities, cyber threats, and business risks? What strategies are enabling technology leaders to thrive in this fast-changing landscape and stay calm in the midst of a world filled with ransomware, online deception, and nation-state hackers? Cyber Mayday and the Day After is a business book, a communication toolkit offering stories, strategies, tactics, and outlook with key extracts and lessons learned from top C-executive leaders around the world. Some of these insights come from former FBIs, NASA agents, government CISOs, and high profile CxOs, offering practical examples and workable solutions for leaders to succeed in the 21st century. This book unpacks key learnings on leadership and nfluence. It equips readers with the mastery of th r stakeholders and explores how to effect a cultural change within organizations.

Wiley Pathways E-Business John Wiley & Sons

Cyber risk is the highest perceived business risk according to risk managers and corporate insurance experts. Cybersecurity typically is viewed as the boogeyman: it strikes fear into the hearts of non-technical employees. Enterprise Cybersecurity in Digital Business: Building a Cyber Resilient Organization provides a clear guide for companies to understand cyber from

a business perspective rather than a technical perspective, and to build resilience for their business. Written by a world-renowned expert in the field, the book is based on three years of research with the Fortune 1000 and cyber insurance industry carriers, reinsurers, and brokers. It acts as a roadmap to understand cybersecurity maturity, set goals to increase resiliency, create new roles to fill business gaps related to cybersecurity, and make cyber inclusive for everyone in the business. It is unique since it provides strategies and learnings that have shown to lower risk and demystify cyber for each person. With a clear structure covering the key areas of the Evolution of Cybersecurity, Cybersecurity Basics, Cybersecurity Tools, Cybersecurity Regulation, Cybersecurity Incident Response, Forensics and Audit, GDPR, Cybersecurity Insurance, Cybersecurity Risk Management, Cybersecurity Risk Management Strategy, and Vendor Risk Management Strategy, the book provides a guide for professionals as well as a key text for students studying this field. The book is essential reading for CEOs, Chief Information Security Officers, Data Protection Officers, Compliance Managers, and other cyber stakeholders, who are looking to get up to speed with the issues

surrounding cybersecurity and how they can respond. It is also a strong textbook for postgraduate and executive education students in cybersecurity as it relates to business.

Why Boards Need to Lead--and How to Do It LexisNexis

"This book offers comprehensive explanations of topics in computer system security in order to combat the growing risk associated with technology"--Provided by publisher.

Navigating New Cyber Risks Lulu.com

This book adopts an international perspective to examine how the online sale of insurance challenges the insurance regulation and the insurance contract, with a focus on insurance sales, consumer protection, cyber risks and privacy, as well as dispute resolution. Today insurers, policyholders, intermediaries and regulators interact in an increasingly online world with profound implications for what has up to now been a traditionally operating industry. While the growing threats to consumer and business data from cyber attacks constitute major sources of risk for insurers, at the same time cyber insurance has become the fastest growing commercial insurance product in many jurisdictions. Scholars and practitioners from Europe, the United States and Asia review these topics from the viewpoints of insurers,

policyholders and insurance intermediaries. In some cases, existing insurance regulations appear readily adaptable to the online world, such as prohibitions on deceptive marketing of insurance products and unfair commercial practices, which can be applied to advertising through social media, such as Facebook and Twitter, as well as to traditional written material. In other areas, current regulatory and business practices are proving to be inadequate to the task and new ones are emerging. For example, the insurance industry and insurance supervisors are exploring how to review, utilize, profit from and regulate the explosive growth of data mining and predictive analytics ("big data"), which threaten long-standing privacy protection and insurance risk classification laws. This book's ambitious international scope matches its topics. The online insurance market is cross-territorial and cross-jurisdictional with insurers often operating internationally and as part of larger financial-services holding companies. The authors' exploration of these issues from the vantage points of some of the world's largest insurance markets – the U.S., Europe and Japan – provides a comparative framework, which is necessary for the understanding of

online insurance.

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