

# Cybersecurity After COVID-19: 10 Ways to Protect Your Business and Refocus on Resilience

In the wake of the COVID-19 pandemic and the resultant implementation of social distancing directives, altered business processes, and new economic realities, businesses must review and address their technology infrastructure and cybersecurity measures.

The swift changes brought about by COVID-19 — including the movement of a large portion of the workforce to [telework](#) and the expansion of e-commerce footprints — has caused many companies to implement new IT capabilities ad hoc. Some provisional solutions have bypassed normal development, approval, and deployment processes, which have often stretched or violated existing cybersecurity policies at the same time that the activity of bad actors has increased globally.

## Preparing for the Post-Pandemic World

As social distancing measures abate — and ahead of a possible second wave of coronavirus cases — organizations will need to de-risk the enterprise and adapt operations to a “new normal.” This will require a thorough evaluation of pandemic-driven IT and cybersecurity changes, some of which were rapidly put in place during the response phase of the pandemic, followed by strategic adjustments of enterprise architectures, cybersecurity controls, and business processes based on long-term operating strategies.

Even during “normal” times, policy often lags behind reality in today’s IT enterprises. In the pandemic rebuilding period, policy and documentation will need to catch up. Some changes made to address the pandemic may need to be institutionalized; others may need to be replaced with more secure and permanent



solutions. All changes should be viewed through a resilience lens, leading to a more agile and secure future for businesses.

As societies recover from pandemic-fighting postures, we can anticipate some features of the post-COVID-19 business world, including:

- Increased and institutionalized remote working.
- Accelerated migration to cloud infrastructure and applications.
- Growth in functionality and use of online collaborative tools.
- A rise in e-commerce.
- Expanded cyber-attack surfaces due to increased telework.
- More attention to enterprise resilience.

In the post-COVID-19 world, these 10 areas will require attention.



## 1. Teleworking Solutions

Anticipating a permanent increase in telework, companies should consider:

- Procuring sufficient on-demand bandwidth to move content, especially video teleconferencing, across and between geographically dispersed sites.
- Establishing VPN capacity through deployment of Internet Protocol Security (IPsec)-based VPN clients or other secure connectivity solutions to employee workstations.
- Managing identity and access for a remote workforce that meets corporate security requirements and employees' ease-of-use needs.
- Implementing mobile device management solutions to address the use of company-issued and approved personal mobile devices for business purposes. In coordination, consider implementing adequate bring-your-own-device (BYOD) policies, such as those outlined below.
- Closely examining enterprise use of internet-based remote desktop protocol (RDP), which allows remote access of Windows systems and servers and is an enticing target for hackers. If its use is justified, companies should consider allowing RDP only with network-level authentication of the endpoint and rigorous patching, including the [BlueKeep vulnerability](#) on all Windows machines.



## 2. External Perimeter Protection

A rise in remote connections can increase a company's cyber-attack surface. Organizations may protect their external perimeters by:

- Implementing network access control (NAC) to authenticate and validate devices and enforce security policies before permitting them to connect to corporate in-office or remote networks.
- Locking down user workstations and company-issued laptops with a defined security configuration, managing configuration centrally, and not assigning administrative privileges to end-users.
- Implementing remote endpoint isolation and forensic capabilities that meet forensic chain-of-custody requirements.
- Implementing capabilities that support remote endpoint data collection and analysis to identify unauthorized activity.



## 3. Cloud Services

Cloud services can offer significant cost, efficiency, resilience, and potential security benefits over data storage and application hosting alternatives. But these benefits require cloud services to be deliberately and strategically adopted and managed. Companies should consider:

- Adopting formal strategies for the use of cloud services.
- Developing complete inventories of current cloud usage in the enterprise, and rationalizing the use of multiple services.
- Defining data storage policies outlining the conditions required for the use of cloud services, data center storage, and local storage, particularly for sensitive information.

A cloud access security broker is an on-premises or cloud-based software that monitors cloud activity and enforces security policies. It can help detect and monitor cloud usage within the enterprise, enforce related cybersecurity policies, alert administrators of anomalous data flow, and guard against malware.



## 4. Secure Collaboration Tools

While email, office productivity tools, and video conferencing have been vital during the pandemic, companies may choose to innovate by adopting and using additional secure collaboration tools. Organizations should explore emerging capabilities, such as augmented/virtual reality or chatbots for content delivery, which can enhance their operations.



## 5. Cybersecurity Policy

Refresh cybersecurity policies to address pandemic-triggered IT capabilities, architecture, and processes. Organizations should consider conducting a risk assessment and identifying enforcement mechanisms, such as multi-factor authentication, single sign-on, and automatic logout from unattended devices.



## 6. BYOD Policy

Many organizations chose to allow employees to use their personal devices, including laptops, mobile phones, and tablets, for company business during the pandemic, even though some had prohibitions in place prior to the emergency. Business phone calls were routed to personal mobile phones, email was made available on personal devices, and employees were permitted to access cloud-based applications from personal devices. Organizations should establish a policy, examine or reshape it, and properly document any measures implemented during the pandemic.



## 7. Cyber Incident Breach Response (CIBR) Plan

Companies with strong and current CIBR plans should consider incorporating lessons from the contingency operations brought about by the pandemic. If there was no pre-existing CIBR plan, the need for one should be apparent. Companies may:

- Refresh and update CIBR and disaster recovery plans to address the current operational context.
- Coordinate and cross-reference CIBR plans with disaster recovery, business continuity, and enterprise crisis management plans to create comprehensive crisis planning document sets. Maintain these documents as regularly exercised living plans.



## 8. Supply Chain and Third-Party Management

The pandemic may have led your supply chain partners and other third parties to transform their business models. Companies should consider:

- Reviewing third-party agreements, including service-level agreements with IT providers, to ensure they meet current requirements and have acceptable liability provisions.
- Conducting cybersecurity audits and establish ongoing audit requirements for all third parties with authorized access to company networks, systems, or data.



## 9. Cyber-Attack Financial Protection and Recovery

Changes to your IT infrastructure, from new physical assets to cybersecurity measures, should be accounted for in your cyber risk profile, with adjustments made to insurance coverages as needed. As cyber risk is not solely an operations or technology risk, it is critical to manage both cyber infrastructure and organizational financial exposures. Consideration should be given to cyber insurance, which can provide a cost-effective and critical financial backstop in the wake of a cyber-attack during a pandemic or other significant social and economic crisis. Companies should:

- Review existing insurance coverage, including identifying potential gaps.
- Examine how new cybersecurity challenges fit into the organization's cyber risk transfer strategy.
- Be aware of potential changes in coverage terms and conditions at renewal as insurers assess losses and changes in claim patterns post-pandemic.



## 10. Cyber Operations

The post-pandemic operating environment will be different. Companies should consider:

- Monitoring the central collection and analysis of cybersecurity alerts and audit logs to detect and respond to suspicious/malicious activity.
- Reviewing and updating VPN profiles and firewall rules so employees receive appropriate role-dependent privileges.
- Implementing or refreshing processes for obtaining approval from data and system owners for the provisioning and de-provisioning of remote VPN and other accounts associated with critical business applications.
- Disabling split tunneling for VPN profiles to prevent remote employees from accessing the internet directly from their personal laptops while also accessing corporate information systems.
- Creating a simple mechanism to flag and forward suspicious emails for technical analysis.
- Provisioning secure access solutions with sufficient capacity for the increased numbers of remote users and security protection on endpoints.
- Enforcing software updates to remote workers' company-issued computing devices.
- Enabling multi-factor authentication for VPN and critical information systems.
- Increasing IT help desk capacity and hours of operation to handle a remote workforce's increased service requirements.

## A New Focus on Resilience

Today's IT and network capabilities have enabled the strategies that have kept many companies afloat during the pandemic. The current crisis, however, has highlighted the need to prepare for serious business disruption. A recent survey found that more than a fifth of organizations have shopped for new security solutions or services to respond to their new reality.

Organizations should consider blending new cybersecurity investments with enhanced cyber insurance coverage to reduce their retained risk, optimize spending relative to protection, and conserve resources.

The pandemic has illuminated the need for enterprise resilience in stark and compelling terms. The post-pandemic recovery and preparation period presents the opportunity for companies to rebuild to a new normal, with enterprise resilience as a pervasive goal.

For more pandemic information and insights, visit our [Coronavirus Risk Hub](#) on [marsh.com](#), contact your Marsh representative, or contact:

THOMAS FUHRMAN  
Managing Director, Cybersecurity Consulting and Advisory Services  
Marsh Risk Consulting  
thomas.fuhrman@marsh.com  
+1 703 731 8540

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

This document and any recommendations, analysis, or advice provided by Marsh (collectively, the "Marsh Analysis") are not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update the Marsh Analysis and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, tax, accounting, or legal advice, for which you should consult your own professional advisors. Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. Marsh makes no representation or warranty concerning the application of policy wording or the financial condition or solvency of insurers or reinsurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage. Although Marsh may provide advice and recommendations, all decisions regarding the amount, type or terms of coverage are the ultimate responsibility of the insurance purchaser, who must decide on the specific coverage that is appropriate to its particular circumstances and financial position.

Copyright © 2020 Marsh LLC. All rights reserved. MA20-15941 503352870