

December 6, 2017

TESTIMONIAL

As the risks associated with Cyber Liability also known as Network Security Liability have increased, so has the degree to which insurance companies that offer this coverage underwrite the risk associated with the potential threats of an electronic security breach.

If certain protections are not in place, such as firewall and backup protections, then insurance companies will decline to write the coverage associated with such threats.

O'Connor Insurance in no way warrants that the systems that are in place at Business Centers of Missouri, Inc. are sufficient to protect against Cyber or Network threats. However, we are able to state that they have demonstrated to the satisfaction of their insurance company, BCS Insurance Company, rated A- IX by AM Best, that they have the necessary safeguards in place that allowed this carrier to offer limits of \$2,000,000 for their Cyber/Network Security Liability insurance coverage.

It would make sense that this would offer an additional level of comfort to the clients of Business Centers of Missouri, Inc. knowing that they have taken the protection of your private information seriously.

Sincerely,



Russell J. Weber, CPCU CIC CRM AIM

