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800.277.8742 www.tciteam.com



Life Insurance for Every Stage of Life

No matter where you are in life, one thing is certain: If someone depends on you financially, you probably need life insurance. Why? Because life insurance provides critical financial support in the case of your premature death – so loved ones won't be left wondering how to pay the bills.

The Young College Grad

Congrats, you've earned your degree! Did you also acquire some student loan debt? A small life insurance policy for the amount of your loans can help ensure no one else is burdened with that debt in the event of your death.

The Newlywed

What would happen if suddenly one of you weren't there? Would that cause financial hardship for the other person? A life insurance policy to replace your income for a number of years (generally 6-8) will help your spouse handle financial burden from your death. Plus, life insurance premiums are less expensive for young people in good health.

The Homeowner

In the event of your death, life insurance can provide a tax-free death benefit for your beneficiaries, allowing them to replace your income that may have helped make the mortgage payments. Or your life insurance could allow your beneficiaries to pay off the outstanding balance and be mortgage-free.

The Parent

If your paycheck provides for your children, chances are they would suffer financially if you were to die unexpectedly. In fact, according to research, 48% of families with children admit they will have trouble meeting everyday living expenses if a primary wage earner dies. A life insurance policy can help replace your income and alleviate some of that burden for your beneficiaries.

The Business Owner

When a person dies unexpectedly, the loss of life often has repercussions beyond just immediate family. This is especially true if the individual was a business owner or a key member of a company. Life insurance for your business could play a

huge role in the company's recovery and survival. Life insurance can guarantee remaining owners can buy out your company interest from your heirs in the event of your death. It can also cover a key employee, providing the business with the financial ability to replace him or her, or make other plans in the event of their death.

The Empty Nester

If your kids are grown and your mortgage is paid off, you may think your need for life insurance has passed. But consider this: if you died today, your partner could outlive you by 10, 20 or even 30 years. Does your current lifestyle rely on two incomes? Would your spouse be left wondering how to manage financially after you're gone?

Bottom line... life Insurance is an important decision for you and your family, meant to provide peace of mind, knowing that your loved ones will not face financial burden as a result of your death, at any stage of life.

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Term Life

Term Life Insurance covers the insured person for a certain period of time, the "term" that is specified in the policy. It pays a benefit to designated beneficiaries only when the insured dies within that specified period.*

Cyber Attacks Predicted to Increase in 2017

According to a recent report from Experian, a global information services group, businesses can expect to see an increase in the number and severity of cyber attacks in 2017. The report also predicts that a large number of politically motivated cyber attacks near the end of 2016 will escalate into a larger cyber attack conflict, and that businesses in the financial, security and health care industries will be the most frequently targeted.

As a part of the report, Experian made five major predictions for cyber attacks in 2017:

Password breaches will contribute to the abandonment of the password as a security measure. Although the theft of login IDs and passwords constitutes a short-term threat, the report states that cyber criminals continue to sell passwords long after they are stolen. And, as businesses and consumers are lured into a false

sense of security after their password is unknowingly stolen, passwords alone will begin to fall out of favor. Instead, the report emphasizes that two-factor identification—where two separate pieces of authentication evidence are required—should be used by businesses to defend against cyber attacks.

New, sophisticated attacks will continue to target the health care industry. Because medical identities and information remains relatively easy to access and profitable for hackers, the health care industry will continue to be a target in 2017. The report also states that large establishments, such as hospital networks, will continue to face threats like ransomware, a type of attack where an organization is “locked out” until a financial ransom is paid.

Politically motivated and state-sponsored attacks will become more common. The

large number of high-profile cyber attacks at the end of 2016, along with the accusation that many of the attacks were state-sponsored, may lead to businesses being affected by the collateral damage of these attacks. Additionally, the report predicts that such attacks will only grow as politically motivated hackers seek retaliation against others.

Hackers will focus on payment-based attacks, despite new credit card security measures. Although the switch to EMV chip cards and the PIN liability shift were expected to protect against payment breaches, uneven adoption could lead to additional cyber exposures in 2017. Additionally, criminals are beginning to use sophisticated skimming machines to steal card data at physical retail and ATM locations.

International data breaches will cause major problems for multinational businesses.

Cyber Liability

Everyday we grow more dependent on computer based technology to keep our businesses running efficiently. Work to identify and address vulnerabilities in how you conduct cyber business, and make sure you're protected with cyber liability insurance.

The loss of consumers' data is a large problem if it occurs in just one country, but multinational businesses must also deal with ever-changing regulations in all of their markets. The United States, EU, Australia and Canada have all passed new regulations that will force businesses to re-evaluate their cyber security plans.

Interested in learning more about cyber liability protection? Contact us at 800.277.8742.

Did you know?...

A malware campaign called Googlian has breached over 1 million Android devices, and continues to affect approximately 13,000 devices every day. The malware is capable of stealing a user's authentication, which allows it to gain access to personal data from Google Play, Gmail, Google Photos and other platforms.

Google has stated that the Googlian apps come from third-party app stores, and not the company's official Google Play store. As a result, Android users should delete any third-party apps from their devices and only download apps from the official store.

Preventing Garage Door Injuries

According the U.S. Consumer Product Safety Commission, each year there are approximately 30,000 injuries that are caused by accidents with a garage door. What makes these statistics even more troubling is that many of these injuries involve children.

A typical garage door weighs 300 to 400 pounds and is generally the heaviest moving object in the home. So, now imagine this tremendous weight bearing down on you! Garage door injuries can be severe and potentially fatal.

Routine maintenance and precautionary equipment can help prevent these incidents. By keeping to a schedule of maintenance, you ensure that the door is functioning as it should, and

that the important reverse mechanisms are operating correctly.

What You Can Do

Consider these safety tips to protect you and your family from garage door injuries:

- Install push buttons on garage doors at least five feet above the floor and out of the reach of small children.
- Replace garage door openers that were manufactured before January 1, 1993. After that time, federal law required manufacturers to install an automatic feature that reverses the door if it comes in contact with objects while closing.
- Be sure to test the automatic feature regularly by

placing a piece of wood on the ground and then closing the door. If the door does not reverse, hire a professional to either replace or repair the door.

- Inspect garage door pulleys, cables, rollers and springs on a regular basis and look for worn or damaged parts.
- Contact a professional to make any repairs, as the hardware on a garage door is under extreme tension and could cause major injuries if it is handled or repaired incorrectly.

Teaching Kids Garage Door Safety

Teach little ones that garage doors are not toys. And remember, children are unpredictable, and simply instruct-

Safety Reversing

In 1993, all automatic garage door systems were required to have built in safety reversing or automatic shut off. However, according to statistics, about 40% of these safety systems failed to work properly when tested.

ing them shouldn't be the only measures taken to prevent injury. When garage doors are being opened or closed, ensure that all children are standing clear of the door and not playing near or around the door.

Want more info from the Consumer Product Safety Commission? Visit www.cpsc.gov.

Agriculture Safety Tips for Teens

Every year, thousands of farm workers are injured and hundreds more die in farming accidents. According to the National Safety Council, agriculture is the most hazardous industry in the nation. Be aware of the hazards and ag safety practices, especially for young workers.

Teenagers can be great workers, but they also pose a risk because they have a high frequency of injury. In fact, injury rates for teenag-

ers are two times higher than they are for working adults. Possibly because they can be impulsive and they lack the experience necessary to recognize job-related hazards.

Here are some common hazards that farm workers, young and old, may encounter:

- Falls are the most common accidents in agriculture. Falls of just 12 feet can kill a person.

• Tractors and other farm equipment are involved in a high proportion of farm fatalities and injuries.

- Struck-by type accidents can not only occur with farm machinery, but you can also get hit by livestock.

- Confined spaces require additional safety precautions. You are at risk of being overcome by gases when entering sites without proper ventilation,

such as a manure pit, silo or grain bin. Workers entering a grain bin being emptied are also at risk of being crushed or suffocated by flowing grain.

Remember...before hiring teens for farm work, consider the requirements of the position and determine if a teenager is suited to complete those tasks. Then establish how you can best teach them to be safe on the job.



MPCI Enrollment Deadline, March 15

Time is running out... MPCI policies must be purchased prior to planting and before the enrollment deadline of March 15.

Multi-Peril Crop Insurance (MPCI) is the oldest and most common form of federal crop insurance administered by the Risk Management Agency (RMA).

MPCI covers loss of crop yields from all types of natural causes including drought, excessive moisture, freeze, and disease. Newer coverage options combine yield protection and price protection to guard farmers against potential loss in revenue, whether due to low yields or changes in market price.



Our crop insurance team at TCI can help you choose the best coverage for your crop based on your particular operation, your risk management and budgetary needs.

If you have questions for our crop team, contact us at 800.582.7668 or crop@tciteam.com.

We're Rewarding Your Referrals in 2017

The team at TCI Insurance is proud to receive referrals from our clients and partners. A referral from you is the greatest compliment our business can receive. In an effort to pay it forward, we have committed to donating \$5.00 to a local, charitable organization for every referral we receive.

Previous recipients have included the Big Brothers Big Sisters of Fargo (2015-2016) and the Rape & Abuse Crisis Center (2012-2014). As another way to say, "thank you," we'd like to reward YOU for telling your friends, family, and associates about TCI Insurance.

Anyone referring an individual or business to TCI is automatically entered into our referral contest where you could potentially win one of four \$50 gift cards to the retailer or restaurant of your choice. Here are the dates and winners for each quarterly drawing:

Quarterly Drawings

- Q1: March 31
- Q2: June 30
- Q3: September 29
- Q4: December 29

See who is already entered in our referral contest drawings at www.tciteam.com.