



I am responsible for the procurement and oversight of the insurance and risk management programs at Hudson Valley Community College. In 1998, Ken Grey and Lorraine Emerick of Marshall & Sterling were selected from a highly competitive bid process. During the first year of their contract engagement, Ken and Lorraine implemented a campus wide safety awareness initiative to create an environment of safety best practices. The process included students, faculty, administration, general services and the executive leadership team to ensure all parties became stakeholders. The initiative proved to be highly successful, saving Hudson Valley CC significant premiums for general and professional liability due to a drastic reduction of third party claims. They continue to service the college in an exemplary manner, always investigating optimal coverage, pricing and risk management solutions for our institution. One of the areas they sited was data breach as an exposure to loss-the college purchased this coverage in 2007. Marshall & Sterling upgraded the coverage breadth on an ongoing basis, ensuring the college was protected with a comprehensive insurance policy and leading insurer.

In 2013, our institution suffered a potential breach of over 10,000 records - affecting individuals in 26 states. Upon notification on a Friday evening, Ken and Lorraine immediately went into action and coordinated efforts with our designated staff, cyber/privacy breach insurance carrier and specialized legal counsel to initiate digital forensics and mitigate potential damage. Ken and Lorraine clearly had the expertise and understood that a breach resulting in unauthorized access to personal identifiable information and other sensitive data left us vulnerable to exploitation and lawsuits. Most important, the reputation of our great institution was upheld.

A significant part of the preparation for an effective breach response involves the evaluation of our legal responsibilities and it was critical that we clearly understood which federal, State, and local breach notification laws applied and that we maintain in compliance with all the requirements on data breach response, reporting, and internal and external notification. To this end, Ken and Lorraine proved to be invaluable partners that have been insuring our privacy exposures for the past 10 years. I strongly believe they set the bar for excellence and client advocacy with the foresight to not only secure protection but to educate us on how best to protect the college against emerging threats.

Sincerely,

A handwritten signature in red ink, appearing to read "Joel Fatato", is written over a horizontal line.

Joel Fatato
Vice President of Finance