

2015 Cyber Security Bills and Impact on Data Breaches Explored

Partner Firms:



Founded in 1987, Burns White is a regional law firm with a national presence in several practice areas. With a full range of service offerings, the firm employs more than 100 attorneys across nine office locations in Pittsburgh, PA (headquarters); Philadelphia, PA; Harrisburg, PA; Wilkes-Barre, PA; Cherry Hill, NJ; Princeton, NJ; Wheeling, WV; Wilmington, DE; and Cleveland, OH. Our lawyers are supported by a staff of more than 50 professionals, including paralegals, information technology specialists, and administrators. Together, they form teams organized around 18 practice groups serving specific industry areas, including cybersecurity, commercial litigation, business practices and employment law to provide unsurpassed service and efficiency.



Clarifai develops powerful machine learning algorithms to augment intelligence in a new generation of applications. Starting in 2013 with the world's leading image recognition technology, Clarifai has quickly expanded to incorporate new data sources and support a variety of platforms to provide a deep understanding of image and video content at scale in many environments.

Brief Speaker Bios:



Stuart T. O'Neal

Stuart T. O'Neal is a trial attorney and litigator at Burns White, where he maintains an active practice throughout Pennsylvania. Mr. O'Neal is Co-Chair of the firm's Cybersecurity and Professional Liability groups and was named its first Chief Privacy Officer in 2014. Mr. O'Neal's trial practice revolves around commercial, contractual and employment disputes, as well as matters related to medical malpractice on an individual and corporate level. Mr. O'Neal has been retained by clients to handle internal investigations involving the misappropriation of funds, embezzlement and internal audits. Mr. O'Neal has also been retained by large institutions to defend class actions in data breach and privacy actions.

Mr. O'Neal obtained his J.D. from Villanova University. He is a Board Member and past President of the Professional Liability Defense Federation, as well as Chair of its Data Breach/Privacy Committee.



Caroline McCaffery

Caroline has 15 years of experience in counseling and providing legal services to technology start-up companies, both as in-house and outside counsel. Caroline has spent a majority of her time as in-house counsel focused on developing privacy and security infrastructure. Caroline received her JD from New York University School of Law, is admitted to both the CA and NY bars and is a Certified Information Privacy Professional (CIPP/US).

2015 Cyber Security Bills and Impact on Data Breaches Explored

Summary

In this two hour LIVE Webcast, The Knowledge Group has assembled a panel of notable leaders and professionals to provide the audience with an overview of newly enacted cyber security laws. The speakers will discuss the benefits and implications of the new acts and offer best practices to help in Understanding the 2015 Cyber Security Bills. This CLE course will also provide the audience with useful tips and effective measures to ensure the proper management and protection of corporate data. Guidelines on cyber risk assessment and planning essential in preparing a company from possible cyberattack and financial loss will also be discussed.

Key topics include:

- National Cyber Security Protection Act
- Federal Information Security Modernization Act
- Cyber Security Enhancement Act
- Cybersecurity Workforce Recruitment and Retention Act
- Cyber Security Workforce Assessment Act
- Private-Sector Information Sharing Process
- Codifying Cyber Security Framework
- Reform of Federal Information Systems
- Federal Government's Cybersecurity Workforce
- Compliance Issues
- Cyber Risk Assessment
 - Identifying Most Valuable Corporate Assets to Protect
 - Identifying Threats
 - Quantifying Risks of Cyber Attack
- Strategies for Cyber Risk Mitigation
 - Prevention
 - Resolution
 - Restitution
- Transferring Risks through Cyber Insurance

Featured Speakers:

SEGMENT 1:



Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



SEGMENT 2:



Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.





SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



Introduction

Stuart T. O'Neal is a trial attorney and litigator at Burns White, where he maintains an active practice throughout Pennsylvania. Mr. O'Neal is Co-Chair of the firm's Cybersecurity and Professional Liability groups and was named its first Chief Privacy Officer in 2014.

Mr. O'Neal's trial practice revolves around commercial, contractual and employment disputes, as well as matters related to medical malpractice on an individual and corporate level. Mr. O'Neal has been retained by clients to handle internal investigations involving the misappropriation of funds, embezzlement and internal audits. Mr. O'Neal has also been retained by large institutions to defend class actions in data breach and privacy actions.

Mr. O'Neal obtained his J.D. from Villanova University. He is a Board Member and past President of the Professional Liability Defense Federation, as well as Chair of its Data Breach/Privacy Committee.



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



DATA BREACH & Cyber Liability



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



Why Data Breach and Cyber Liability

- Data Breach and Cyber Liability a Hot Topic
 - Every business or professional organization stores vast amounts of consumer and other business information digitally.
 - Information is vulnerable to breaches, and compromises privacy.
 - The number of publicized breaches continues to grow, and we see stories in the news constantly regarding the serious fall outs from data breaches.
 - Being prepared in the event of a breach is vitally important to bounce back from the breach, and/or defend against potential liability.



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



What we will discuss today

- Current Business Trends involving Personal Identifiable Information (PII)
- What is PII?
- How Can Data Security be Breached?
- The Danger of PII Being Compromised
- Data Breach Lawsuits
- Plaintiffs' Attorney's Strategy/Causes of Action



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



What we will discuss today...

- Successful Theories of Defense
- Current State of Case Law/Precedent
- What can we Learn from the Current Case Law/Precedent
- What can we Anticipate moving Forward
- Resources
- Questions and Answers



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



What is PII?

- Definition of Personally Identifying Information
 - Any information which can be used to distinguish or trace a natural person's identity
 - Including but not limited to financial and/or health information
 - Which is linked or linkable to a specific natural person.



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



How can data security be breached?

- Hackers
- Internally
- Accidentally



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



The danger of PII being compromised

- Bad Press/Future Impact on Business
- Costs of Correction
- Costs of Litigation
- Potentially Large Settlement/Judgment Values



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



Data breach in the news...

- Home Depot – 56 Million Credit Card Numbers
- Staples – 1.16 Million Customer Payment Cards
- Target – 40 Million Credit Card Numbers
- South Carolina Dept. of Revenue
- TRICARE Management Activity – Largest HIPAA breach in history
- And most recently, AshleyMadison.com – identifying all users on an “extramarital” dating site.



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



Plaintiffs' attorney's strategy/causes of action

- Individual Lawsuits or Class Actions
- Breach of Express/Implied Contract
- Breach of Fiduciary Duty
- Unjust Enrichment
- Negligence
- State Statutory Claims
- Federal Statutory Claims



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



Most successful theories of defense

- Lack of Injury in Fact
- Challenge to the Class Certification



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



Current state of case law/precedent

- Injury in Fact – no Article III standing
 - *Clapper v. Amnesty International*, 133 S. Ct. 1138 (2013)
 - *Harris v. comScore, Inc.*, 825 F.Supp.2d 924 (N.D. Ill. 2011)
 - *In Re: Google Inc. Cookie Placement Consumer Privacy Litigation*, 988 F.Supp.2d 434 (USDC Del. 2013)
 - *In re Barnes & Noble Pin Pad Litigation*, No. 12-cv-8617 (N.D. Ill. 2013)



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



Current state of case law/precedent

- Injury in Fact Found!!
 - *Krottner v. Starbucks*, No. 09-35823 (9th Cir. 2010) – Article III standing for “future harm”, but not for Washington State Law
 - *Resnick v. AvMed, Inc.*, 693 F.3d 1317 (11th Cir. 2012) – Reversal of trial court finding no standing. Subsequently, this prompted a \$3 million dollar settlement.



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



Current state of case law/precedent

- Class Certification
 - *Comcast Corporation, et al. v. Behrend*, 133 S.Ct. 1426 (2013) – individualized damages issue precludes certification of class
 - *In re Hannaford Bros. Co. Customer Data Breach Security Breach Litigation*, 293 F.R.D. 21 (USDC Maine 2013) – actual effect and mitigating steps taken by class members differed too much to be certified as class.



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



What can we learn from current case law/precedent?

- Defense attorneys have two strong arguments, arising early in litigation, to defeat data breach lawsuits.
- Challenges to Injury in Fact and Class Action could significantly devalue such cases, thus leading to a desirable result for your client.
- HOWEVER.....



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



What can we anticipate moving forward?

- Plaintiffs' Attorneys
 - Altered strategies to counter attack the negative precedent
- Legislature
 - New statutes and initiatives are out there that could strengthen and broaden the ability to bring litigation for Data Breach.
 - California Voters voting on “presumption of harm” in privacy breach cases.
 - Data Security and Data Breach Notification Act in front of the Senate
- Closely monitor your Jurisdiction to be aware of new developments.



SEGMENT 1:

Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



Resources

- The Information Law Group
- Data Breach Today
- The Knowledge Group
- Professional Liability Defense Federation
- Burns White, LLC
 - Our own Cyber Security Group will continue to stay on top of the trends and developments and post periodic articles on the subject.

CLE PROCESSING

The Knowledge Group offers complete CLE processing solutions for your webcasts and land events. This comprehensive service includes everything you need to offer CLE credit at your conference:

- ✓ Complete end-to-end CLE credit Solutions
- ✓ Setting up your marketing collateral properly.
- ✓ Completing and filing all of the applications to the state bar.
- ✓ Guidance on how to structure content meet course material requirements for the state Bars.
- ✓ Sign up forms to be used to check & confirm attendance at your event.
- ✓ Issuing official Certificates of Attendance for credit to attendees.

Obtaining CLE credit varies from state to state and the rules can be complex. The Knowledge Group will help you navigate the complexities via complete cost effective CLE solutions for your conferences.

Most CLE processing plans are just \$499 plus filing fees and postage.

To learn more email us at info@knowledgecongress.org or CALL 646-202-9344

PRIVATE LABEL PROGRAM & INTERNAL TRAINING

The Knowledge Group provides complete private label webcasts and in-house training solutions. Developing and executing webcasts can be a huge logistical nightmare. There are a lot of moving parts and devolving a program that is executed smoothly and cost effectively can prove to be a significant challenge for companies who do not produce events on a regular basis. Live events require a high level of proficiency in order to execute proficiently. Our producers will plan and develop your webcast for you and our webcast technicians will execute your live event with expert precision. We have produced over 1000 live webcasts. Put our vast expertise to work for you. Let us develop a professional webcast for your firm that will impress all your clients and internal stakeholders.

Private Label Programs Include:

- ✓ Complete Project Management
- ✓ Topic Development
- ✓ Recruitment of Speakers (Or you can use your own)
- ✓ Marketing Material Design
- ✓ PR Campaign
- ✓ Marketing Campaign
- ✓ Event Webpage Design
- ✓ Slides: Design and Content Development
- ✓ Speaker coordination: Arranging & Executing Calls, Coordinating Slides & Content
- ✓ Attendee Registration
- ✓ Complete LIVE Event Management for Speaker and Attendees including:
 - Technical Support
 - Event Moderator
 - Running the Live event (All Aspects)
 - Multiple Technical Back-ups & Redundancies to Ensure a Perfect Live Event
 - Webcast Recording (MP3 Audio & MP4 Video)
 - Post Webcast Performance Survey
- ✓ CLE and CPE Processing

Private Label Programs Start at just \$999

RESEARCH & BUSINESS PROCESS OUTSOURCING

The Knowledge Group specializes in highly focused and intelligent market and topic research. Outsource your research projects and business processes to our team of experts. Normally we can run programs for less than 50% of what it would cost you to do it in-house.

Here are some ideal uses for our services:

- ✓ Market Research and Production
 - List Research (Prospects, Clients, Market Evaluation, Sales Lists, Surveys)
 - Design of Electronic Marketing Collateral
 - Executing Online Marketing Campaigns (Direct Email, PR Campaigns)
 - Website Design
 - Social Media
- ✓ Analysis & Research
 - Research Companies & Produce Reports
 - Research for Cases
 - Specialized Research Projects
- ✓ eSales (Electronic Inside Sales – Email and Online)
 - Sales Leads Development
 - eSales Campaigns
 - Inside Sales people will prospect for leased, contact them and coordinate with your sales team to follow up.
 - Our Inside eSales reps specialize in developing leads for big-ticket enterprise level products and services.
 - Electronic Database Building – Comprehensive service which includes development of sales leads, contacting clients, scoring leads, adding notes and transferring the entire data set to you for your internal sales reps.
- ✓ eCustomer Service (Electronic Inside Sales – Email and Online)
 - Real-Time Customer Service for Your clients
 - Online Chat
 - Email
 - Follow-Up Customer Service
 - Responds to emails
 - Conducts Research
 - Replies Back to Your Customer

Please note these are just a few ways our experts can help with your Business Process Outsourcing needs. If you have a project not specifically listed above please contact us to see if we can help.



SEGMENT 2:

Caroline McCaffery

General Counsel, Chief Privacy Officer

Clarifai, Inc.

clarifai

Introduction

Caroline has 15 years of experience in counseling and providing legal services to technology start-up companies, both as in-house and outside counsel. Caroline has spent a majority of her time as in-house counsel focused on developing privacy and security infrastructure. Caroline received her JD from New York University School of Law, is admitted to both the CA and NY bars and is a Certified Information Privacy Professional (CIPP/US).



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.





SEGMENT 2:

Caroline McCaffery

General Counsel, Chief Privacy Officer

Clarifai, Inc.

clarifai

FISMA – Federal Agencies

- Oversight Body
- Risk Assessments, Development of Policies and Procedures (incl. periodic tests and evaluations), Training
- Annual reports
- Annual independent evaluations
- Information security incident center
- Data breach reporting



SEGMENT 2:

Caroline McCaffery

General Counsel, Chief Privacy Officer

Clarifai, Inc.

clarifai

FISMA – How can it apply to the Private Sector?

- Oversight Committee - Who oversees?
 - Executives or management?
 - Executives have decision-making authority
 - May not have the time
 - Management
 - Needs to feel empowered
 - Closer to the product and people



SEGMENT 2:

Caroline McCaffery

General Counsel, Chief Privacy Officer

Clarifai, Inc.

clarifai

- Risk assessments, policies and procedures, training
 - Privacy impact assessments
 - Internal privacy policy
 - External privacy policy
 - Incident response plan
 - Videos, presentations, internal communications network (like slack, email, trello, etc.), new hire orientation



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

Annual Reports – What Kind?

- Transparency report – public

The screenshot shows the top portion of Google's Transparency Report page. At the top, there is a blue navigation bar with a Twitter icon, the text "/ Transparency Report", a search bar with the word "Search", a magnifying glass icon, the text "English", and a "Sign in" link. Below this is a large blue banner with a pattern of white dots. The banner contains the text "Transparency Report" in large white font, followed by "Communicate fearlessly to build trust" in smaller white font. Below the banner is a white section with the Google logo on the left and the text "Transparency Report" in grey. To the right of this text is a small red and white "g+" icon. The bottom section of the screenshot is a dark grey area with the text "Access to information" in large white font, followed by "Data that sheds light on how laws and policies affect Internet users and the flow of information online." in smaller white font.

- Internal reporting



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

Annual Independent Evaluations

- What kinds?
 - SOC2 Type 2 audits
 - Security assessments
 - Penetration testing
- Cost?
 - In \$\$
 - In Time
 - In Lost Opportunity



SEGMENT 2:

Caroline McCaffery

General Counsel, Chief Privacy Officer

Clarifai, Inc.

clarifai

- Information Security Incident Center – aka Security Committee
 - Composition
 - IT
 - Legal
 - People
 - Marketing
 - Engineering
 - Information Security
 - Privacy
 - Agenda
 - Foster communication between the people who will catch, evaluate, respond and remediate an incident



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

- Data Breach Reporting
 - Internally
 - How it occurred
 - How many individuals were affected
 - Assessment of risk to individuals
 - When to notify the affected individuals
 - Externally, how do you communicate an incident?
 - Email
 - Physical letter



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.



At last he had found the Regulatory Guidelines.



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

Cybersecurity Enhancement Act of 2014

- Private/ Public Sector Collaboration
 - Purpose is to keep up with private sector expertise, best practices to reduce cyber risks to critical infrastructure



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.





SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

Executive Order – Promoting Private Sector Cybersecurity Information Sharing

- ISAC – Sector specific
- ISAO – Non-sector specific, tasked with creating best practices for all industry groups
 - Participants can have their information treated as protected critical infrastructure information and exempt from FOIA or state sunshine laws
 - Any organization or individual can participate



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

NIST Framework

- Identify
- Protect
- Detect
- Respond
- Recover



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

Identify

- How do you Identify?
 - Meet the members of the team
 - What products are you selling?
 - What internal systems are used?
 - What external systems are used?



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

Protect

- From what?
 - Employees? Contractors? – access controls & training
 - Outside attackers? – firewalls, monitoring, third party audits



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.



2014 Confirmed Data Breaches

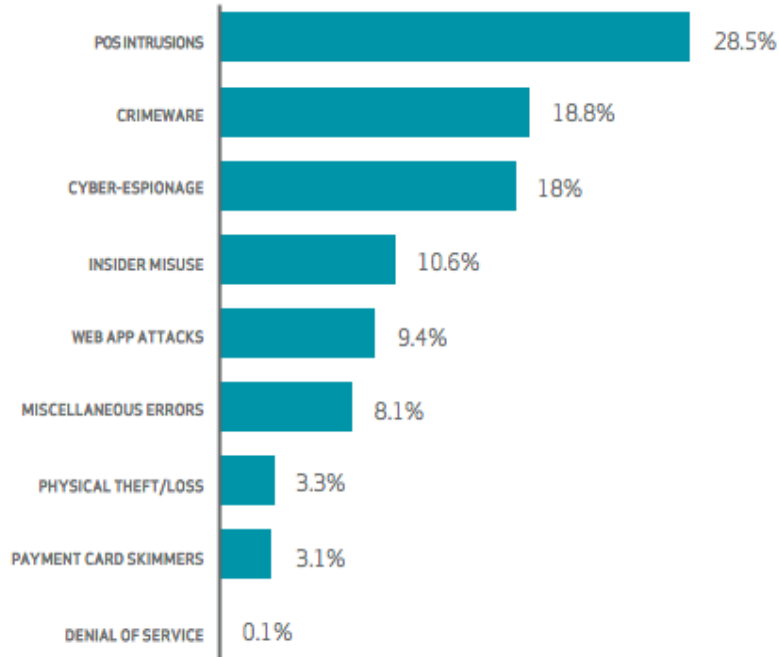


Figure 25.

Frequency of incident classification patterns with confirmed data breaches



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

Protect

- How?
 - Encryption
 - BYOD security & the remote worker
 - Cameras
 - Background checks
 - Firewalls



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

Detect

- Monitoring
- Auditing
 - Who?
 - How Often?
 - Redundancy
 - Tools to help (like pagerduty)



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

Respond

- Incident Response Plan
 - If you do not have an incident response plan, put one together
 - Need to determine the response team and their ability to make decisions (unanimous? majority?)
 - Proactively prepare some public responses, email, newsletter, blog posts, social media



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

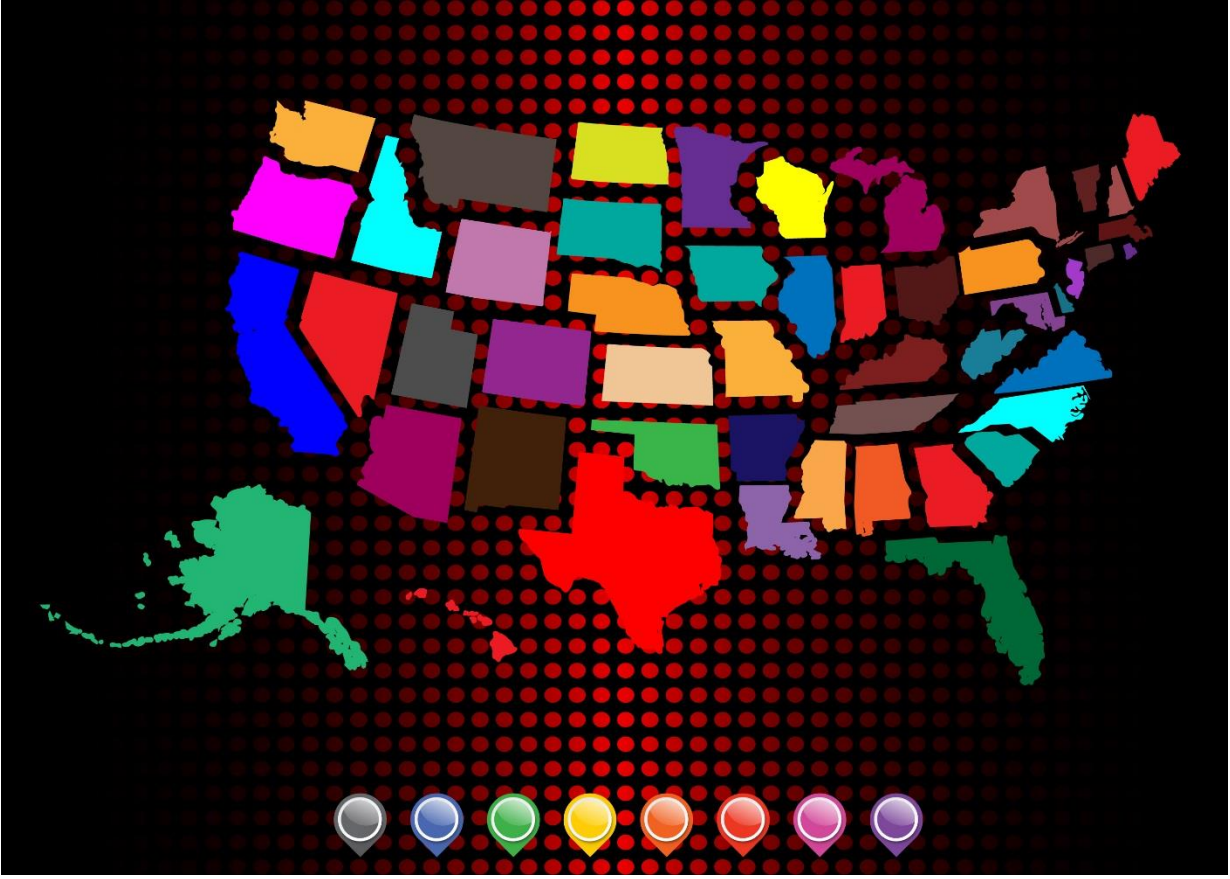
Recover

- Learn from Mistakes
- Adjust Policies
- Continue to communicate with affected individuals
- Be Humble!



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.





SEGMENT 2:

Caroline McCaffery

General Counsel, Chief Privacy Officer

Clarifai, Inc.

clarifai

Data Breaches

- State Law
 - 47 States have enacted Breach notification laws
 - Who gains?
 - Lawyers?
 - States?
 - Who suffers?
 - Breached business
 - Affected individual



SEGMENT 2:

Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.

clarifai

Federal Breach Notification

- Data Security Act of 2015 <https://www.congress.gov/bill/114th-congress/house-bill/2205/text>
 - Introduced on 5/1/2015
 - Preempts State Law
 - FTC authority

Q&A:

SEGMENT 1:



Stuart T. O'Neal
Trial Attorney and Litigator
Burns and White



SEGMENT 2:



Caroline McCaffery
General Counsel, Chief Privacy Officer
Clarifai, Inc.



▶ You may ask a question at anytime throughout the presentation today. Simply click on the question mark icon located on the floating tool bar on the bottom right side of your screen. Type your question in the box that appears and click send.

▶ Questions will be answered in the order they are received.

Welcome to the Knowledge Group Unlimited Subscription Programs. We have Two Options Available for You:

FREE UNLIMITED: This program is free of charge with no further costs or obligations. It includes:

- ✓ Unlimited access to over 15,000 pages of course material from all Knowledge Group Webcasts.
- ✓ Subscribers to this program can download any slides, white papers, or supplemental material covered during all live webcasts.
- ✓ 50% discount for purchase of all Live webcasts and downloaded recordings.

PAID UNLIMITED: Our most comprehensive and cost-effective plan, for a one-time fee:

- ✓ Access to all LIVE Webcasts (Normally \$199 to \$349 for each event without a subscription). Including: Bring-a-Friend – Invite a client or associate outside your firm to attend for FREE. Sign up for as many webcasts as you wish.
- ✓ Access to all of Recorded/Archived Events & Course Material includes 1,500+ hours of audio material (Normally \$299 for each event without a subscription).
- ✓ Free Certificate of Attendance Processing (Normally \$49 Per Course without a subscription).
- ✓ Access to over 15,000 pages of course material from Knowledge Group Webcasts.
- ✓ Ability to invite a guest of your choice to attend any live webcast Free of charge (Exclusive benefit only available for PAID UNLIMITED subscribers).
- ✓ **6 Month Subscription is \$499 with No Additional Fees** Other options are available.
- ✓ **Special Offer: Sign up today and add 2 of your colleagues to your plan for free** Check the “Triple Play” box on the sign-up sheet contained in the link below.

https://gkc.memberclicks.net/index.php?option=com_mc&view=mc&mcid=form_157964

Knowledge Group UNLIMITED PAID Subscription Programs Pricing:

Individual Subscription Fees: (2 Options)

Semi-Annual: \$499 one-time fee for a 6 month subscription with unlimited access to all webcasts, recordings, and materials.

Annual: \$799 one-time fee for a 12 month unlimited subscription with unlimited access to all webcasts, recordings, and materials.

Group plans are available. See the registration form for details.

Best ways to sign up:

1. Fill out the sign up form attached to the post conference survey email.
2. Sign up online by clicking the link contained in the post conference survey email.
3. Click the link below or the one we just posted in the chat window to the right.

https://gkc.memberclicks.net/index.php?option=com_mc&view=mc&mcid=form_157964

Questions: Send an email to: info@knowledgecongress.org with “Unlimited” in the subject.

ABOUT THE KNOWLEDGE GROUP, LLC

[The Knowledge Group, LLC](#) is an organization that produces live webcasts which examine regulatory changes and their impacts across a variety of industries. “We bring together the world's leading authorities and industry participants through informative two-hour webcasts to study the impact of changing regulations.”

If you would like to be informed of other upcoming events, please [click here](#).

Disclaimer:

The Knowledge Group, LLC is producing this event for information purposes only. We do not intend to provide or offer business advice.

The contents of this event are based upon the opinions of our speakers. The Knowledge Group does not warrant their accuracy and completeness. The statements made by them are based on their independent opinions and does not necessarily reflect that of The Knowledge Group's views.

In no event shall The Knowledge Group be liable to any person or business entity for any special, direct, indirect, punitive, incidental or consequential damages as a result of any information gathered from this webcast.

Certain images and/or photos on this page are the copyrighted property of 123RF Limited, their Contributors or Licensed Partners and are being used with permission under license. These images and/or photos may not be copied or downloaded without permission from 123RF Limited