

Cybersecurity for municipalities, counties and public authorities

Know where you stand, meet the MEL Deductible Reduction Groups, train every department

Know where you are exposed, qualify for better cyber insurance, and turn your staff into the first line of defense, with a New Jersey team that understands how local government runs.

/01 Local government is in the crosshairs

Town halls hold resident data, run payments and keep emergency services connected. Attackers know it.

34%

of state and local government organizations were hit by ransomware in 2024.

SOPHOS, STATE OF RANSOMWARE IN STATE AND LOCAL GOVERNMENT 2024

276

ransomware attacks on government organizations from January to September 2025, up 41% on the same period in 2024.

COMPARITECH, Q1 TO Q3 2025 GOVERNMENT RANSOMWARE ROUNDUP

/02 Meet the MEL Deductible Reduction Groups and lower your deductible

Most New Jersey municipalities get cyber coverage through the Municipal Excess Liability Joint Insurance Fund. As of 2026, its old cyber tiers are Deductible Reduction Groups, and meeting one lowers the deductible on a cyber claim, saving up to \$80,000.

Basic Security	<div><div></div></div>	Deductible reduced to \$35,000 (up to \$45,000 in savings). Backups, patching, defensive software, annual training, passwords, email warnings, an incident response plan, NJCCIC and MS-ISAC membership
Intermediate Security	<div><div></div></div>	Deductible reduced to \$20,000 (up to \$60,000 in savings). Server security, least privilege, logging, protected information, VPN remote access, IT continuity, banking controls
Advanced Security	<div><div></div></div>	Deductible reduced to \$0 (up to \$80,000 in savings). Network segmentation, multi-factor authentication, password breach checks, quarterly log review, third-party risk

Source: MEL, 2026 Renewal Overview. Control lists follow the MEL standards as presented to League members in 2022; confirm current requirements with your JIF.

AT A GLANCE

BUILT FOR

Municipalities, counties, departments of public works, public authorities and nonprofits that serve the public

CORE SERVICES

Digital risk assessment, MEL Deductible Reduction Group support and security awareness training

ADD WHEN READY

MSSP++ managed IT and security, and 24/7 SOC monitoring

WATER OR SEWER?

Culper-I watches the plant, and one SOC covers town hall and the plant

COMPLIANCE

The MEL Deductible Reduction Groups and cyber insurance, mapped with your federal and state rules at digitalteamsix.com/solutions/compliance

LEARN MORE

digitalteamsix.com/solutions/public-sector

/03 Three phases. In the right order.

Crawl

REVIEW

Know where your town stands.

A digital risk assessment against each MEL Deductible Reduction Group and your insurer's requirements, with a prioritized plan your governing body can fund.

Walk

HARDEN

Close the gaps.

We fix what is below standard, train every department, and document the standards so your governing body can adopt them by resolution.

Run

PROTECT

Watch it around the clock.

MSSP++ and our SOC monitor your systems and respond when something changes, with reporting your administrator can take to the governing body.

/04 Training for every department

Phishing simulations and short, frequent training, from the clerk's office to public works, tailored to MEL and insurer requirements.

- Phishing simulations modeled on real attacks
- Dark web password checks
- Compliance modules and your own policies
- Reporting your administrator can take to the governing body

/05 Does your town run water, sewer or public works?

Plants and public works need different protection from town hall.

Culper-I watches their control systems, and one SOC covers all of it. If your system serves more than 3,300 people, we also prepare the cyber sections of your SDWA Section 1433 assessment and response plan.

/06 Questions municipalities ask

Can you help us adopt the MEL Deductible Reduction Groups by resolution?

Yes. We assess each group, help close the gaps, and document the standards so your governing body can adopt them.

We have one IT person. Is that enough?

With the right partner, yes. We work alongside your IT lead and can take on monitoring and support through MSSP++.

How does this affect our cyber insurance?

Assessments pre-vet your controls against insurer requirements, which can broaden coverage and lower premiums and deductibles.

Know where your town stands.

Request a digital risk assessment. An engineer will walk you through how it works and where we would start.

Request an assessment

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