HID®

HID® ActivOne™ for Insurance

HID Global ActivOne Enables Insurance Providers to Protect Access to PII and Comply with Emerging Cybersecurity Rules

Insurance Providers Stepping Up to Meet Cybersecurity Challenges

Cybersecurity is perhaps the most important topic for the insurance sector today. Insurers and insurance producers must protect the highly sensitive consumer financial and health information collected as part of the underwriting and claims processes. This Personally Identifiable Information (PII) is entrusted to the industry by the public.

Security-wise insurance providers are addressing the issues of cybersecurity early, before problems occur. In addition to ensuring customer confidence, insurance companies are stepping forward to raise the bar for security through end-to-end identity lifecycle management and advanced multifactor authentication.

The Challenge

Protecting Sensitive, Personally Identifiable Information

There have been major breaches of health insurance information in recent years, so state insurance regulators continue to monitor cybersecurity in the insurance sector very closely along with their federal counterparts.

In October 2017, the National Association of Insurance Commissioners' (NAIC), a standard-setting organization consisting of top insurance regulators across the nation, formally adopted the Insurance Data Security Law. This Act requires insurance-licensed entities to develop, implement, and maintain an information security program, investigate cybersecurity events, and notify the state insurance commissioner of such events. The law is similar to the New York Department of Financial Services (NYDFS) Cybersecurity Regulation (23 NYCRR 500) which went into effect on March 1, 2017 and is applicable to banks, insurance companies and other financial services companies.

The Solution

Convenient, Integrated Compliance

The NYDFS Cybersecurity Regulations are based on a risk management approach to cybersecurity. This approach, which is also the basis for the National Institute of Standards and Technology (NIST) Cybersecurity Framework, is widely regarded as a best practice approach to cybersecurity.

Both the NIST Cybersecurity Framework and the NYDFS Cybersecurity Regulation specify utilization of multifactor and risk-based authentication, as

Solutions:

- HID ActivOne solution
- Crescendo® ID smart badges

well as developing risk-based controls to prevent unauthorized use or access to PII. HID Global's end-to-end identity lifecycle management and advanced multifactor authentication helps fulfill these requirements.

Since many large insurance enterprises are already using HID physical access control products, standardizing on the HID ActivOne solution for multi-factor authentication and identity credential management using FIPS-certified Crescendo® ID smart badges is a natural fit. The solution is convenient for users, improves security and adds support for compliance with regulations such as the NAIC Insurance Data Security Law, the NYDFS Cybersecurity Regulation, HIPAA and the Gramm-Leach-Bliley Act.

The Benefits

Secure, Efficient Access

Using HID's ActivOne for identity lifecycle management and advanced multi-factor authentication, insurance companies are able to equip their employees with smart ID cards and/or virtual credentials on their phones that can be used for the following:

- Logical access to corporate network and workstations
- Physical access to buildings/rooms and cabinets
- Single sign-on (SSO) to the IT system and all cloud-based applications
- Email digital signatures and encryption
- Derived credentials
- Certificate-based authentication

These capabilities deliver a variety of benefits that the insurance industry values, including:

- Higher Security
- Compliance with the NAIC Insurance Data Security Law and the NYDFS Cybersecurity Regulation
- Cost Savings

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