So Long, Passwords:
New Identity Management Solution for Insurance Industry

SignOn Once Aims to Boost Security, Ease of Doing Business

By Teresa Addy & Jim Rogers

> *"If you want a new tomorrow, then make new choices today."*
> *— Tim Fargo, blogger*

The independent agent channel of the insurance business indeed has a new choice: A streamlined, common system for identity management that allows business partners to stop spending so much time and money on passwords.

Unveiled in May 2014, a new standard called "SignOn Once" from industry coalition ID Federation allows agency staff to use one sign-on to securely access systems of multiple carrier business partners.

Given the millions of transactions for quoting, submission and account management each year in the U.S. insurance industry, SignOn Once can shave minutes every day off of the administrative and technology time and resources spent managing passwords.

The new system uses token technology to authenticate each user's identity. SignOn Once offers greater security protection than the longstanding process of using a different password for each agency user to enter each carrier system.

http://www.signononce.org/

Once implemented by carriers and vendors, the SignOn Once approach can free up agencies to redirect precious staff time to the productive work of sales and service of insurance consumers.

Agents want this type of system: "Improved password management" was cited as a need by more than 40 percent of respondents to the 2013 Real Time/Download Campaign survey.

SignOn Once can end inefficient and insecure practices like agency staff's:
-- Posting sticky notes on their computers with passwords
-- Putting a list of passwords in plain sight on their cubicle wall or under the keyboard
-- Sharing one carrier login and password around the agency
-- Spending weeks of (nonproductive) time removing a terminated employee from the system or adding a new one.

SignOn Once takes on those problems head on by consolidating (or "federating") the user's identity among multiple logins, with a single password.

The ID Federation is inviting insurance carriers to participate in SignOn Once by:
1) Joining ID Federation via SignOnOnce.com.
2) Adopting the SignOn Once Trust Framework.
3) Implementing (and obtaining third-party certification for their implementation) of SignOn Once.

The SignOn Once Trust Framework spells out the working agreements among the carriers, vendors and agencies; limits liability; and outlines technical specifications.

The framework serves to "replace passwords with federated identities by and between parties with existing trusted relationships within the financial services and insurance industry." In effect, the framework is every party's way of agreeing to use one secure identity for a user in lieu of a plethora of individual passwords for multiple systems.

SignOn Once provides for each user to receive a unique identity token based on their distinct credentials. This token is certified for authenticity and is used to facilitate ongoing access to each participating and certified SignOn Once carrier site or solution provider. While the process is streamlined and seamless for the agency user, there would be multiple checkpoints and verifications behind the scenes as users move from site to site.

Typically, the SignOn Once standard can be implemented through the agency management system of the agency. Industry firms Vertafore and Applied Systems have been enthusiastic participants in developing the new approach.

Carriers stand to benefit because SignOn Once implementation can:
-- Eliminate password reset calls.
-- Increase agent ease-of-use satisfaction.
-- Make a carrier more attractive to work with as a market.

> *"Someone's sitting in the shade today because someone planted a tree a long time ago."*
> *— Warren Buffett*

Legal and Technical Aspects Both Important

A "federated" approach means "we all need to agree we are going to be playing by the same set of rules," explained Doug Johnston, vice president of Applied Systems/IVANS and an ID Federation

board member. "Part of a federation is that you all agree within documents to work together. You all have roles and responsibilities. The legal side is as important as the technical side. The whole point of a federation is we have legal agreements that all agree to play by."

SignOn Once grew out of collaboration by insurance professionals within the Independent Insurance Agents & Brokers of America's ACT (Agents Council for Technology), the Real Time/Download Campaign, ACORD, technology user groups and leaders with carriers and agents/brokers.

"This is a game changer for the industry. Agents really want this," commented Nellie Massoni, senior product manager with agency management system provider Vertafore. "What is also very encouraging since the launch of SignOn Once is the interest and queries from carriers who want to help resolve this problem."

These professionals aimed to create a safe and standard way to secure technology authentication for as many parties as possible in the insurance industry. It's now here -- and we invite our industry business partners, especially carriers, to consider it for mutual gain.

Teresa Addy is business co-chair and Jim Rogers is a board member and treasurer of ID Federation Inc., a 501(c)6 non-profit organization that developed SignOn Once to promote information security and identity management for trusted transactions across the financial services and insurance industries. Addy is a business technology analyst for EMC Insurance Companies and Rogers is assistant vice president, distribution technology strategy, of The Hartford. This article reflects the views of the author and should not be construed as an official statement by ACT.

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