



Digital Survival in the 21st Century

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WESTFIELD®

What would the Wild West
look like today?





**ACCESS TO YOUR FILES AND
PRIVATE DATA HAS BEEN LOCKED.**

**Enter your payment details to
to gain access.**

\$300 USD / €250 EUR



Card Number

Exp MM/YY

MAKE PAYMENT

**YOUR DATA
WILL BE
DELETED IN:**

23:12:01



Modern business
systems use the
same basic
technology as
the bad guys...



Who do you think
is faster on the
draw... this guy?





...or this guy?



What about bank robbery 1930s style?

WANTED FOR MURDER
GEORGE KELLY alias "MACHINE GUN" KELLY

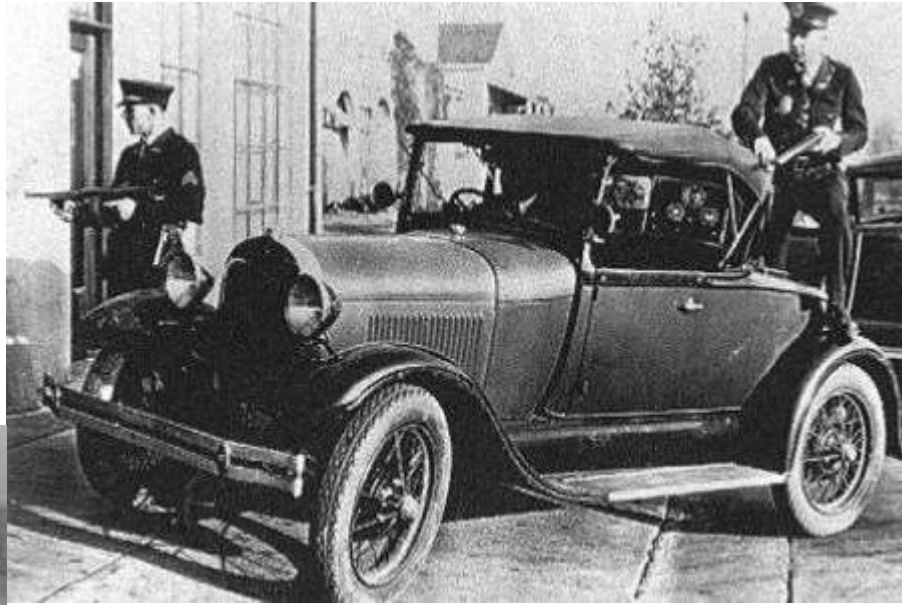


By his authority,
the Attorney General of the State
of Indiana offers a reward of
\$3000.00
for information leading to the
capture of George Kelly.

THIS MAN IS HEAVILY ARMED AND DANGEROUS.
HE WAS LAST SEEN IN COMPANY WITH JOHN
DILLINGER AND OTHERS OF HIS GANG.



Gangsters would rob a bank
and then cross a state line to
escape their pursuers



This *is* the world we live in

- **Malicious actors today are faster, more proactive, and more cunning than most individuals or businesses** – what formerly happened in the street now happens on your desktop or your smartphone
- **Comprehensive national & international law enforcement is problematic** – where else are businesses called into question for not protecting themselves from foreign nations?
- **Contradictory regulatory obligations** are mingled with a liberal measure of blaming the victim
- In the 30's, **banks didn't get blamed** for not effectively protecting themselves...

Cyber threats are real.
Hoping it won't happen is
not a plan.

This risk can be managed,
if you manage it.



The Westfield Cyber Journey

Began with 5 IT people - little security training - no certifications.

Today, we have:

- 14 people, over 30 certifications: That takes investment in people
- A program appropriate for our size, complexity, and regulatory obligation
- Organizational constructs that ensure risk visibility and resource allocation
- Progressed from perimeter defense to internal layers of defense
- Engaged a new strategy based on current maturity “fast detect, fast react, then protection”
- 10 platforms, most companies our size have more than 30, they are 100% deployed
- Utilized big data analysis techniques, automation, and artificial intelligence
- Increasingly automated with regular gains in efficiency

A 21st century information security program

- Is deliberate
- Does not depend on any single defense
- Assumes that an intrusion will occur (we have events everyday)
- Automates detection and reactions to events as much as possible
- Is moving away from signature based technologies (Trad. AV) toward behavior based technologies and then to Artificial Intelligence
- Does not allow security vendors to drive program strategy
- Is not a battle that one expects to win by themselves

States & NAIC raise the bar for compliance

- Ohio & S. Carolina, Michigan and Alabama have adopted the NAIC Model Law
- The NY law requires 2factor logins to internal systems, and specifies that our agents are to be treated as third party providers and undergo a security assessment
- The NAIC Model Law states “Licensee shall design it’s information security program to mitigate risks...including its use of Third Party Service Providers...”
- Viewing your agency as part of a supply chain is key to understanding the compliance obligations you now face....

This is a battle you cannot win alone...



What is InsuraShield?

InsuraShield is unique. On one level, it's an Information Sharing and Analysis Organization (ISAO) that encourages and enables the sharing of cyber security information within the insurance industry. But it's also a hosted security service that includes next-generation, AI-driven endpoint protection software that finds and kills threats that can get past traditional anti-virus software.

When you sign up with InsuraShield, you're not just getting information. You're getting protection.



InsuraShield:

What it is and what it *isn't*

- Is InsuraShield an insurance product? **NO**
- Is InsuraShield run by a carrier? **NO**
- Though developed collaboratively with Westfield, the Westfield Agents Association, and a leading cyber-security firm, Arete Advisors, InsuraShield it is offered *by agents, for agents*.
 - It is a 501 c (6) nonprofit organization. Membership fees are tax deductible....
- **What is it?**
 - A cyber forum with added security services that protect insurance agencies from cyber threats and enable compliance to new cyber-regulations.

InsuraShield

Membership Benefits

- Forum for collaborative information sharing
- Automated, persistent , proactive security services
 - Sentinel One Endpoint Agent
 - Suspect Email Sandbox
- Security education resources
 - Cybersecurity Information, Tips, and Best Practices
 - Cyber Insurance Resources
- Compliance & Regulatory News and Strategy
 - Policy templates to address regulatory issues
 - 3rd party security questionnaires
- Security Incident Response Hotline





Questions?

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