Agents Council for Technology

May 2015 Meeting

St. Louis, MO

*May **19**-20, 2015*

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AGENTS COUNCIL FOR TECHNOLOGY

WELCOME!

ACT
Members

First-Time Attendees

#ACT4Agents

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New ACT Member

Anti-Trust Policy

We operate pursuant to the IIABA Antitrust Policy:

- Everyone is asked to participate with their industry hat on.

- We will focus on industry issues—such as improving agent-carrier connectivity, heightening industry efficiency, improving customer service, improving agent-carrier marketing and sales.

- We should not discuss at this meeting or in private conversations:
  -- Individual carrier or vendor marketing or pricing strategies
  -- The level of agency compensation or premium levels
  -- Doing business or not doing business with particular business entities
  -- Allocating markets in any fashion
  -- Reaching agreements among our individual businesses

We will monitor the discussions & terminate the discussion should it stray into one of these prohibited areas.

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High-Level

Tuesday, May 19

2:45 pm – 5:00 pm **ACT Meeting**

5:30 pm – 6:30 pm Reception for all attendees, incl. Brand Campers, ACT, AUGIE, & InVEST –
Robie's Restaurant, Lobby

7:00 pm – 10:00 pm Dinner/Entertainment – *Magnolia Ballroom B, C, D Buffet*

Wednesday, May 20

8:45 am – 12:30 pm **ACT Meeting**

Tables with Power Strips in front!

WiFi password is: *actaugie2015*

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But first...

Woodworth Memorial Award

❖ The highest honor the IIABA bestows on one of its members

❖ Awarded during the annual Big "I" Legislative Conference – April 24, 2015.

❖ Recognizes the meritorious and outstanding contributions of an independent agent or broker to the national association, to their Big "I" colleagues, and to the insurance industry.

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Woodworth Memorial Award

Jim Armitage

Arroyo Insurance Arcadia, CA

Woodworth Memorial Award

Jim Armitage
Arroyo Insurance Arcadia, CA

- 35 years of service
  - Local, state, national
- 1st president of IBAW (IIABCal)
- Ramsden/Sullivan Award (CA)
- Big 'I' National Director
- Trusted Choice Board
- Chair of:
  - Big 'I' Young Agents
  - InVEST Board of Directors
  - ACT
- NetVU President

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Back to Business

Breakout Goals

- Are the 7 categories valid?

- Evaluate Burrus **Top 25 Hot Topics** list & place trends in the appropriate categories

- Add any addt'l new trends?

The Customer Journey is the context for evaluating trends.

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Breakout Sessions

Trend	Discussion Leader	Scribe
1. Social Culture	Jim Scott	Melissa Bond
2. Connected Society	Doug Johnston	Joyce Sigler
3. Mobile & Mobility	Ed Higgins	Joe Feo
4. Demographic/Diversity	Peter van Aartrijk	Casey Hearring
5. Big Data/BI	Jerry Fox	Ann Hunt
6. Nature of Risk	Ted Joyce	-----
7. Info Security	CJ Lamb	Mele Fuller

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Social Culture

Connected Society

Mobile and Mobility

Demographic/Diversity Transformation

Growing Availability of Big Data and Actionable Business Intelligence

Changing Nature of Insurance Risk

Information Security Regulation

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SFI Breakout Timeline

- **3:15-4:15** Breakouts

    Choose your table - The Customer Journey is the context for evaluating trends.

- **4:15-4:25** Short break, head back to seats

- **4:25-4:40** Report & Summary of findings

    Please think on discussions overnight

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SFI Breakouts –
GO!!

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SFI Breakouts –
Results by Table

Strategic Future Issues WG - *Next*

- **Full review of results**

- ***Quickly* Analyze, Report**

- **Determine impacts for ACT, industry**
  - *Assign*

Security Issues WG – Quick Check

- ID'd Top Issues

- Created 8-pg **Summary**, 2-pg **Pocket Guide**

- Need your input – Value assessment

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ACT Security Issues – 'Pocket Guide' Topics & Resources

1) Mitigation of Cyber Risk – There are a number of significant risks to an agency that can be devastating; flood, fire, earthquake, loss of principal, data breach, cyberattack, etc. Primary need is for adequate planning.

> **Resources:** III - Small Biz & Disaster Recovery Planning Small Biz Data Breach Protection
>
> SBA - Disaster Planning SBA - Disaster Recovery SBA - Planning Template & Guide

FCC - CyberPlanner WSJ: Hackers Shift Attacks to Small Firms ACT: IA Guide to Systems Security

2) Agency Passwords - Know the resources, implement a strategy.

> **Resource(s):** http://www.signononce.org/ http://www.roboform.com/ https://lastpass.com/

3) Data Breach Laws – Understand your state(s) laws, requirements, prevention.

> **Resource(s):** Mintz-Levin DataLossDB.org FTC Data Security Tips
>
> https://www.pcisecuritystandards.org/ ACT Article August 2013 Omnibus Rule

4) Document Retention - Federal legislation, state laws on proper document retention & destruction.

> **Resource(s):** http://www.hhs.gov/ocr/privacy/   Gramm-Leach-Bliley Act FTC Privacy & Data Security

5) Encrypting Databases - Compliance with State Privacy and PII regulations, adhering to the strictest state in client database.

Resource(s): Mintz-Levin   Symantec PGP   BitLocker

6) IP Phone System Security – Know the overall security of your data infrastructure - Unencrypted VoIP traffic can easily be captured through packet analyzers.

> **Resource(s):** VoIP Phone Security Issues http://www.sans.org

7) Real Time Monitoring of Agency Equipment for Data Breach - Understand the content of data flowing in and out of your network. Monitor via of Data Loss Prevention (DLP) solutions.

> **Resource(s):** http://www.sans.org

8) Paper versus Paperless – Critical planning for agency & staff to ensure move to away from paper is successful. Data hosting, education on security vulnerabilities and precautions.

> **Resource(s):** ACT: Planning for Paperless ACT: Turning Off Paper ACT: Creating a Security policy
>
> IIABA Agency Best Practices Program

9) Protecting Confidential Information – PHI & PII; Agents must be aware of the state and federal laws. Conducting a risk analysis, complete compliance gap assessments. Develop, train and monitor policies.

  Resource(s): HIPAA Omnibus Rule Impact PCI Compliance Guide HIPAA Security Rule Toolkit
  Gramm-Leach-Bliley ACT HIPAA/HITECH Breach Notification Rule FTC ID Theft & Deterrence Act

10) Remote Access of Agency Systems - Remote access requires awareness to mitigate risks. Use strong authentication, Intrusion Detection/ Prevention System (IDS, IPS), VPNs for secure remote transmission.
Resource(s) (i.e., links to resources): Best Remote PC Access SW 2015 Citrix Server

11) Using ASP Systems for Security - ASP systems keep data from agency management and other systems always accessible, data backed up, & automatically updated. Be aware of price points, keep antivirus in mind.

  Resource(s): LockMedia - About ASPs Cisco - Evaluating ASPs Anderson - Choosing an AMS
  Top Anti-Virus SW

12) Mobile Devices – In using mobile devices to conduct business, you are exposing your company to additional security threats. Info on encryption, secure wireless connections, other device security.

  Resource(s): Managing Security Risks of Portable Devices "BYOD" Opportunities & Risks
  Keeping Agency Data Secure Understanding Mobile Apps Lookout Mobile Security

13) Education/Training – A critical piece of a security policy should be ongoing education & training outlining everyone's roles and responsibilities in safeguarding company assets and client information.

  Resource(s): HIPAA Security Awareness Training Security Must Be A Top Agency Priority

14) Document Destruction – Paper & files that can be located on LANs, cloud drives, local hard drives, mobile devices and USB/external drives. Know Federal & State Law requirements, develop/follow a process.

  Resource(s): FTC - Disposing of Consumer Report Information ShredOne Security Topics Blog

15) Electronic Communication - Know and understand the federal & state laws regarding electronic communication. Utilize a Best Practices approach and ACORD standards with electronic communication.

  Resource(s): eSign in Global and National Commerce Act Locke-Lord; Guidelines for eSign, eDelivery
BP Guide to Agency Business Processes & Info Mgmt ACT eSign Series ACORD Standards - Activity
Notifications Uniform Electronic Transactions Act

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What is most valuable/usable?

Is there a difference in the deliverable between these 3 segments?:

3-7

8-15

16-25

And are these the correct segments?

Security Issues WG – Next Steps

- Format **Pocket Guide** for publication
  - *Using carrier Marketing Reps*

- Work on larger reference guide

- Webinar

Want to join?   **Ron.Berg@iiaba.net**

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Tonight –

5:30 pm - 6:30 pm   Networking Reception – *Robie's restaurant*
                    *** Drink tickets for those staying at Embassy Suites**

7:00 pm – 8:00 pm   ACT/AUGIE/InVEST Dinner – Magnolia B, C
                              Buffet

~8:00 pm -10:00 pm   Entertainment

Tomorrow –

6:30- am – 8:30 am   Breakfast - Hotel
8:45 am – 12:30 pm   ACT Meeting
12:30   Box lunch, flights home

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Thank you!

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