

NEWS & NOTICES

CYBERLIABILITY UPDATE

Amendments to the Massachusetts' Data Breach Notification Law Create Additional Notification and Response Requirements

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On January 10, 2019, Massachusetts Governor Charlie Baker signed new legislation to amend Massachusetts' data breach notification law. The new law, which will be effective as of April 11, 2019, makes a few changes that are particularly relevant to Massachusetts businesses:

1. Emphasis on Immediate Breach Notification. Although the new law does not change the requirement that breach notifications be provided as soon as practicable and without unreasonable delay, businesses can no longer wait to provide such notices because the number of affected people has not been ascertained. Instead, businesses will now be required to provide notice as soon as possible, and to supplement the original notice with additional notices as new information becomes available. This may entail sending a series of notices to regulators and affected individuals as the business conducts an ongoing investigation into the breach. Businesses should therefore prioritize providing notice quickly after discovering a breach, even when all relevant information may not yet be known.

2. Enforcement of the Written Information Security Program Requirement. In addition to other new requirements related to the content and substance of breach notifications, the amendments require breach notices to state whether or not the individual or company maintains a written information security program ("WISP"). WISPs have been required under Massachusetts law since 2010, but many businesses either have not implemented a WISP or have not regularly updated their existing WISPs as required. Going forward, businesses that suffer a data breach without a WISP in place are likely to face extra scrutiny from regulators, which might include enforcement actions by the Attorney General's Office and the imposition of fines and penalties. Any business that does not currently have a WISP in place should make every effort to implement one before the new law becomes effective in April. Businesses that already have WISPs should review and update their current policies to make sure they are in compliance. WISPs are not one-size-fits all, so businesses should ensure that the program described in their WISP is consistent with the business' actual risks and operating procedures.

3. Mandatory Complimentary Credit Reporting If a data breach includes the Social Security numbers of Massachusetts residents, the amendments require the business that suffered the breach to offer affected individuals complimentary credit monitoring for at least 18 months (42 months if the breach involved a consumer reporting agency). Businesses should therefore evaluate their data collection and retention policies to be sure that they only collect and store personal data that is necessary to the operation of its business. In particular, storing consumers' Social Security numbers unnecessarily could result in avoidable costs and administrative burdens associated with providing complimentary credit monitoring following a breach.

UPCOMING CLASSES



03/04/19 - 03/07/19 @ 9:00AM

P&C PRODUCER PREP SCHOOL

This four day program will provide key info in Personal Lines, Commercial Lines, plus State laws and Regulations that prepare attendees for the State Producer exam.

[CLICK HERE TO REGISTER ONLINE >>](#)

03/13/19 @ 9:00AM

ACSR #2 - PERSONAL AUTO

This "INTERMEDIATE LEVEL" seminar will help students develop the decision-making and problem-solving skills needed to recommend coverages that properly protect an individual's automobile from loss. Topics that will be covered are Liability, Medical Payments, and Uninsured Motorists Coverage; Physical Damage, Insured Duties, and Endorsements.

[CLICK HERE TO REGISTER ONLINE >>](#)

03/20/19 @ 9:00AM

AAI 81 B - PERSONAL INSURANCE

This "ADVANCED LEVEL" full day program will include homeowners, dwelling, flood, personal auto, miscellaneous vehicles, inland marine, aviation, and personal umbrella. Personal financial products, social security, and various life insurance products will also be examined.

[CLICK HERE TO REGISTER ONLINE >>](#)

UPCOMING CLASSES

03/21/19 @ 9:00AM

CRIS UPDATE - ADDITIONAL INSURED ISSUES

This course introduces important risk management and insurance concepts for all contracting parties to a construction project. The course also addresses insured status under other construction-related lines of insurance—commercial auto, builders' risk, and workers compensation, explaining the coverage features typical of each line and the risk-transfer significance of insured status under these policies.

[CLICK HERE TO REGISTER ONLINE >>](#)



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Interested in being a sponsor or exhibitor for our annual convention in June? Send an email to jeann@iiari.com and we'll send you all the details.

THERE'S A NEW CYBER SUPERHERO IN TOWN

New for technology errors & omissions markets

Big "I" Markets, the online market access system available exclusively to Big "I" members, has partnered with Coalition, the leading technology-enabled cyber insurance solution, to give agents access to the cyber and technology errors & omissions insurance markets.



[Coalition](#) is the first insurance-enabled technology firm built to help businesses before, during and after a cyber incident. During the online quoting process, your clients' network and web properties undergo an automated risk assessment to identify known issues and potential security weaknesses.

Why is this product different?

Once coverage is bound, Coalition provides ongoing monitoring for new and emerging threats specific to the information technology used by the insured, adding an extra layer of defense. All policies include this [technology-driven approach](#)—which includes automated alerts, threat intelligence and ongoing policyholder monitoring—along with a dedicated claims and security team should a breach occur.

How to write this exciting product.

Through the Big "I" Markets platform, you can quote and bind insurance online. You will have direct access to Coalition's licensed agents and renowned cybersecurity experts via online chat throughout the sales and underwriting process.

Watch the brief [Coalition cyber insurance overview video](#) and a demonstration of the [streamlined cyber submission process](#) to see how the quoting process works. Log in to www.bigmarkets.com and select Cyber Insurance - Coalition.

Need cyber resources to protect your agency?

Check out all of the information available through IIABA [here](#).



2019 BIG I PRODUCT GUIDE

Please take a moment to review the current offerings available exclusively to Big "I" members in the newly published 2019 Product Guide.

[CLICK HERE TO DOWNLOAD THE GUIDE >>](#)

BIG "I" HIRES HELPS AGENTS FIND TOP TALENT

New resource offers recruiting services, candidate assessments, training and more.

According to the latest Agency Universe Study, 44% of independent insurance agency owners say finding qualified new recruits is their top challenge. The Independent Insurance Agents & Brokers of America (IIABA or Big "I"), in partnership with IdealTraits, has launched Big "I" Hires—a one-stop resource for independent insurance agencies to identify, hire and assess top-performing producers and CSRs.



"As I travel the country, the thing I hear most often from agents is how difficult it is to find talent," says Big "I" Chairman-Elect Jon Jensen, CEO of Correll Insurance Group, headquartered in Spartanburg, S.C. "Hiring employees is difficult and expensive—and I was feeling the pain firsthand in my own agency. Big 'I' Hires is designed to help agencies stand out as a top-notch employer and find high-quality recruits."

Big "I" Hires offers a variety of hiring resources, including:

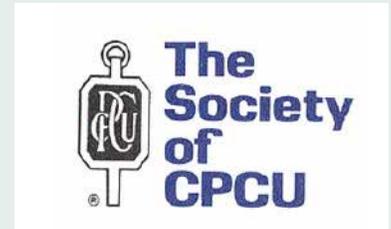
- **Recruiting with Ideal Traits:** IdealTraits is an insurance agency-specific recruiting portal that has helped more than 6,000 agencies nationwide successfully source top performing sales and service staff. Agents can post jobs, receive resumes, send assessments and identify the right recruit. Posted jobs will appear top recruiting sites including Indeed, Zip Recruiter and more.
- **Do it Yourself Hiring Toolkits:** For agents who want to take a hands-on approach to find the right staff member, the DIY Toolkits includes sample job descriptions, interview questions, offer letters and more. Agents can follow up with Caliper profiles and knowledge assessments to ensure they have found the right fit for their agency.
- **Superior Professional Development:** Agents can access onboarding resources, skills assessments and state-specific courses to help employees continue to develop their skills. Agents will also find thousands of articles on commercial lines, personal lines, forms and more to help troubleshoot tough technical insurance issues.

"We are excited to work with Independent Insurance Agents & Brokers of America," says Kevin Mlynarek, CEO of IdealTraits. "With our knowledge and expertise in insurance agency recruiting, Big 'I' members will now have access to proven, industry-specific recruiting tools and services to hire top performing sales and service staff."

"We know the future of the independent agency system depends on finding the best and brightest to join our ranks," says Bob Rusbult, president & CEO of the Big "I". "Big 'I' Hires will be a one-stop resource agencies can use to build their dream team."

[Go to the Big I Hires Website >>](#)

RI CPCU SCHOLARSHIPS



The Rhode Island Chartered Property and Casualty Underwriters (CPCU) Scholarship Fund is once again seeking candidates for its annual scholarship awards. These awards will range from \$2,500 to \$4,000 and are given to the applicants exhibiting the highest level of academic excellence. The winners will be recognized at the Chapter's June awards banquet. Applications begin **FEBRUARY 1, 2019** and are due by **April 15, 2019**.

ELIGIBILITY

To be eligible, the applicant must:

1. a. be working in the insurance industry in Rhode Island or working in the insurance industry elsewhere and be a resident of Rhode Island, or an active member of the RI Chapter CPCU, or;
 - b. be the spouse, child, stepchild, dependent, brother, or sister of a person who is either working in the insurance industry in Rhode Island or who is working elsewhere in the insurance industry and is a resident of Rhode Island, or an active member of the RI Chapter CPCU; and
2. be enrolled at an accredited two or four year college or university in a full time associate's degree or bachelor's degree program; and
3. not have been awarded this scholarship in the past. Prior unsuccessful candidates may re-apply.

Visit the [website and download the PDF file](#) for the application.



In January RIEL committee members had the privilege of teaming up with Melissa Murray from the Dorian J. Murray Foundation #Dstrong to provide meals for families at The Izzy Foundation - Izzy Family Room at Hasbro Children's Hospital.



In February the 2019 RIEL Kick Off Event at Breaktime Bowl raised over \$350 for InsurPac!



IIARI INK CALL FOR NEWS

We invite you to submit your agency news for publications in the association's monthly digital newsletter: IIARI INK (Insurance News & Knowledge). The following agency news would be appropriate material for publication:

- Staff promotions
- Staff retirement
- New hires
- New innovative agency practices
- Charity sponsorships/fundraisers/events

The cutoff date for each month's publication is the 15th. All news submitted by the 15th will be published on the 30th of each month in INK with editorial approval. Please send all news and notices to tdrowne@iari.com.

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