

2018 -- S 2497

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2018

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A N A C T

RELATING TO INSURANCE - INSURANCE DATA SECURITY ACT

Introduced By: Senator Roger Picard

Date Introduced: March 01, 2018

Referred To: Senate Commerce

(Dept. of Business Regulation)

It is enacted by the General Assembly as follows:

1 SECTION 1. Title 27 of the General Laws entitled "INSURANCE" is hereby amended
2 by adding thereto the following chapter:

3 CHAPTER 1.3

4 INSURANCE DATA SECURITY ACT

5 **27-1.3-1. Title.**

6 This chapter shall be known and may be cited as the "Insurance Data Security Act."

7 **27-1.3-2. Purpose and intent.**

8 (a) The purpose and intent of this chapter is to establish standards for data security and
9 standards for the investigation of and notification to the commissioner of a cybersecurity event
10 applicable to licensees, as defined in § 27-1.3-3.

11 (b) The insurance data security act may not be construed to create or imply a private
12 cause of action for violation of its provisions nor may it be construed to curtail a private cause of
13 action which would otherwise exist in the absence of this chapter.

14 **27-1.3-3. Definitions.**

15 As used in this chapter, the following terms shall have the following meanings:

16 (1) "Authorized individual" means an individual known to and screened by the licensee
17 and determined to be necessary and appropriate to have access to the nonpublic information held
18 by the licensee and its information systems.

19 (2) "Commissioner" means the director of the department of business regulation or the

1 chief insurance regulatory official of the state.

2 (3) "Consumer" means an individual, including, but not limited to applicants,
3 policyholders, insureds, beneficiaries, claimants, and certificate holders who is a resident of this
4 state and whose nonpublic information is in a licensee's possession, custody or control.

5 (4) "Cybersecurity event" means an event resulting in unauthorized access to, disruption
6 or misuse of, an information system or information stored on such information system. The term
7 "cybersecurity event" shall not include the unauthorized acquisition of encrypted nonpublic
8 information if the encryption, process or key is not also acquired, released or used without
9 authorization, nor an event with regard to which the licensee has determined that the nonpublic
10 information accessed by an unauthorized person has not been used or released, and has been
11 returned or destroyed.

12 (5) "Department" means the department of business regulation, division of insurance.

13 (6) "Encrypted" means the transformation of data into a form which results in a low
14 probability of assigning meaning without the use of a protective process or key.

15 (7) "Information security program" means the administrative, technical, and physical
16 safeguards that a licensee uses to access, collect, distribute, process, protect, store, use, transmit,
17 dispose of, or otherwise handle nonpublic information.

18 (8) "Information system" means a discrete set of electronic information resources
19 organized for the collection, processing, maintenance, use, sharing, dissemination or disposition
20 of electronic information, as well as any specialized system such as industrial/process controls
21 systems, telephone switching and private branch exchange systems, and environmental control
22 systems.

23 (9) "Licensee" means any person licensed, authorized to operate, or registered, or
24 required to be licensed, authorized, or registered pursuant to the insurance laws of this state but
25 shall not include a purchasing group or a risk retention group chartered and licensed in a state
26 other than this state or a licensee that is acting as an assuming insurer that is domiciled in another
27 state or jurisdiction.

28 (10) "Multi-factor authentication" means authentication through verification of at least
29 two (2) of the following types of authentication factors:

30 (i) Knowledge factors, such as a password; or

31 (ii) Possession factors, such as a token or text message on a mobile phone; or

32 (iii) Inherence factors, such as a biometric characteristic.

33 (11) "Nonpublic information" means information that is not publicly available
34 information and is:

1 (i) Business related information of a licensee the tampering with which, or unauthorized
2 disclosure, access or use of which, would cause a material adverse impact to the business,
3 operations or security of the licensee;

4 (ii) Any information concerning a consumer which because of name, number, personal
5 mark, or other identifier can be used to identify such consumer, in combination with any one or
6 more of the following data elements:

7 (A) Social Security number;

8 (B) Driver's license number or non-driver identification card number;

9 (C) Account number, credit or debit card number;

10 (D) Any security code, access code or password that would permit access to a consumer's
11 financial account; or

12 (E) Biometric records;

13 (iii) Any information or data, except age or gender, in any form or medium created by or
14 derived from a health care provider or a consumer and that relates to:

15 (A) The past, present or future physical, mental or behavioral health or condition of any
16 consumer or a member of the consumer's family;

17 (B) The provision of health care to any consumer; or

18 (C) Payment for the provision of health care to any consumer.

19 (12) "Person" means any individual or any non-governmental entity, including, but not
20 limited to, any non-governmental partnership, corporation, branch, agency or association.

21 (13) "Publicly available information" means any information that a licensee has a
22 reasonable basis to believe is lawfully made available to the general public from: federal, state or
23 local government records; widely distributed media; or disclosures to the general public that are
24 required to be made by federal, state or local law. For the purposes of this section, a licensee has a
25 reasonable basis to believe that information is lawfully made available to the general public if the
26 licensee has taken steps to determine:

27 (i) That the information is of the type that is available to the general public; and

28 (ii) Whether a consumer can direct that the information not be made available to the
29 general public and, if so, that such consumer has not done so.

30 (14) "Risk assessment" means the risk assessment that each licensee is required to
31 conduct under § 27-1.3-4(c).

32 (15) "State" means the state of Rhode Island.

33 (16) "Third-party service provider" means a person, not otherwise defined as a licensee,
34 that contracts with a licensee to maintain, process, store or otherwise is permitted access to

1 nonpublic information through its provision of services to the licensee.

2 **27-1.3-4. Information security program.**

3 (a) Implementation of an information security program. Commensurate with the size and
4 complexity of the licensee, the nature and scope of the licensee's activities, including its use of
5 third-party service providers, and the sensitivity of the nonpublic information used by the licensee
6 or in the licensee's possession, custody or control, each licensee shall develop, implement, and
7 maintain a comprehensive written information security program based on the licensee's risk
8 assessment and that contains administrative, technical, and physical safeguards for the protection
9 of nonpublic information and the licensee's information system.

10 (b) Objectives of information security program. A licensee's information security
11 program shall be designed to:

12 (1) Protect the security and confidentiality of nonpublic information and the security of
13 the information system;

14 (2) Protect against any threats or hazards to the security or integrity of nonpublic
15 information and the information system;

16 (3) Protect against unauthorized access to or use of nonpublic information, and minimize
17 the likelihood of harm to any consumer; and

18 (4) Define and periodically reevaluate a schedule for retention of nonpublic information
19 and a mechanism for its destruction when no longer needed.

20 (c) Risk assessment. The licensee shall:

21 (1) Designate one or more employees, an affiliate, or an outside vendor designated to act
22 on behalf of the licensee who is responsible for the information security program;

23 (2) Identify reasonably foreseeable internal or external threats that could result in
24 unauthorized access, transmission, disclosure, misuse, alteration or destruction of nonpublic
25 information, including the security of information systems and nonpublic information that are
26 accessible to, or held by, third-party service providers;

27 (3) Assess the likelihood and potential damage of these threats, taking into consideration
28 the sensitivity of the nonpublic information;

29 (4) Assess the sufficiency of policies, procedures, information systems and other
30 safeguards in place to manage these threats, including consideration of threats in each relevant
31 area of the licensee's operations, including:

32 (i) Employee training and management;

33 (ii) Information systems, including network and software design, as well as information
34 classification, governance, processing, storage, transmission, and disposal; and

1 (iii) Detecting, preventing, and responding to attacks, intrusions, or other systems
2 failures; and

3 (5) Implement information safeguards to manage the threats identified in its ongoing
4 assessment, and no less than annually, assess the effectiveness of the safeguards' key controls,
5 systems, and procedures.

6 (d) Risk management. Based on its risk assessment, the licensee shall:

7 (1) Design its information security program to mitigate the identified risks,
8 commensurate with the size and complexity of the licensee's activities, including its use of third-
9 party service providers, and the sensitivity of the nonpublic information used by the licensee or in
10 the licensee's possession, custody or control.

11 (2) Determine which security measures listed below are appropriate, and implement such
12 security measures:

13 (i) Place access controls on information systems, including controls to authenticate and
14 permit access only to authorized individuals to protect against the unauthorized acquisition of
15 nonpublic information;

16 (ii) Identify and manage the data, personnel, devices, systems, and facilities that enable
17 the organization to achieve business purposes in accordance with their relative importance to
18 business objectives and the organization's risk strategy;

19 (iii) Restrict access at physical locations containing nonpublic information, only to
20 authorized individuals;

21 (iv) Protect by encryption or other appropriate means, all nonpublic information while
22 being transmitted over an external network and all nonpublic information stored on a laptop
23 computer or other portable computing or storage device or media;

24 (v) Adopt secure development practices for in-house developed applications utilized by
25 the licensee and procedures for evaluating, assessing or testing the security of externally
26 developed applications utilized by the licensee;

27 (vi) Modify the information system in accordance with the licensee's information security
28 program;

29 (vii) Utilize effective controls, which may include multi-factor authentication procedures
30 for any individual accessing nonpublic information;

31 (viii) Regularly test and monitor systems and procedures to detect actual and attempted
32 attacks on, or intrusions into, information systems;

33 (ix) Include audit trails within the information security program designed to detect and
34 respond to cybersecurity events and designed to reconstruct material financial transactions

1 sufficient to support normal operations and obligations of the licensee;

2 (x) Implement measures to protect against destruction, loss, or damage of nonpublic
3 information due to environmental hazards, such as fire and water damage or other catastrophes or
4 technological failures; and

5 (xi) Develop, implement, and maintain procedures for the secure disposal of nonpublic
6 information in any format.

7 (3) Include cybersecurity risks in the licensee's enterprise risk management process.

8 (4) Stay informed regarding emerging threats or vulnerabilities and utilize reasonable
9 security measures when sharing information relative to the character of the sharing and the type
10 of information shared; and

11 (5) Provide its personnel with cybersecurity awareness training that is updated as
12 necessary to reflect risks identified by the licensee in the risk assessment.

13 (e) Oversight by board of directors. If the licensee has a board of directors, the board or
14 an appropriate committee of the board shall, at a minimum:

15 (1) Require the licensee's executive management or its delegates to develop, implement,
16 and maintain the licensee's information security program;

17 (2) Require the licensee's executive management or its delegates to report in writing at
18 least annually, the following information:

19 (i) The overall status of the information security program and the licensee's compliance
20 with this chapter; and

21 (ii) Material matters related to the information security program, addressing issues such
22 as risk assessment, risk management and control decisions, third-party service provider
23 arrangements, results of testing, cybersecurity events or violations and management's responses
24 thereto, and recommendations for changes in the information security program.

25 (3) If executive management delegates any of its responsibilities under § 27-1.3-4, it shall
26 oversee the development, implementation and maintenance of the licensee's information security
27 program prepared by the delegate(s) and shall receive a report from the delegate(s) complying
28 with the requirements of the report to the board of directors above.

29 (f) Oversight of third-party service provider arrangements:

30 (1) A licensee shall exercise due diligence in selecting its third-party service provider;
31 and

32 (2) A licensee shall require a third-party service provider to implement appropriate
33 administrative, technical, and physical measures to protect and secure the information systems
34 and nonpublic information that are accessible to, or held by, the third-party service provider.

1 (g) Program adjustments. The licensee shall monitor, evaluate and adjust, as appropriate,
2 the information security program consistent with any relevant changes in technology, the
3 sensitivity of its nonpublic information, internal or external threats to information, and the
4 licensee's own changing business arrangements, such as mergers and acquisitions, alliances and
5 joint ventures, outsourcing arrangements and changes to information systems.

6 (h) Incident response plan:

7 (1) As part of its information security program, each licensee shall establish a written
8 incident response plan designed to promptly respond to, and recover from, any cybersecurity
9 event that compromises the confidentiality, integrity or availability of nonpublic information in
10 its possession, the licensee's information systems, or the continuing functionality of any aspect of
11 the licensee's business or operations;

12 (2) Such incident response plan shall address the following areas:

13 (i) The internal process for responding to a cybersecurity event;

14 (ii) The goals of the incident response plan;

15 (iii) The definition of clear roles, responsibilities and levels of decision-making authority;

16 (iv) External and internal communications and information sharing;

17 (v) Identification of requirements for the remediation of any identified weaknesses in
18 information systems and associated controls;

19 (vi) Documentation and reporting regarding cybersecurity events and related incident
20 response activities; and

21 (vii) The evaluation and revision as necessary of the incident response plan following a
22 cybersecurity event.

23 (i) Annual certification to commissioner of a domiciliary state. Annually, each insurer
24 domiciled in this state shall submit to the commissioner, a written statement by February 15,
25 certifying that the insurer is in compliance with the requirements set forth in § 27-1.3-4. Each
26 insurer shall maintain for examination by the department all records, schedules and data
27 supporting this certificate for a period of five (5) years. To the extent an insurer has identified
28 areas, systems or processes that require material improvement, updating or redesign, the insurer
29 shall document the identification and the remedial efforts planned and underway to address such
30 areas, systems or processes. Such documentation must be available for inspection by the
31 commissioner.

32 **27-1.3-5. Investigation of a cybersecurity event.**

33 (a) If the licensee learns that a cybersecurity event has or may have occurred, the
34 licensee, or an outside vendor and/or service provider designated to act on behalf of the licensee,

1 shall conduct a prompt investigation.

2 (b) During the investigation, the licensee, or an outside vendor and/or service provider
3 designated to act on behalf of the licensee, shall, at a minimum determine as much of the
4 following information as possible:

5 (1) Determine whether a cybersecurity event has occurred;

6 (2) Assess the nature and scope of the cybersecurity event;

7 (3) Identify any nonpublic information that may have been involved in the cybersecurity
8 event; and

9 (4) Perform or oversee reasonable measures to restore the security of the information
10 systems compromised in the cybersecurity event in order to prevent further unauthorized
11 acquisition, release or use of nonpublic information in the licensee's possession, custody or
12 control.

13 (c) If the licensee learns that a cybersecurity event has or may have occurred in a system
14 maintained by a third-party service provider, the licensee will complete the steps listed in
15 subsection (b) of this section, or confirm and document that the third-party service provider has
16 completed those steps.

17 (d) The licensee shall maintain records concerning all cybersecurity events for a period of
18 at least five (5) years from the date of the cybersecurity event and shall produce those records
19 upon demand of the commissioner.

20 **27-1.3-6. Notification of a cybersecurity event.**

21 (a) Notification to the commissioner. Each licensee shall notify the commissioner as
22 promptly as possible but, in no event later than seventy-two (72) hours from a determination that
23 a cybersecurity event has occurred when either of the following criteria has been met:

24 (1) This state is the licensee's state of domicile, in the case of an insurer, or this state is
25 the licensee's home state, in the case of a producer, as those terms are defined in § 27-2.4-2; or

26 (2) The licensee reasonably believes that the nonpublic information involved is of two
27 hundred fifty (250) or more consumers residing in this state and that is either of the following:

28 (i) A cybersecurity event impacting the licensee of which notice is required to be
29 provided to any government body, self-regulatory agency or any other supervisory body pursuant
30 to any state or federal law; or

31 (ii) A cybersecurity event that has a reasonable likelihood of materially harming:

32 (A) Any consumer residing in this state; or

33 (B) Any material part of the normal operation(s) of the licensee.

34 (b) The licensee shall provide as much of the following information as possible. The

1 licensee shall provide the information in electronic form as directed by the commissioner. The
2 licensee shall have a continuing obligation to update and supplement initial and subsequent
3 notifications to the commissioner concerning the cybersecurity event, including, but not limited
4 to:

5 (1) Date of the cybersecurity event;

6 (2) Description of how the information was exposed, lost, stolen, or breached, including
7 the specific roles and responsibilities of third-party service providers, if any;

8 (3) How the cybersecurity event was discovered;

9 (4) Whether any lost, stolen, or breached information has been recovered and if so, how
10 this was done;

11 (5) The identity of the source of the cybersecurity event;

12 (6) Whether the licensee has filed a police report or has notified any regulatory,
13 government or law enforcement agencies and, if so, when such notification was provided;

14 (7) Description of the specific types of information acquired without authorization.
15 Specific types of information means particular data elements including, for example, types of
16 medical information, types of financial information or types of information allowing
17 identification of the consumer;

18 (8) The period during which the information system was compromised by the
19 cybersecurity event;

20 (9) The number of total consumers in this state affected by the cybersecurity event. The
21 licensee shall provide the best estimate in the initial report to the commissioner and update this
22 estimate with each subsequent report to the commissioner pursuant to this section;

23 (10) The results of any internal review identifying a lapse in either automated controls or
24 internal procedures, or confirming that all automated controls or internal procedures were
25 followed;

26 (11) Description of efforts being undertaken to remediate the situation which permitted
27 the cybersecurity event to occur;

28 (12) A copy of the licensee's privacy policy and a statement outlining the steps the
29 licensee will take to investigate and notify consumers affected by the cybersecurity event; and

30 (13) Name of a contact person who is both familiar with the cybersecurity event and
31 authorized to act for the licensee.

32 (c) Notification to consumers. The licensee shall comply with chapter 49.3 of title 11, as
33 applicable, and provide a copy of the notice sent to consumers under that statute to the
34 commissioner, when a licensee is required to notify the commissioner under subsection (a) of this

1 section.

2 (d) Notice regarding cybersecurity events of third-party service providers:

3 (1) In the case of a cybersecurity event in a system maintained by a third-party service
4 provider, of which the licensee has become aware, the licensee shall treat such event as it would
5 under subsection (a) of this section.

6 (2) The computation of licensee's deadlines shall begin on the day after the third-party
7 service provider notifies the licensee of the cybersecurity event or the licensee otherwise has
8 actual knowledge of the cybersecurity event, whichever is sooner.

9 (3) Nothing in this chapter shall prevent or abrogate an agreement between a licensee and
10 another licensee, a third-party service provider or any other party to fulfill any of the investigation
11 requirements imposed under § 27-1.3-5 or notice requirements imposed under this section.

12 (e) Notice regarding cybersecurity events of reinsurers to insurers:

13 (1)(i) In the case of a cybersecurity event involving nonpublic information that is used by
14 the licensee that is acting as an assuming insurer or in the possession, custody or control of a
15 licensee that is acting as an assuming insurer and that does not have a direct contractual
16 relationship with the affected consumers, the assuming insurer shall notify its affected ceding
17 insurers and the commissioner of its state of domicile within seventy-two (72) hours of making
18 the determination that a cybersecurity event has occurred.

19 (ii) The ceding insurers that have a direct contractual relationship with affected
20 consumers shall fulfill the consumer notification requirements imposed under chapter 49.3 of title
21 11, and any other notification requirements relating to a cybersecurity event imposed under this
22 section.

23 (2)(i) In the case of a cybersecurity event involving nonpublic information that is in the
24 possession, custody or control of a third-party service provider of a licensee that is an assuming
25 insurer, the assuming insurer shall notify its affected ceding insurers and the commissioner of its
26 state of domicile within seventy-two (72) hours of receiving notice from its third-party service
27 provider that a cybersecurity event has occurred.

28 (ii) The ceding insurers that have a direct contractual relationship with affected
29 consumers shall fulfill the consumer notification requirements imposed under chapter 49.3 of title
30 11, and any other notification requirements relating to a cybersecurity event imposed under this
31 section.

32 (f) Notice regarding cybersecurity events of insurers to producers of record.

33 In the event of a cybersecurity event involving nonpublic information that is in the
34 possession, custody or control of a licensee that is an insurer, or its third-party service provider,

1 and for which a consumer accessed the insurer's services through an independent insurance
2 producer, the insurer shall notify the producers of record of all affected consumers as soon as
3 practicable as directed by the commissioner.

4 The insurer shall be excused from this obligation for those instances in which it does not
5 have the current producer of record information for any individual consumer.

6 **27-1.3-7. Power of commissioner.**

7 (a) The commissioner shall have power to examine and investigate into the affairs of any
8 licensee to determine whether the licensee has been or is engaged in any conduct in violation of
9 this chapter. This power is in addition to the powers which the commissioner has pursuant to
10 chapter 13.1 of title 27. Any such investigation or examination shall be conducted pursuant to
11 chapter 13.1 of title 27.

12 (b) Whenever the commissioner has reason to believe that a licensee has been or is
13 engaged in conduct in this state which violates this chapter, the commissioner may take action
14 that is necessary or appropriate to enforce the provisions of this chapter.

15 **27-1.3-8. Confidentiality.**

16 (a) Any documents, materials or other information in the control or possession of the
17 department that are furnished by a licensee or an employee or agent thereof acting on behalf of
18 licensee pursuant to §§ 27-1.3-4(i), 27-1.3-6(b)(2), 27-1.3-6(b)(3), 27-1.3-6(b)(4), 27-1.3-6(b)(5),
19 27-1.3-6(b)(8), 27-1.3-6(b)(10), and 27-1.3-6(b)(11), or that are obtained by the commissioner in
20 an investigation or examination pursuant to § 27-1.3-7, shall be confidential by law and
21 privileged, shall not be subject to chapter 2 of title 38, shall not be subject to subpoena, and shall
22 not be subject to discovery or admissible in evidence in any private civil action; provided,
23 however, the commissioner is authorized to use the documents, materials or other information in
24 the furtherance of any regulatory or legal action brought as a part of the commissioner's duties.

25 (b) Neither the commissioner nor any person who received documents, materials or other
26 information while acting under the authority of the commissioner shall be permitted or required to
27 testify in any private civil action concerning any confidential documents, materials, or
28 information subject to subsection (a) of this section.

29 (c) In order to assist in the performance of the commissioner's duties under this chapter,
30 the commissioner:

31 (1) May share documents, materials or other information, including the confidential and
32 privileged documents, materials or information subject to subsection (a) of this section, with other
33 state, federal, and international regulatory agencies, with the National Association of Insurance
34 Commissioners, its affiliates or subsidiaries, and with state, federal, and international law

1 enforcement authorities, provided that the recipient agrees in writing to maintain the
2 confidentiality and privileged status of the document, material or other information;

3 (2) May receive documents, materials or information, including otherwise confidential
4 and privileged documents, materials or information, from the National Association of Insurance
5 Commissioners, its affiliates or subsidiaries and from regulatory and law enforcement officials of
6 other foreign or domestic jurisdictions, and shall maintain as confidential or privileged any
7 document, material or information received with notice or the understanding that it is confidential
8 or privileged under the laws of the jurisdiction that is the source of the document, material or
9 information; and

10 (3) May share documents, materials or other information subject to subsection (a) of this
11 section, with a third-party consultant or vendor provided the consultant agrees in writing to
12 maintain the confidentiality and privileged status of the document, material or other information;
13 and

14 (4) May enter into agreements governing sharing and use of information consistent with
15 this subsection.

16 (d) No waiver of any applicable privilege or claim of confidentiality in the documents,
17 materials, or information shall occur as a result of disclosure to the commissioner under this
18 section or as a result of sharing as authorized in subsection (c) of this section.

19 (e) Nothing in this chapter shall prohibit the commissioner from releasing final,
20 adjudicated actions that are open to public inspection pursuant to chapter 2 of title 38 to a
21 database or other clearinghouse service maintained by the National Association of Insurance
22 Commissioners, its affiliates or subsidiaries.

23 **27-1.3-9. Exceptions.**

24 (a) The following exceptions shall apply to this chapter:

25 (1) A licensee with fewer than ten (10) employees, including any independent
26 contractors, is exempt from the provisions of § 27-1.3-4;

27 (2) A licensee subject to Pub. L. 104–191, 110 Stat. 1936, enacted August 21, 1996
28 (Health Insurance Portability and Accountability Act) that has established and maintains an
29 information security program pursuant to such statutes, rules, regulations, procedures or
30 guidelines established thereunder, will be considered to meet the requirements of § 27-1.3-4;
31 provided, that, licensee is compliant with, and submits a written statement certifying its
32 compliance with, the same;

33 (3) An employee, agent, representative or designee of a licensee, who is also a licensee, is
34 exempt from § 27-1.3-4 and need not develop its own information security program to the extent

1 that the employee, agent, representative or designee is covered by the information security
2 program of the other licensee.

3 (b) In the event that a licensee ceases to qualify for an exception, such licensee shall have
4 one hundred eighty (180) days to comply with this chapter.

5 **27-1.3-10. Penalties.**

6 In the case of a violation of this chapter, a licensee may be penalized in accordance with
7 the administrative penalties contained in § 42-14-16.

8 **27-1.3-11. Severability.**

9 If any provision of this chapter or the application thereof to any person or circumstance is
10 for any reason held to be invalid, the remainder of the chapter and the application of such
11 provision to other persons or circumstances shall not be affected thereby.

12 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE - INSURANCE DATA SECURITY ACT

- 1 This act would create the "Insurance Data Security Act" which would adopt the National
- 2 Association of Insurance Commissioners Model Act regarding data security.
- 3 This act would take effect upon passage.

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