As government policies evolve globally to better protect individual privacy rights, new regulations such as Europe's General Data Protection Regulation (GDPR), and the California Consumer Privacy Act (CCPA), are placing tremendous demands on today's insurers.

How recent data privacy regulation exposes companies to risk

Although the intention of new laws and regulations is to make it easier for companies to comply, there are substantial and severe penalties for those that fail to meet the new standards.

Identifying and classifying personal data that may be stored across the organization is a big challenge for many companies. It’s compounded by the fact that personal data may be contained in different and disparate data sources across corporate networks — for example in file servers, email servers, transactional or structured databases, voice communications, and document management systems.

Insurers deal with large quantities of highly sensitive personal information in paper-based files located in multiple departments and third party data processors. Ensuring data privacy and addressing subject access requests (SAR) is imperative.

Without a mechanism to identify, consolidate, and quickly access personal data, companies that conduct business in the jurisdictions affected by the new regulations expose themselves to substantial risk. This compounds as sharing data across borders and different languages becomes more prevalent.

Insurers need effective tools and processes that prepare them to adequately and appropriately respond to a large variety of SARs and changing regulations.
While many organizations have taken on privacy impact assessments, we’re operationalizing data privacy compliance with Conduent technology and workforce.

Savvy organizations recognize they will see a significant uptick in consumer and employee requests to exercise rights over their personal data.

Our solution

The recent Facebook data breach impacted more than 87 million users and more California residents than any other state. In a recent survey of EU citizens, more than 50% of respondents said they intended to exercise their GDPR rights through a subject access request.

While data mapping and scanning software exists, its one-size-fits-all approach is prone to error, can miss critical elements, and on its own can’t do more than provide users with a status report.

We address this with the following:

1. **A data map** – Disparate workflows and complex company structure can make locating data difficult for insurers. We overcome this by deploying technology to pinpoint and gather pertinent information supplemented by interviews with business heads to discuss their data landscape and log key information.

2. **Discovery** – Once we locate data, we identify the type of information and report what it is and what it isn’t — one time. This means our clients don’t have to conduct a massive exercise each time a new regulation or law is passed. Conduent provides the technology, people and process to run proper discovery.

3. **Actionable insight** – Insurance companies need a dynamic dashboard to review all their data in one view, across platforms and across state and country borders for comprehensive insight into their data. Our ViewPoint Integrated Analytics platform provides a complete view of a company’s information profile and allows our clients to dive through data views directly to the file.
With our data privacy solution, insurance companies can:
While many organizations have taken on privacy impact assessments, we’re operationalizing data privacy compliance with Conduent technology and workforce.

- Identify risky practices in an organization affecting employee or consumer privacy rights
- Respond to consumer requests for their personal data
- Protect against risk of shadow data stores containing protected personal information
- Leverage advanced data science-based approaches to managing employee and consumer personal information
- Provide additional support for certification of compliance with subject-access requests
- Deploy repeated and ongoing audit and governance of corporate compliance with organizational policies
- Better manage and meet the operational burden of increased subject-access requests
- Optimize future data storage
- Proactively identify and remediate areas of risk

We deliver a single, searchable database of personal information and associated data subjects found across your enterprise to help operationalize your data so you can swiftly meet subject access requests and other data privacy compliance obligations.

Our solution can capture and document key information such as the personal data type, data source and processing use.

For the most nuanced and specific questions and needs, our dedicated team of experts can design complex analytics against virtually unlimited fields of data to quickly and accurately comply with any demand.

A hybrid approach
Partnering with our clients to design solutions that combine analytics with IT and compliance talent, Conduent applies intelligent, advanced analytics and subject matter expertise to mitigate risk, optimize performance, enhance accuracy and provide defensibility.

Our big data analytics platform aggregates metadata from many sources and stores it in a single, secure repository — located in a deployed appliance in a regional certified cloud or in one of our global ISO 27001 data centers.

Conduent’s approach includes:

- Simple and complex analytical search capabilities across all company data sources
- Rapid identification of risk factors
- Insights and summaries of personal data patterns
- Visualizations to quickly view important flags for action such as heat maps, concept clouds, time series analysis and more
- Clear identification and reporting of documents flagged for specific needs.

Why Conduent?
Dedicated teams, proven workflow models and decades of experience building customized solutions for some of the world’s most recognized financial institutions and Fortune 500 companies — all of this helps us give our clients an edge. Working with our teams and technology, clients gain the ability to:

- Quickly and easily respond to regulatory requests
- Ensure compliance with the latest industry rules and regulatory directives
- Establish industry best practices and efficient workflow procedures
- Improve process quality control and quality assurance
- Gain actionable insight from regular reporting and proven best practices in data management
- Have auditable data trails and improved operational productivity

For more information on Conduent Legal and Compliance solutions, visit us at: www.conduent.com/solution/legal-business-solutions, or call 844.ONE.CNDT.