

Digital Data Storage

ITS ROLE IN THE FS AND GENERAL INSURANCE
SECTORS, VACCINATION PROGRAMME AND
COVID PASSPORTS

Learning Objectives

- Understand how:
 - people and organisations keep data safe
 - link between data access and product / service provision works
 - secure data provision facilities can be used as a USP in insurance product offerings
 - to gain an insight into the use, storage and benefits of innovative data storage within the Covid Vaccination programme and subsequent movement of populations

S4Encrypt - What we do

Secure online information delivery and storage

- Supplier of an added value product / service
- Enable business and consumers to store and share data
- Could be for a wider purpose i.e. the enhancement of a core broker product or service
- Enables greater user convenience
- Keeping data safer

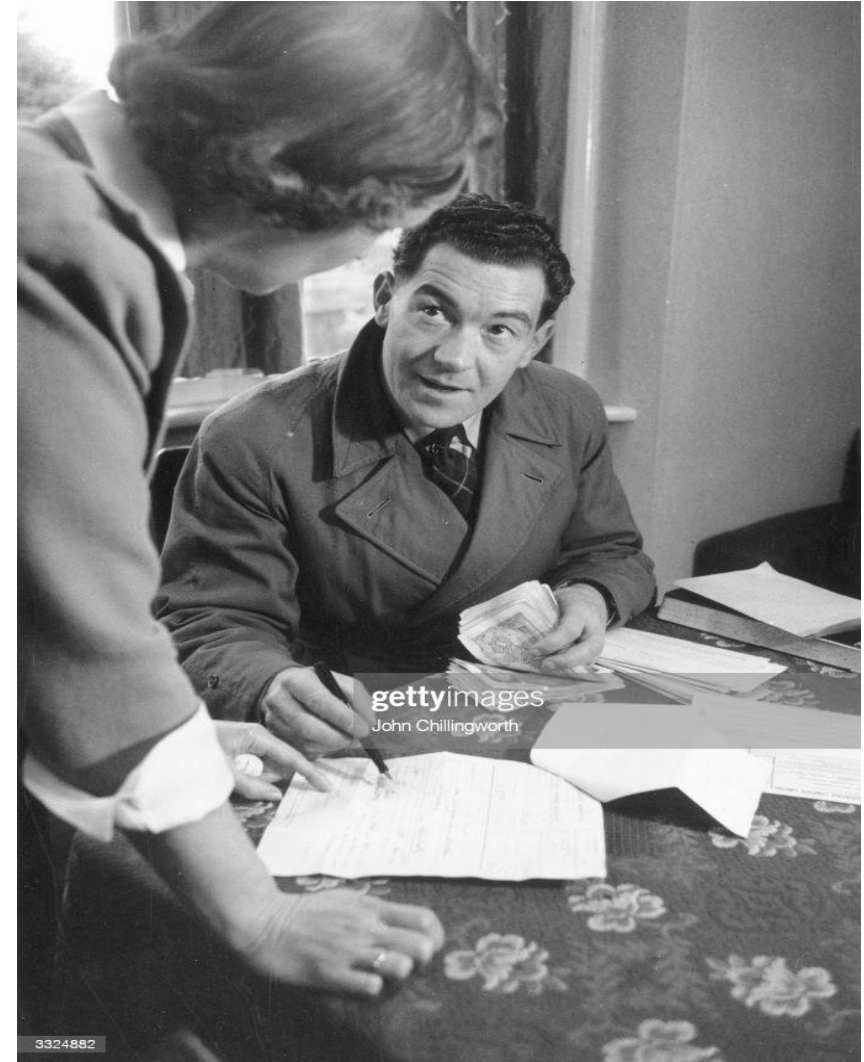


Insurance brokers of old:

- Had all customer data (intelligence) in their heads
- Knew everything about clients
- Is AI a misnomer?
- Difference today is the numbers

Direct is cheaper = more customers

More customers = more information



The first CRM system post 1986

Unsecured loans

- ▶ CRM system ?
- ▶ Real intelligence
- ▶ 250 clients
- ▶ Conversational selling
- ▶ People liked him
- ▶ One of them
- ▶ Favourably disposed to saying “yes”



1986 - Deregulation & Competition



- ▶ Massive increase in competition
- ▶ People have multi-relationships
- ▶ Effort to increase products/person
- ▶ Mis-use of data / buying & selling data
- ▶ Crude marketing efforts
- ▶ Consumers feel they come second
- ▶ More & more regulation
- ▶ We're told to treat customers fairly

Data protection

- Data Protection Act 1984
- Data Protection Act 1988
- Data Protection Directive 1998 (Europe)
- Data Protection Act 2018
- GDPR – 2018
- Amendments to 2018 Act re European Union (Withdrawal) Act 2018
- UK GDPR January 2021



Keeping data safe is becoming more and more difficult

UK Gov – DCMS 2021

- 39% business report breaches
- 2020 = 46% - pandemic!
- 27% businesses breached say it happens once a week
- 21% of those attacked lose data
- Favourite breach method is ransomware



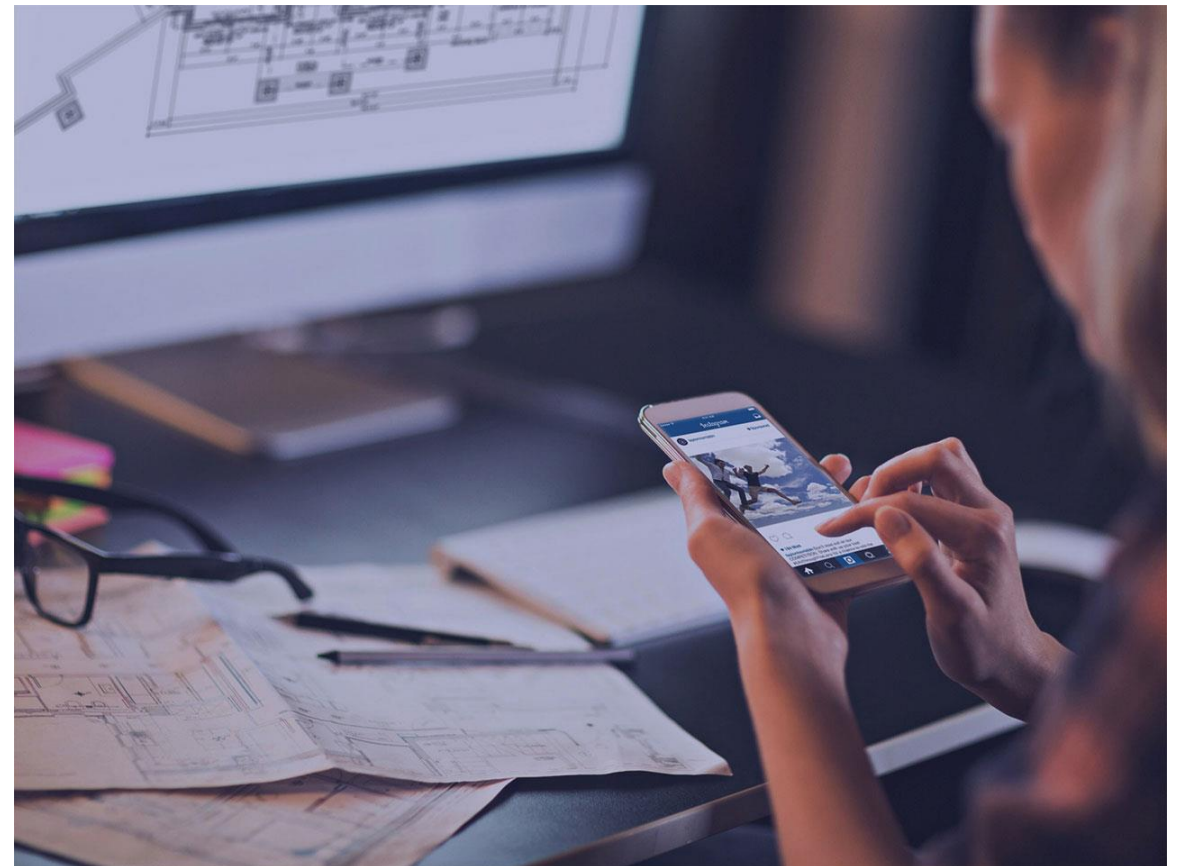
How data is kept secure now

- ▶ Hygiene factors (password management)
- ▶ Physical management
- ▶ Servers – on or off premise
- ▶ Access permissions
- ▶ Encryption
- ▶ Storage services (Dropbox etc)
- ▶ Cloud services
- ▶ What we actually do



- Is the request bona fide?
- Do you know where everything is?
- Is access quick and easy?
- Is the format acceptable to recipient?
- Can document be altered easily?
- What happens to documents when significant people die or leave?

Key data sharing issues



What we do continued

S4Encrypt Powered by 

- Use cloud service – 100,000 users
- Create individual vault (sort of digital safe deposit box)
- Only the vault owner has access to what is kept in the vault
- The vault owner decides exactly who to share content with and what should be shared

Wealth Managers

IFA's

Insurance brokers

Legal & Accountancy Practices

Public Services (NHS)

Healthcare

Travel Sector

COVID-19 Testing

Travel, Healthcare, Restricted Access Needs

- ❖ Anti-body Tests
- ❖ PCR Tests
- ❖ 2 Day & 8 Day Tests
- ❖ Vaccinations



- ▶ Order test
- ▶ Receive email – open personal vault
- ▶ Test pack arrives
- ▶ Take test – return sample to lab c/w unique identifier
- ▶ Result sent to vault
- ▶ Web-based service
- ▶ Print certificate or download to digital wallet

Questions