



Cunningham Lindsey United Kingdom

Introduction

Cunningham Lindsey United Kingdom is part of a global organisation that specialises in managing claims for major insurance companies, brokers and large organisations. It is one of the UK's leading firms of chartered loss adjusters, employing 1,400 people in 30 offices around the country. The company handles thousands of claims at any one time – from domestic burglaries to multi-million pound commercial fires.

All claims, from initial contact to completion, are processed through ClaimsLink, the company's proprietary IT system. It is vital that ClaimsLink is operational, available and accessible 24/7 - as a fundamental element of the business, it was important to gain certification to the information security management system (ISMS) standard, BS7799 for the management of this application.

Benefits

Cunningham Lindsey believes that the certification from LRQA will give their customers improved confidence knowing that industry best practise is being followed. This should in turn help Cunningham Lindsey to win new business and retain existing contracts. It is already seeing benefits in time and cost-savings by listing its certification on questionnaires and tenders.

Protecting the system

It is imperative that the ClaimsLink application is protected from security breaches or interruption, which is why the company chose to achieve BS7799. The information security management system (ISMS), introduced by Cunningham Lindsey to achieve certification, ensures that any risk to the ClaimsLink system and the data it carries is controlled, and that the chances of a security breach or interruption are minimised.

The ISMS features a strict security policy and requires regular security forums and security audits at all offices. This regime covers the physical security of all premises and IT assets, provides for back-up systems and a disaster recovery plan, and includes ongoing security training for all employees.

In effect, it ensures business continuity.

Ensuring best practice


Cunningham Lindsey UK wanted to ensure that its systems complied with best practice in the industry, and that their major customers – the insurance companies – could trust the company with their data and their policyholders' data.

The company's directors and senior managers wanted a way of auditing their operation to see how they were performing against best practice, and to introduce a means that would enhance continual improvement and enable them to monitor their progress.

Compliance with industry standards

The Financial Services Authority (FSA) is charged with regulating the insurance industry, and has issued guidelines and advice, including a recommendation that companies establish and maintain appropriate systems and controls for the management of their information security risks.

The guidelines also refer directly to ISO 17799/BS7799. (Ref: Systems & Controls Sourcebook 3A.5.10 & 11).



"ClaimsLink, our claims management system, drives our business. The availability, confidentiality and integrity of the system are vital if we are to satisfy the expectations of our customers."

Mark Dobson, IT manager,
Cunningham Lindsey

"BS7799 is not only about IT"

CASE STUDY

"Insurance companies trust us with their confidential information and policyholder data. Achieving BS7799 enabled us to reassure them that their trust was well placed."

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Why ClaimsLink?

"ClaimsLink is such a fundamental part of our system, it seemed the obvious thing to do," said Keith Robinson, Cunningham Lindsey's IT Director. "Our whole business is about processing claims. At key times of the day there could be up to 800 people using the ClaimsLink application from 30 offices around the country."

"It is the platform which enables us to deliver the service to our customers. Cunningham Lindsey works to strict Service Level Agreements with customers, such as the time to contact the policyholder or make the first visit and finally the resolution of the claim. The ClaimsLink workflow drives this, and ensures that we meet our SLA targets."

In addition to workflow and tracking, ClaimsLink is also the repository for the claim documentation. Any interruption would be serious. "We could not afford the claims system being unavailable," said Mark Dobson.

Cunningham Lindsey set out to achieve BS7799 registration in summer 2003, and included in its scope business continuity, access, development procedures for the ClaimsLink application, and all other parts of the standard.

Implementation

"ClaimsLink is important across our whole business and as access to ClaimsLink is gained by access to the premises, the security of our offices – swipe cards, visitors' book – all become encapsulated."

Cunningham Lindsey appointed Red Island Consulting Ltd as a partner to help them achieve BS7799, and worked closely on establishing security forums that would identify and classify information assets, measure their importance and the risk to them, and see how those risks could be mitigated.

The ClaimsLink database was clearly the most important asset. "We had to work out what would happen if we could not access it for a day or a week, or what would happen if the public got access to that information," said Mark Dobson.

Existing disaster recovery plans for all sites and HR policies were integrated into the Cunningham Lindsey ISMS to ensure compliance with BS7799.

Other existing security procedures were also formalised, such as 'no CDs on PCs' so that illegal software cannot be loaded; all incoming emails are scanned; and PCs are locked down.

But the scope of BS7799 went much further.

"It is not only about IT. Information security affects physical premises, so we had to bring in facilities management and human resources as well.

"We had the full cooperation of our business support managers, across all 30 sites, to ensure that back-ups are done properly and that all the guidelines are being followed – right down to the visitor book being signed. It goes beyond IT and reaches into best practice on premises security and HR.

"For example, if one of our offices was unavailable, where will our staff work? How will these people access the system? It is about logistics and about business continuity."

Cunningham Lindsey established a rolling training programme throughout the UK – an extension of their existing Data Protection Act training – to include awareness of BS7799. Every new member of staff has to read the standard and sign it to demonstrate that they have done so.

A guide to BS7799 is also posted on the company intranet – which is regularly reviewed and updated. This is a user-friendly site that also carries news headlines about information security in addition to other issues. Employees around the country can add details of any security incidents and upload them to be reviewed by the next security forum.

"As far as best practice is concerned, we could have put the systems in and not sought certification. But we wanted the recognition that certification brings. We believe that certification will help us secure existing work and also win new business by demonstrating to our customers how important we consider information security." Keith Robinson, IT Director.

Certification with LRQA

Cunningham Lindsey chose Lloyd's Register Quality Assurance (LRQA) as their certification body on the recommendation of Red Island Consulting Ltd. Its Stage 1 audit was conducted before Christmas 2003, followed by the Stage 2 audit in February 2004.

Mark Dobson recalled. "This was an intensive period which required a lot of hard work to ensure we were ready for the assessment visit. Our assessor was very detailed in his approach and while there were some aspects we needed to pay attention to following the initial visit, this was part of the maturing process of the system.

"While we had started at quite a high level the assessment made us raise our game, and we will have to keep raising our game to retain the certificate.

"We have an internal audit system in place in all our branches, and the security forum reviews things on an ongoing basis. We want an ongoing relationship with LRQA, and I want to be in a position when our assessor visits to be able to show him that we have exceeded his expectations."



BS7799



Company Background

Cunningham Lindsey United Kingdom is part of the Cunningham Lindsey group, an international claims and incident management organisation that provides a comprehensive, 24-hour service to brokers, insurers and large corporations across the world.

Cunningham Lindsey United Kingdom has specialists in fields such as property, construction, agriculture, law, finance and bio-chemical engineering, to offer a professional response for clients dealing with complex commercial and high net worth insurance claims.

Cunningham Lindsey at the time of writing is the only loss adjuster in the UK to have achieved the BS7799 certification.

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Red Island Consulting

Red Island Consulting is one of the UK's leading BS7799 consultancies. The first company to achieve BS7799:2002, Red Island is part of Panacea Services, a £20 million turnover IT services provider.

Red Island have taken over 20 organisations to certification and/or compliance including central, local and non departmental government bodies, blue chips, ISP's, telco's, financial institutions and NHS Trusts. They have also advised many other organisations on their information security needs and provide ISMS maintenance support for two FTSE organisations.

Red Island Consulting Ltd

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