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NEWS RELEASE

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Idaho Department of Insurance warns consumers about costly cybersecurity breaches

Insure U offers tips to help consumers make smart insurance decisions before technology attacks

BOISE ID (May 5, 2016) – In 2015 alone, there were 781 U.S. data breaches affecting more than 150 million records.¹ As cyberattacks become more widespread, the Idaho Department of Insurance advises consumers to act now to learn how to protect themselves from inevitable data breaches.

"New data breaches happen every day, making cybersecurity awareness a necessity for everyone," says Department Director Dean Cameron. "Idahoans should get educated about options for defending themselves against growing cybersecurity threats."

Secure data can be compromised through physical theft and accidental access via email; however, hacking is the most common method for stealing data. More than one-third of all data breaches in 2015 were due to hacking, an 8.4 percent jump over 2014. The business sector suffered the most attacks in 2015, followed by the health/medical field and banking/financial institutions.

[Insure U](#) offers the following tips to help educate consumers so they can protect themselves from cyberattacks:

- **Keep your information safe online:** Protecting personal information online means maintaining strict privacy settings on computers, devices and browsers, and using complex passwords. Sharing personal information on social media should be weighed and considered as it could increase vulnerability. The more hackers know about a person, the easier it is for them to build data profiles to target individuals.
- **Understand policy terms:** Banks and credit card companies typically offer fraud protection, so take time to learn the policy terms. Identity theft victims may be eligible for free security freeze services as provided by each state's security freeze law. And consumers who keep money in investment accounts should ask their advisors about protection in the event of a security breach.
- **Learn the options:** Small business executives who rely upon mobile devices and personal computers to access financial data or other sensitive information may need more coverage. These business owners should talk to their insurance agents to understand options.
- **Weigh costs against risks:** Some homeowners and auto policies now offer identity theft protection, including access to credit monitoring and repair services in the event of a breach. This coverage may not refund what was lost, but instead cover the costs associated with restoring a person's identity.

- **Reconsider fancy features:** Technological advances in vehicles means new risks to personal data and safety. Before buying that fancy new car, consumers should understand the technology features and how accidents caused by technology malfunctions are covered.
- **Be proactive:** With personal health records now commonly stored electronically, sensitive patient information is a frequent target of cyberattacks. If health records (or any other related data) are stolen from an insurance provider, consumers should carefully read recommendations from the provider and closely review financial statements.

For more tips and information to help consumers protect themselves from data breaches and other technological intrusions, visit [InsureUonline.org/cybersecurity](https://insureUonline.org/cybersecurity). Consumers interested in insurance information specific to where they live can contact the Idaho Department of Insurance by visiting the website, www.doi.idaho.gov, or calling 334-4250 in the Boise area or 800-721-3272 toll-free statewide.

Sources

¹ [Identity Theft Resource Center](#)

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.

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