## APPLICABILITY OF CYBERSECURITY FRAMEWORK

The applicability of different Sub Chapters in Cybersecurity Framework as per National Institute of Standards and Technology (NIST) in respect of Framework for Improving Critical Infrastructure Cybersecurity are as under:

1. Identify (ID)
2. Protect (PR)
3. Detect (DE)
4. Respond (RS)
5. Recover (RC)

Additionally, there are some controls that are required to be evaluated as part of a work from remote location (WFRL) and Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021 (IGDM).

The entities which are to be covered are as under:

1. Insurers (Life, Non-Life, Health, Re-insurer and Foreign Re-Insurance Branches)
2. Brokers
3. Corporate Agents
4. Web Aggregators
5. Third Party Administrators
6. Insurance Marketing Firms (IMFs)
7. Insurance Repositories
8. Insurance Information Bureau (IIB)
9. Corporate Surveyors
10. Insurance Self-Networking Portal (ISNP)
11. Motor Insurance Service Provider (MISP)
12. Common Service Centres (CSC)

The various Categories of NIST Cyber Security Framework for IRDAI Regulated Entities to whom the Cybersecurity framework is applicable:

**Table 1**

| Category | Applicability |
|---|---|
| 1. Insurers (Life, Non-Life, Health, Re-insurer and Foreign Re-Insurance Branches) | All Sub-Chapters (ID, PR, DE, RS, RC and WFRL) |
| 2. Brokers | |

| Category | Applicability |
|---|---|
| 3. Corporate Agents | See Table Below |
| 4. Web Aggregators | |
| 5. Third Party Administrators | |
| 6. Insurance Marketing Firms (IMFs) | |
| 7. Insurance Repositories | |
| 8. Insurance Information Bureau (IIB) | |
| 9. Corporate Surveyors | |
| 10. Insurance Self Networking Portal | |
| 11. Motor Insurance Service Provider | |
| 12. Common Service Centres | |

The entities listed 2-12 above are classified as under based on access to Insurer's Systems:

**Table 2**

| Category | Applicability |
|---|---|
| a. Entities having access to Insurer's internal systems to view data, get proposals, download reports etc. (3rd party must not be able to upload or edit data, but can only view products / proposals /documents / reports | PR Sub-Chapter |
| b. 3rd parties who:<br>1. connect to Insurer systems through automated interfaces [Application Programming Interfaces (APIs), Electronic Data Interchange (EDI) etc.,]<br>2. do processing of data for Insurers either through 3rd party systems or insurers' own systems.<br>3. access Insurers' systems either remotely or from within Insurer controlled environment to edit data and systems | All Sub-Chapters (ID, PR, DE, RS, RC and WFRL). Where, Insurers operate from within their controlled facility, sections that need "not be made applicable", shall be approved by the Board of the Insurer. |
| c. Entities connected to Insurer's Systems to upload data or sharing data in predefined formats | |

| Category | Applicability |
|---|---|
| (such as from an excel or text file, images, xml etc.)<br><br>*Note: The Insurer must process such uploaded files or maintain in its repository.* | PR, DE Sub-Chapters |
| d. Entities which store Insurer's data (which is not in public domain) as those relating to Policyholders, investment etc.<br><br>*Note: They do not have right to access insurer systems to edit or maintain such data* | PR, DE, RS Sub-Chapters |
| e. Entities which retain only insurer data in physical forms and do not hold any electronic database of the insurers' data ordo not access insurer systems | Sub-Chapters not applicable |
| f. Entities which connect insurers' systems and applications to access production systems, database etc. such as Application Maintenance, IT Support services etc., | All Sub-Chapters (ID, PR, DE, RS, RC and WFRL). |

The entities (listed 2-12 in the Table-1 above) are further classified on the basis of gross insurance revenue. The specific checklist controls applicable therefore should be read from Annexure-II within the chapters indicated above.