

29 September 2025

Ref: LIA MU 68/25

## **JOINT LIA-GIA DATA LOSS PROTECTION (DLP) GUIDELINES FOR LIFE AND GENERAL INSURANCE AGENTS**

This is the work of the Joint LIA-GIA Insurance Standing Committee on Cyber Security (ISCCS), which was formed in 2015, with the Monetary Authority of Singapore (“MAS”) as an Observer.

Insurance agents handle sensitive information such as customers’ personal information, medical and insurers’ records. It is thus important for insurance agents to understand the risks of managing and handling such sensitive information and take steps to manage these risks.

The Life Insurance Association (“LIA”) and General Insurance Association (“GIA”) have established the Data Loss Protection Guidelines for Insurance Agents (“the Guidelines”).

The Guidelines were first introduced on 6 February 2017 as “industry best practices”.

Since 4 September 2019, the purpose of the Guidelines is to establish a minimum security baseline for all agents, to be implemented on their endpoint devices (e.g. mobile devices, laptops, desktops), so as to provide a level of assurance that customers' and prospects' data are protected.

Agents are required to adopt the Guidelines in order to comply with MAS Notice FSM N-04 on Cyber Hygiene for licensed insurers and insurance agents, or relevant MAS notices, if any.

- In consultation with MAS, LIA and GIA decided to fully adopt these Guidelines as the basic requirements expected of all agents. The requirements take effect from 1 January 2020.
- All insurers are to inform and educate their agents that it is the agent’s responsibility to adopt these required DLP practices on their endpoint devices by 1 January 2020.
- Life insurers are required to obtain from their life agents a signed annual self-declaration that he/she has complied with LIA MU 68/25. Commencing with the annual declaration for 2026, the standard wordings to be adopted are as follows:

**I am aware that it is my responsibility to adopt and abide by the Data Loss Protection (DLP) Guidelines for Insurance Agents stipulated under LIA MU 68/25 in order to comply with MAS Notice FSM N-04 on Cyber Hygiene (or relevant MAS notices\*).**

- ☐ Yes  
☐ No

\* Remove if not applicable or reflect the relevant MAS notice(s).

- More guidelines are added that will take effect from 1 January 2024, refer to the attached “ISCCS Agents' Data Loss Protection Guidelines 20231009.pdf” and “ISCCS FAQ on Agents’ Data Loss Protection Guidelines 20190904.pdf”.

- Note: Agents who are registered with GIA's ARB are required to make a declaration.

### **Applicability of the Guidelines**

- The Guidelines establish standards of **industry-required practices** for insurance agents. All agents are expected to abide by the Guidelines.
- The Guidelines apply to all devices (that is not issued by their respective insurers<sup>1</sup>) used by insurance agents in the sales and servicing of insurance products or for the collection of customer information.
- If an insurance agent is governed by other DLP requirements, the insurance agent is advised to comply with the stricter DLP requirements.
- The Guidelines do not recommend specific security solutions or vendors. For such information, insurance agents are advised to approach their respective insurers.
- The Guidelines apply to all endpoint devices (e.g. laptops, desktops, tablets, mobile phones) that the agents used to process and store clients' data. For network/infrastructure devices and/or servers, agents should seek professional assistance (be it from their respective insurer or third party consultant) to ensure that they comply with the MAS Notice on Cyber Hygiene.

### **LIA SECRETARIAT**

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<sup>1</sup> For devices issued by the insurers, the insurers will be responsible to ensure security on those devices.