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Cyber Security Issues for Insurance Agents – Creating A Strong Password

Password creation is becoming something of an art for most insurance agents. With the ever increasing need to update passwords for carrier websites, management systems, rating vendors, banks, and other entities, secure passwords are mandatory.   Our topic for this posting is to help agents determine how to develop a strong and secure password.

First we should discuss "What Is a Bad Password?" Below are a few examples:

1. "Password" – probably the most used password
2. Your Date of Birth – too easy to determine with social media
3. "ABCD" or "1234567" - easy combinations of letters or numbers
4. Pet names – too easy to determine with social media
5. "Iloveyou" – short phrases

Probably the most used password is "password". That is probably the first selection a potential hacker would try. Some people might think that personal information like date of birth, pet names, vacation destinations, family member names as examples might be a good password, simply because they are easy to remember. However, with the growth in social media, these are easy to find and should not be used. Also, any name in the dictionary can be easily used by a password hacking program and found in a short period of time.

A good password should consist of several items. Below are some recommendations for good password creation:

1. Have at least 10 – 12 characters.
2. Uppercase letters
3. Lowercase letters
4. Numbers
5. Symbols

So, a password of "H@vingAGr8dAy!" is of more complexity and difficult to break. Also, make sure you do not use the same password for multiple sites. That would make it too easy for hackers to gain access to more information and put you and your agency at risk for a major data breach.

Hopefully, this gives your agency a quick overview for creating and maintaining good passwords. If you have any additional thoughts, please send your comments to ACT@iiaba.net.