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COMISIONADO DE SEGUROS
GOBIERNO DE PUERTO RICO

PREPARATION OF REGULATED ENTITIES FOR CYBER RISKS

Recommendations from the **Office of the Commissioner of Insurance of Puerto Rico**

Message to Regulated Entities

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Message to Regulated Entities

- Comply with the requirements established under **Rule 108 of the Puerto Rico Insurance Code** and maintain cybersecurity programs aligned with your risk profile.
- Conduct periodic risk assessments to identify, evaluate, and mitigate threats to the **confidentiality, integrity, and availability** of information.
- Maintain **up-to-date inventories** of information systems, technology assets, and sensitive data.
- Implement **access controls** based on the principle of least privilege and periodically review user and third-party access.
- Use **Multi-Factor Authentication (MFA)** for remote access, privileged accounts, and critical systems.

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Maintain effective **identity and access management** programs for employees, contractors, and vendors.

Implement **security controls** to protect non-public, including encryption, network segmentation, continuous monitoring, and **detection and response** tools.

Maintain timely processes for **security patch installation, system updates, and vulnerability remediation.**

Conduct regular **vulnerability testing, security assessments, and incident response exercises**.

Review and update regularly your **cyber incident response, business continuity, and disaster recovery plans**.

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- Provide periodic training to employees, executives, and contractors on **cyber risks, phising, social engineering,** and **data protection**.
- Maintain appropriate mechanisms for the **oversight and risk management** of **vendors and third parties** with access to information or critical systems.
- **Timely notify** the Office of the **Commissioner of Insurance** of cybersecurity events subject to notification requirements under **Rule 108**.
- Promote an **organizational culture** of **data protection, operational resilience,** and **regulatory compliance**.
- **Digital resilience** is an essential component of **operational continuity, consumer confidence,** and the **stability of the insurance market.**