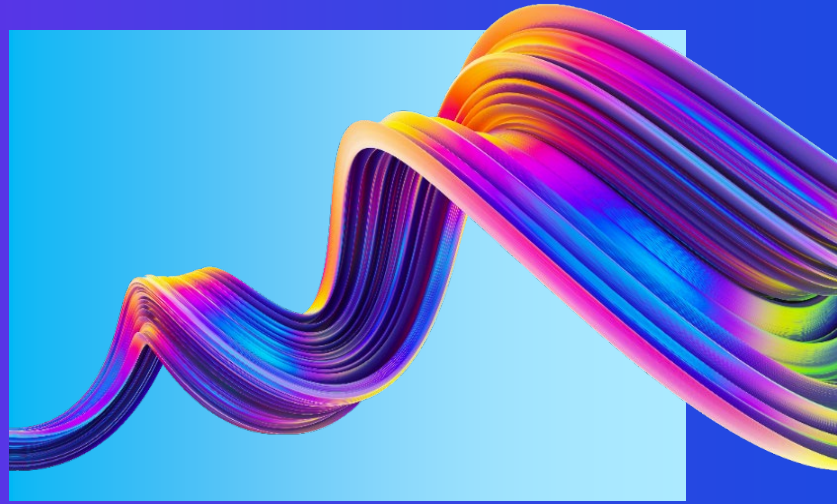




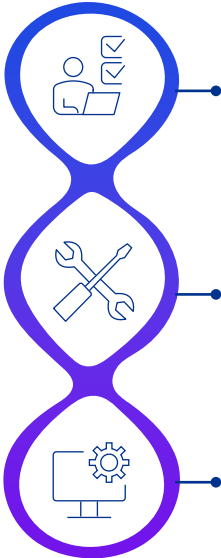
Guiding Insurers through IT Application Risks



The insurance sector brings unique challenges that other industries and sectors may not deal with, especially within the domain of policies, billing, and claims. Given these challenges, KPMG has invested in developing specialized tools, accelerators, and subject matter specialists to add further value to your specific processes.

KPMG offers three core solutions, spanning multiple service mechanisms, across the domains of segregation of duties (SOD) and sensitive access (SA). We perform reviews of hundreds of SOD programs through our three core approaches each year.

Our approaches



Evaluations – Leveraging KPMG proprietary tools and insights, we can rapidly evaluate application and cross-application SOD/SA to identify areas of potential risk and opportunities for optimization. As part of this, we also evaluate your existing SOD framework compared to our industry-leading practice standards specific for your insurance application landscape.

Remediation – By leveraging our wide network of application and technical subject matter specialists, we can not only identify the potential risks but also work with you to remediate through technical configuration and design/redesign of application security.

Continuous monitoring – A crucial component of staying ahead of risk related issues, is proactive monitoring and detection. We offer various ways, including implementation of third-party solutions and managed services, that can empower your business, technology, and/or internal audit teams to perform routine risk evaluations themselves.

Our capabilities

KPMG has experience helping numerous insurance organizations evaluate SOD conflicts.



Identification of SODs

Identifying what is a real SOD concern can be a challenge. Many of our clients know that they need to monitor SODs but may not know which ones are the most critical based on their business processes. We have leveraged our system experience and audit knowledge to create industry-and application-specific SOD rulesets and matrices. This differentiator allows us to streamline evaluations of SODs and strengthen your existing SOD frameworks.

Our capabilities (continued)



Evaluation of false positives

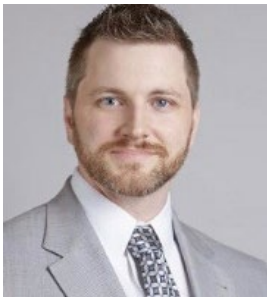
Evaluating SODs at just a technical configuration level is only one piece of the puzzle. With only the one piece, you will find that there are numerous false positives—results that do not actually lead to a conflict due to system configurations or other compensating controls. Our SOD methodology completes the full puzzle by doing those extra steps needed to evaluate the real risks. We work with business owners and IT to identify any system customizations, enhanced business process controls, or even manual work-arounds that have been implemented that may reduce known SODs. At the end of the day, there may still be known and accepted SODs, and that's ok. That's where we will work with the business owners to document these exceptions and complete the necessary internal or external audit working paper documentation.

Why KPMG?

- Today's insurance executives face complex market issues such as evolving governance and risk management frameworks and sustaining operational performance.
- We have deep experience in the insurance sector, serving many Fortune 1000 companies.
- KPMG has established a track record in application security and controls.

Contact us to learn about client workshops that evaluate your application access needs and help you reduce the cost of compliance.

Contact us



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