East African Insurance Pioneer Embraces Data Protection Legislation and Enhances the Customer Experience With New Integrated Security Architecture

Founded in 1937 as the first incorporated insurance company based in Mombasa, Jubilee Insurance has since become the largest composite insurer in East Africa, with offices in Kenya, Uganda, Tanzania, Burundi, and Mauritius.

The company offers a broad range of private and business insurance solutions, all guided by a simple vision: to help customers overcome uncertainty and to protect their future.

Rated highly for its leadership, quality, and risk management, the group is listed on the Nairobi Securities Exchange, Dar-es-Salaam Stock Exchange, and the Uganda Securities Exchange.

**IT Governance Objectives**

With the arrival of Kenya’s comprehensive data protection legislation—the Data Protection Act of 2019—the board of directors, duly cognizant of its role in safeguarding shareholders’ assets and ensuring a suitable return on investment, initiated a new focus on security by setting a range of IT governance objectives.

To meet these new objectives, a plan was constructed based on three pillars: people, process, and technology. Knowing that the security of any system is only as good as its weakest link, the group set about looking for a partner that could not only provide the security technology required but one that could help the organization in their adoption of industry best practices for financial data protection and data life-cycle management.

**Performance and Recovery-time Objectives**

With the company’s increasing reliance on digital information processing and data-driven decision-making, Jubilee Insurance saw an opportunity to increase both profitability and customer satisfaction by increasing the performance and reliability of their network infrastructure.

Network downtime had been leading to delays in new claims, which could be directly quantified in terms of lost revenue; and while it was acknowledged that occasional disruption might be inevitable, any service recovery time in excess of two hours would no longer be accepted.

Similarly, application performance came under scrutiny—both for employees and for customers—with the aim of improving efficiency as well as the overall customer experience.

**A Broad, Integrated, and Automated Solution**

After a thorough evaluation of potential partners and their solutions, Jubilee Insurance chose Fortinet.

“*The Fortinet Security Fabric solution is helping us to meet all of our security and data protection challenges. Our customers and their data are protected, our senior executives and shareholders are protected, and through the performance and reliability improvements, we’ve been able to increase our overall efficiency and profitability.*”

— Stanley Chege, Group Chief Information Officer, Jubilee Holdings Limited

**Details**

- **Customer:** Jubilee Insurance
- **Industry:** Financial Services
- **Location:** Kenya

**Business Impact**

- Achieved full compliance with new data protection legislation
- Enhanced customer experience with faster, smoother claim processing
“I was particularly impressed with Fortinet’s collaborative approach to addressing our unique challenges,” comments Stanley Chege, group chief information officer for Jubilee Holdings Limited. “Not only did the Fortinet Security Fabric approach represent the complete and well-integrated solution from a technology standpoint, but they also helped to provide much of the content we needed to train our employees and partners in the best practices of financial data protection.”

With deep integration across Fortinet’s product portfolio, the Fortinet Security Fabric reduces the complexity of supporting multiple point products and automates IT security workflows for increased operational efficiency.

The first line of defense in the chosen solution was the FortiGate next-generation firewall (NGFW). With most enterprise network traffic protected with secure sockets layer (SSL)/transport layer security (TLS), and the majority of cyber threats using encryption, FortiGate NGFWs use purpose-built security processors (SPUs) to minimize the performance impact of SSL/TLS traffic inspection. Integration of high-performance encrypted traffic inspection into an organization’s NGFW also enables the business to avoid the overhead associated with acquiring and deploying standalone appliances throughout their network infrastructure.

Integrated Wi-Fi connectivity means that common centrally managed security policies are applied to both wired and wireless connections, simplifying security management, and further reinforcing access security.

The addition of FortiNAC, FortiAuthenticator, and FortiToken provide Jubilee Insurance with the highest possible confidence that every connected user and device has been adequately authenticated, meets current access security policy, and that any new malware or suspicious activity will be immediately blocked or quarantined.

FortiToken, available both as an Initiative for Open Authentication (OATH)-compliant one-time password (OTP) generator application for mobile devices and as a small physical device, provides a convenient solution for ultra-secure token provisioning using dynamically generated token seeds.

Although FortiToken can be used directly with the FortiGate’s integrated authentication server, Jubilee Insurance deployed the additional FortiAuthenticator user identity management appliance to further strengthen security by simplifying and centralizing the management and storage of user identity information.

FortiNAC, Fortinet’s network access control solution, enhances the Security Fabric with greater visibility, control, and automated response for everything that connects to the network.

To create a central dashboard through which Mr. Chege and the team would have full 360-degree visibility and control of the entire network security infrastructure, FortiManager, FortiAnalyzer, and FortiSIEM were deployed as virtual machines in the cloud.

This dashboard, combined with the advanced automation and response capabilities of the Fortinet Security Fabric, with its proactive threat detection and correlation, allows Jubilee Insurance to reduce the time taken to detect and mitigate threats and thereby eliminate most of the security risks that might otherwise arise from configuration errors and manual data compilation.

The solution leverages external threat intelligence provided by FortiGuard Labs, which collates and processes the data from millions of anonymized sensors and over 400 global partners around the world using artificial intelligence and machine learning to identify unique features for both known and unknown threats.

“The Fortinet Security Fabric solution is helping us to meet all of our security and data protection challenges,” adds Mr. Chege. “Our customers and their data are protected, our senior executives and shareholders are protected, and through the performance and reliability improvements, we’ve been able to increase our overall efficiency and profitability.”