

Chapter 17: Insurance: Checklist Example

(Initial checklist for insurance client/prospect risk assessments and compliance evaluations related to video surveillance systems and proactive video monitoring services)

#	Low Risk	Medium Risk	High Risk	Assessment Evaluation
1	"100%" video camera coverage, <u>including</u> compliant (e.g., ESSD/WSP) with specs and related requirements in Regulations	Video camera coverage with blind spots	Video camera coverage with specific blind spots	Physical Validation
2	All cameras are functioning; live feeds are actively playing in a central location or designated monitoring station	Any number of dark screens	"Medium number" or more of dark screens	Physical Validation
3	All cameras are functioning on a secure mobile application; preview mode and live feeds are working and readily available	Any number of preview mode dark screens; any delay >X seconds to access a live feed	"Medium number" or more of preview mode dark screens; any delay >X seconds to access a live feed	Physical Validation
4	(Proactive) video monitoring services conducted by a service provider with a combination of auditable system-based and human interactions; includes periodic login to spot check facility during specified hours	(Proactive) video monitoring services conducted by a 3rd Party service provider with unaudited or unauditable system-based, and (limited, very limited) human interactions	Video monitoring conducted by LCO employees part-time/fixed hours, periodically spot-checked, etc., or video monitoring not conducted	Questionnaire
5	Central Station alarm system integrated with video monitoring services	Stand alone central station alarm system	Stand alone alarm system (non-central station)	Questionnaire



#	Low Risk	Medium Risk	High Risk	Assessment Evaluation
6	Live and recorded voice down system integrated with video system (and monitoring services)	Stand alone recorded voice down system	No voice down system	Physical Validation
7	Underwriters' Laboratories ("UL") Managed Video Services Certification	No certification	No certification	Questionnaire
8	UL Central Station Alarm Certification	No certification	No certification	Questionnaire
9	Integrated Managed Video Services and Central Alarm System	Standalone Video System and Alarm System (same service provider)	Standalone Video and Alarm Systems (unintegrated; no service provider or different service providers)	Questionnaire
10	SOC Level 1 or Level 2 Video System Report	No current SOC Report; plan within next 12 months	No SOC Report, no plan, system can't be audited, etc.	Questionnaire
11	Automated weekly/monthly "health" reports of video system provided by service provider; ad hoc reports available upon request	Custom or ad hoc reporting possible, but video system limitations / liability concerns "complicate" reporting	No reporting available	Questionnaire
12	Post-incident system reporting (e.g., D&TS video and voice down)	Post-incident "non-industry standard" ad hoc reporting (e.g., "no", transcribe, certify)	No reporting	Questionnaire



#	Low Risk	Medium Risk	High Risk	Assessment Evaluation
13	Remote system-based camera health checks daily/weekly; automated camera system diagnostics with alerting when not functioning as intended	Physical checks of cameras periodically	No camera health checks	Questionnaire
14	Monitoring service provider with domestic SOC (e.g., average response times, latency, other)	Monitoring service provider with offshore SOC	Monitoring service provider with no SOC (e.g., all remote, on-call techs, unauditable)	Questionnaire
15	Monitoring service provider managed by dedicated, trained and/or certified security officer or third party service provider responsible for client security program	Monitoring service provider reporting relationship to trained/experienced security contact at Client	Unmanaged (essentially) monitoring service provider	Questionnaire
16	Monitoring partner holds "appropriate" insurance coverage levels and types, carrier ratings, policy forms, exclusions, etc.; and can provide COI	Inadequate levels and coverages	Video monitoring service provider does not directly carry insurance (e.g., uninsured or carried by 3rd party, cannot pass thru COI)	Questionnaire
17	Monitoring partner and Client service contract with reasonable allocation of risk, indemnity, limitations of liability, etc.	One-sided service contract	No monitoring partner, one-sided service contract	Questionnaire



#	Low Risk	Medium Risk	High Risk	Assessment Evaluation
18	Strobe light activation integrated with video system and/or alarm system	No strobe light	No strobe light	Questionnaire

