NORTHBRIDGE FINANCIAL CORPORATION
Identity & Access Management

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Executive Summary:

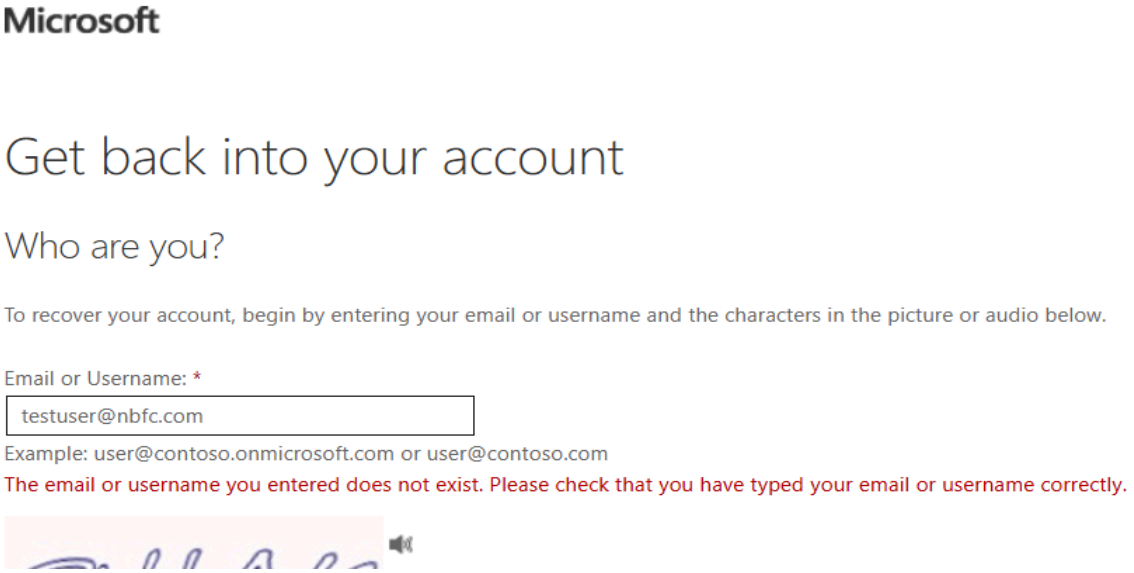
I conducted a security assessment of Northbridge's external IAM posture and identified opportunities to improve both security and operational efficiency. This report includes:

- 1 security vulnerability requiring immediate attention
- 3 operational efficiency opportunities
- A working prototype tool to accelerate user provisioning

CRITICAL FINDING: Username Enumeration Vulnerability

Description:
Northbridge's password reset portal (Microsoft SSPR) disclosed whether email addresses exist in the system by displaying different error messages for valid vs. invalid usernames.

Evidence:



"The email or username you entered does not exist."

Risk Level: MEDIUM-HIGH

Business Impact:
- Attackers can validate employee email addresses
- Enables targeted phishing campaigns
- Creates a reconnaissance pathway for social engineering
- Violates OWASP Authentication best practices

Compliance Impact:
For insurance companies handling sensitive policyholder data, username enumeration can facilitate:
- Regulatory violations if breached data includes PII
- Failed audit findings under SOC 2 CC6.1 (Logical Access)
- Potential GLBA (Gramm-Leach-Bliley Act) compliance issues

Recommendation:
Configure Microsoft SSPR to display generic messages:
"If an account exists with this email, we've sent password reset instructions."

Implementation: 15-30 minutes via Azure Portal > Entra ID > Password Reset > Customization
Priority: Address within 30 days

CHALLENGE 1: Manual Provisioning Across a Distributed Environment

Current State:

- 7 office locations across Canada
- Multi-Cloud infrastructure (Azure, AWS, GCP)
- Hybrid identity (On-prem AD + Entra ID)
- Privileged access management (CyberArk)
- Endpoint management (Jamf for Mac, SSCM for Windows)

Based on the job requirements and tech stack, I estimate each new hire requires:

- Entra ID account creation: 10 min
- On-prem AD accounts creation: 10 min
- Group assignments (by office/department): 15 min
- ServiceNow ticket documentation: 10 min
- CyberArk access (if applicable): 20 min
- Legacy application accounts: 15-30 min per app

Total: 80-120 minutes per new hire (manual process)

Industry benchmark for automated provisioning: 5-10 minutes

CHALLENGE 2: Joiner/Leaver/Mover Lifecycle Complexity

Insurance Industry Context:

- Seasonal adjusters (high onboarding/offboarding)
- Broker turnover rates: 15-20% annually
- M&A activity requiring bulk user migrations
- Contractors/temporary workers needing time-limited access

Current SLA Risk:

Job description emphasizes “timely fashion while adhering to strict SLAs” > Manual processes are causing SLA misses

Security Risk:

Delayed offboarding = orphaned accounts with active access to

- Policyholder PII
- Claims data
- Financial systems

CHALLENGE 3: ServiceNow Ticket Bottleneck

Every access request requires:

1. ServiceNow ticket creation
2. Manual queue management
3. Technician assignment
4. Manual provisioning
5. Ticket closure/documentation

For a 2,000-employee organization with 15% annual turnover + contractors:

- ~330 new hires/year
- ~300 terminations/year
- ~400 role changes/year
- = 1,000+ IAM tickets annually

At 90 min average per ticket = 1,500 hours/year of manual work

QUICK WIN #1: Fix Username Enumeration (Immediate)
Effort: 30 minutes
Impact: Reduces attack surfaces, improves compliance posture

QUICK WIN #2: Standardize Naming Conventions (30 days)
Observed pattern: firstname.lastname@nbfc.com
Documentation: Document and enforce via automation
Effort: 2-4 hours to audit and standardize
Impact: Reduces provisioning errors, improves consistency

QUICK WIN3: Template-Based Provisioning (60 days)
Create role-based templates:

- "Claims Adjuster - Toronto Office"
- "Underwriter - Vancouver Office"
- "Broker - Calgary Office"

Each template includes:

- Required Entra ID groups
- Application access
- CyberArk vault permissions (if applicable)
- Office-specific resources

Effort: 8-12 hours to build templates
Impact: Reduces provisioning time by 40-50%

AUTOMATION OPPORTUNITY: Onboarding Accelerator Tool

I built a prototype (see attached demo) that:
✔ Reads CSV of new hires (from HR system)
✔ Creates Entra ID users with proper naming convention
✔ Assigns groups based on office location + department
✔ Generates ServiceNow-compatible ticket summary
✔ Logs all actions for audit trails
✔ Validates inputs before execution

ROI Calculation:
Current: 90 min per new hire x 300 new hires = 450 hours/year
With automation: 10 min per new hire x 300 = 50 hours/year
TIME SAVED: 400 hours annually (~$20,000 in labor costs)

Additional benefits:

- Reduced SLA violations
- Improves new hire experience
- Ensures consistent provisioning
- Creates an audit trail automatically

If I joined Northbridge as a Junior IAM Analyst, here's how I'd approach the first 90 days:

DAYS 1-30: ASSESS & LEARN

- Shadow current provisioning workflows
- Document time spent on each task type
- Map all systems requiring access (create master list)
- Measure current SLA compliance rate
- Identify the top 5 manual pain points
- Build relationships with the ServiceNow team, HR, and regional IT contacts
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DAYS 31-60: OPTIMIZE & STANDARDIZE

- Implement username enumeration fix
- Create role-based provisioning templates
- Document standard operating procedures
- Identify automation candidates (low-hanging fruit)
- Begin ServiceNow workflow optimization
- Establish metrics dashboard (provisioning time, SLA compliance, ticket volume)

DAYS 61-90: AUTOMATE & SCALE

- Deploy onboarding automation for pilot group (one office)
- Measure results vs baseline
- Iterate based on feedback
- Expand to additional offices
- Train team on new tools/processes
- Present results to leadership with ROI metrics

KEY METRICS TO TRACK:

- Average provisioning time (target: <15 min)
- SLA compliance rate (target: >95%)
- Offboarding completion time (target: <4 hours)
- Ticket volume reduction (target: 30% decrease)
- User satisfaction scores