

Change in Loss Prevention Services Provided to CyberEdge Policyholders

1. What is changing?

AIG is changing service providers for the Employee eLearning, Blacklist IP Blocking, and Domain Protection services provided to CyberEdge policyholders. Effective 9/12/17, <u>Bandura</u> will replace RiskAnalytics in providing these services to qualified policyholders.

2. Why is this change taking place?

AIG's Cyber team reviewed our included services and our vendors and determined that changing to Bandura's services was in the best interest of AIG and its policyholders. Bandura's eLearning platform, <u>TechGuard®</u>

<u>SHIELD™</u> provides more than 40 employee-training courses in up to 11 different languages. Bandura's IP blocking and domain protection, <u>PoliWall®</u> will offer faster speeds and more flexibility.

3. When is the change taking place?

This change is effective immediately. Over the coming weeks, more information will be made available concerning the Bandura services.

4. How will insureds be affected?

Effective immediately, all new CyberEdge insureds and all CyberEdge insureds that have never registered for RiskAnalytics services will only be offered the Bandura services. CyberEdge insureds who have previously registered to use Risk Analytics' employee training, domain protection, and/or blacklist IP blocking services will be contacted during the policy renewal process to facilitate the transition to Bandura's services. Policyholders currently using RiskAnalytics services may continue using these services through the expiration of their current cyber policy.

5. How will insureds transition from Risk Analytics to Bandura?

If an insured had registered and received RiskTool and/or IntelliShun from RiskAnalytics, they will receive instructions on how to preserve their information from these services. Bandura will work with policyholders to facilitate an easy transition to the new services and to familiarize them with the new service and platform. Bandura has formed a support team to help our clients successfully move to the new services at no cost to our insureds.

6. What benefits does Bandura bring to insureds?

Bandura offers more than 40 employee training courses through its TechGuard SHIELD platform. Most of the courses are available in multiple languages. Training modules are regularly updated with current threat environment developments and can integrate with corporate cybersecurity policies through the TechGuard or Client Managed training platform. New training modules will be added to the existing training courses each year. In addition, clients receive unlimited access to Bandura's phishing simulation tool to enhance employee education, awareness, and detection of potential phishing emails.

Blacklist IP Blocking and Domain Protection services are delivered using Bandura's PoliWall appliance and include automated GEO-IP, threat intelligence and blacklists/whitelists capabilities with the capacity to filter over 100M threats.



7. How are we communicating this change to insureds?

In the coming days, CyberEdge insureds who currently use RiskAnalytics will be notified by email. Additionally, a cyber risk consulting onboarding discussion will be scheduled with each current RiskAnalytics-registered policyholder during their renewal process. We want to ensure every insured using RiskAnalytics understands this change and is helped through the transition process to the new service platforms.

8. Will this cost insureds anything?

No. Qualified CyberEdge policyholders will continue to receive the Employee eLearning, Blacklist IP Blocking, and Domain Protection services at no additional charge. Complimentary assistance from Bandura will also be provided for any policyholder in need.

9. What if an insured wants to continue using RiskAnalytics?

We recognize a change can be a challenge for our insureds and that some of our policyholders have been using RiskAnalytics for a number of years. All qualified policyholders may continue using the RiskAnalytics service through the end of their current cyber insurance policy. CyberEdge policyholders with policies renewing prior to December 1, 2017 will be permitted to continue receiving services from RiskAnalytics instead of Bandura for their next policy period if they wish to do so. However, once the transition period ends on December 1st, AIG will only make Bandura services available to qualified CyberEdge policyholders. Policyholders who want to continue receiving these services at no charge as part of their CyberEdge policy will need to transition to Bandura services.

10. What is Bandura offering our insureds to assist in the transition?

Bandura is providing a toll free number and email support from 8a.m.-8p.m. ET, Monday through Friday. Bandura will also provide video and written guidance to answer questions or help an insured with transition activities.

11. Who is Bandura?

They are an established security services provider, providing services and threat intelligence to a wide variety of clients around the world. They are based in St. Louis, MO and have an office in Baltimore, MD.

12. If I have any questions about Bandura, RiskAnalytics, or the transition, who should I contact? Please contact CyberRiskConsulting@aig.com and someone will contact you shortly.

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