

# Pandemic Risk Due Diligence

## Frequently Asked Questions



Question	Response
<b>Primary Impact Risk</b>	
Are there any disruptions to the products or services that are being planned or expected with regards to COVID-19 (release dates, travel arrangements, delivery timelines)?	Please reference the COVID-19 page on <a href="http://www.cunamutual.com">www.cunamutual.com</a> for updates on travel policies, meeting and events, etc. Products/services updates are in the process of being reviewed.
How will we receive communication in the event of a disruption?	CUNA Mutual Group has an incident response plan that includes determining the appropriate notifications to our customers.
<b>Business Resiliency Risk</b>	
Are your third parties providing regular updates on their ability to deliver products and services?	Yes.
Have you done an assessment of your third parties' resiliency plans?	Yes. CUNA Mutual Group third parties' business resiliency are reviewed on a regular basis. Please reference our Sourcing & Vendor Management practices and controls in the CUNA Mutual Group Basic Due Diligence Package available on the <a href="http://www.cunamutual.com">Due Diligence Center</a> on <a href="http://www.cunamutual.com">www.cunamutual.com</a> .
<b>Pandemic Risk</b>	
Do you have a pandemic policy?	Yes.
Do your third parties have a pandemic policy?	Yes. Please reference our Sourcing & Vendor Management practices and controls in the CUNA Mutual Group Basic Due Diligence Package available on the <a href="http://www.cunamutual.com">Due Diligence Center</a> on <a href="http://www.cunamutual.com">www.cunamutual.com</a> .
<b>Concentration Risk</b>	
Where are your greatest geographic concentrations of products/services delivery?	CUNA Mutual Group's headquarters are located in Madison, WI, with additional offices in Waverly, IA, Fort Worth, TX, and Great Bend, KS. Currently, there are no outbreak concentrations in any single physical location.
Where are your greatest geographic concentrations of third parties?	CUNA Mutual Group cannot disclose the geographic locations of its third parties; however, please refer to our Sourcing & Vendor Management practices and controls in the CUNA Mutual Group Basic Due Diligence Package available on the <a href="http://www.cunamutual.com">Due Diligence Center</a> on <a href="http://www.cunamutual.com">www.cunamutual.com</a> for additional details.
<b>Remote Work Risk</b>	
Are you able to deliver the products/services via a remote workforce and are you initiating work-from-home policies for personnel involved in delivering the product or service?	Yes. State guidelines have encouraged much of our workforce to work remotely. New work-from-home security policies are not being initiated at this time because remote work is a consistent part of our day-to-day operations.

Question	Response
<p>Are your third parties initiating work-from-home policies for personnel involved in delivery of the products/services?</p>	<p>Yes. Any CUNA Mutual Group third parties that have access to or may be handling member data are bound by contract to protect the data, and their security processes and practices are reviewed on a regular basis.</p> <p>Please refer to the following sections in the CUNA Mutual Group Basic Due Diligence Package available through the <a href="#">Due Diligence Center</a> on <a href="http://www.cunamutual.com">www.cunamutual.com</a>:</p> <ul style="list-style-type: none"> <li>• Standard Privacy/Security Contract Terms for Third Party Service Providers</li> <li>• Sourcing &amp; Vendor Management practices and controls</li> </ul>
<p>Regarding your work-from-home employees, does your company support multifactor authentication and use of a virtual private network (VPN)?</p>	<p>Yes. Multifactor authentication is required for remote access to systems on CUNA Mutual Group's network. CUNA Mutual Group standard equipment has VPN pre-loaded and supports multifactor authentication. Refer to the CUNA Mutual Group Basic Due Diligence Package available through the <a href="#">Due Diligence Center</a> on <a href="http://www.cunamutual.com">www.cunamutual.com</a>.</p>
<p><b>Financial Solvency Risk</b></p>	
<p>Describe the impact to your financial resiliency plan to weather this event within the next three (3) months of disruption?</p>	<p>Markets have dislocated quite severely which will drive asset values down in the short term. We have a solid balance sheet with plenty of capital available to weather an event such as this. Capital will be pushed down from this event, but nothing close to minimum levels set within our own internal capital policy.</p>
<p>Describe the impact to your financial resiliency plan to weather this event between 3-6 months of disruption.</p>	<p>As the months tick on, we are likely to see impairments within our asset portfolio which will drive down statutory capital. Liability cash flows could increase due to higher claims and possibly lower premiums collected. Still nothing that will significantly push our solvency position anywhere close to minimum limits.</p>