

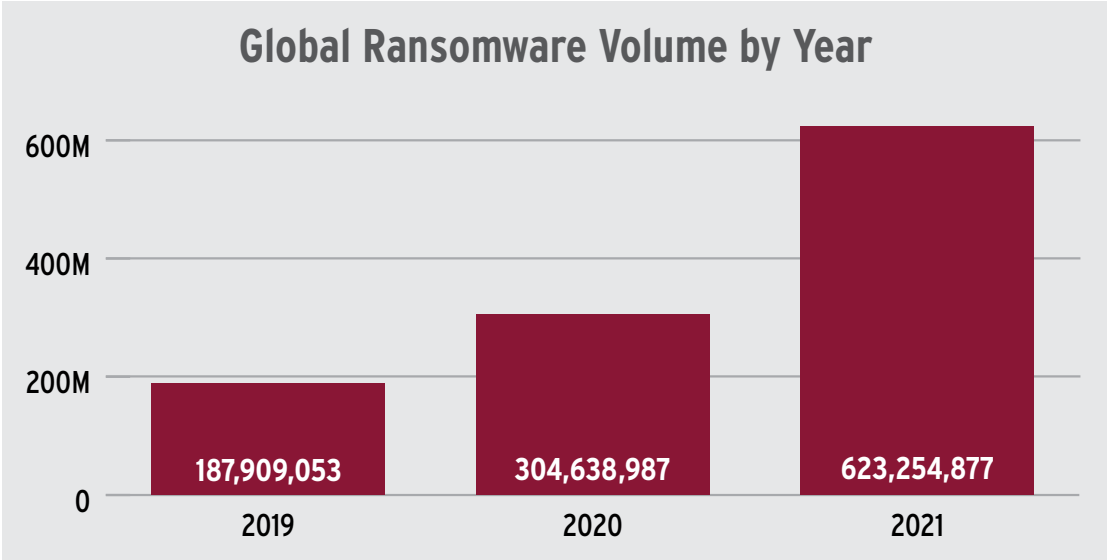


CYBERSECURITY

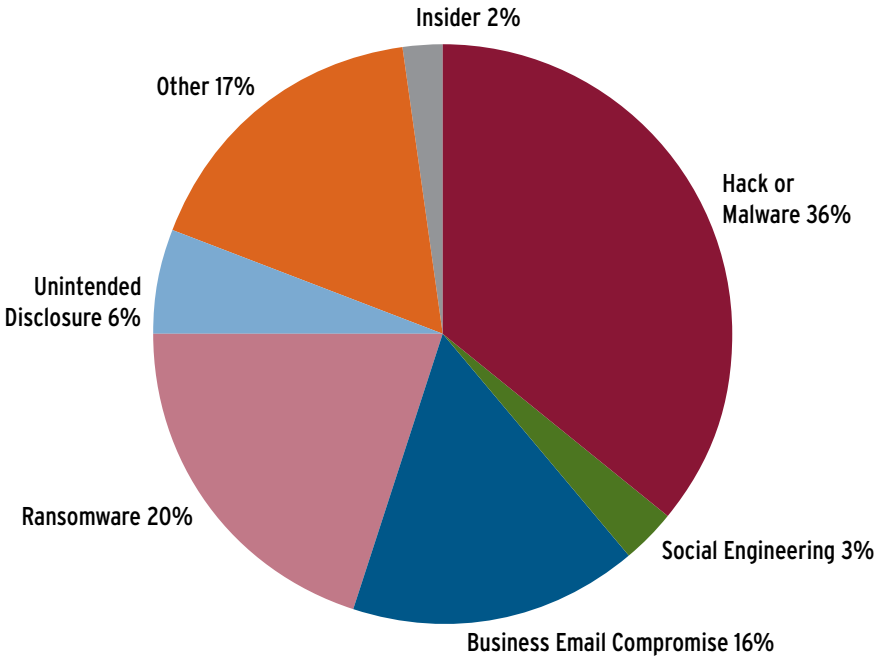
Defending your data in a digital world



Ransomware has risen a mind-blowing 231% since 2019 and there are nearly 20 ransomware attempts every second.¹



2021 Credit Union Breach Incidents by Cause²



BEAZLEY BREACH RESPONSES STRENGTHEN YOUR DEFENSES WITH:

- Risk Management Tools and Resources
- Legal Services
- Computer Expert Services
- Notification and Call Center Services
- Breach Resolution and Mitigation Services



CUNA Mutual Group helps you prepare for, defend against, and respond to data threats.

Here's how CUNA Mutual Group's insurance solutions responded to recent credit union breaches.³

Asset Size	Policy Limit	Claim Details	Claim Cost
\$1B	\$3M	Multiple business inbox compromised and used to send a cascading attack of phishing emails out to contact lists. User names and passwords were compromised despite the implementation of multi-factor authentication. Matter remains open for potential third party civil litigation.	TOTAL COST: \$160,000
\$1B	\$3M	Third party managed security provider compromised resulting in large amount of member information compromised. Notification provided to multiple regulatory agencies which have opened investigations.	TOTAL COST: \$105,000
\$3B	\$2M	Corporate Inbox Compromise event suspected to be arising out of an attempt to deploy ransomware onto the system which was unsuccessful. Large amount of affected membership resulting in wide notification and credit monitoring. Multiple regulatory agencies notified with open investigations pending.	TOTAL COST: \$443,837
\$1B	\$1M	Credit union attacked by RANSOMWARE named "MAZE." Software encrypted an entire year of back up information. Demand was in excess of \$4,000,000.	TOTAL COST: \$2,500,000+ Ransom was negotiated down to a little over \$2M.
\$3B	\$2M	E-MAIL INBOX of credit union executive was COMPROMISED . 290,000+ total individuals were compromised. Multiple attorney general inquiries are open.	CURRENT COST: \$650,000 Expected to reach \$1M
\$76M	\$1M	"Trickbot" MALWARE TROJAN discovered on credit union's network. Trojan believed active for a few months before discovery.	CURRENT COST: \$100,000 Expected to rise
\$181M	\$1M	Credit union attacked by RANSOMWARE named "blackmatrix." Initial demand was \$1.5M. Approx. 25,000 members received notification letters for credit monitoring.	TOTAL COST: \$150,000
\$62M	\$1M	An employee's E-MAIL ACCOUNT was COMPROMISED and used to send a fraudulent wire request. 360 individuals received notification letters for credit monitoring.	TOTAL COST: \$34,000

CUNA MUTUAL GROUP RISK & COMPLIANCE SOLUTIONS

You get more than a policy. One of the unique advantages of partnering with CUNA Mutual Group is you'll gain direct, multi-channel access to our risk and compliance team of consultants. By analyzing exclusive insights, experienced Risk Consultants proactively support your risk management efforts by sharing guidance and best practices through resources and 1:1 consultations.

In addition, you'll have access to relevant resources including: **the Protection Resource Center, Beazley's risk prevention resources*, RISK Alerts, checklists, risk overviews, training modules, webinars, Bondability verification, and online assessments** to help you keep ahead of emerging risks.

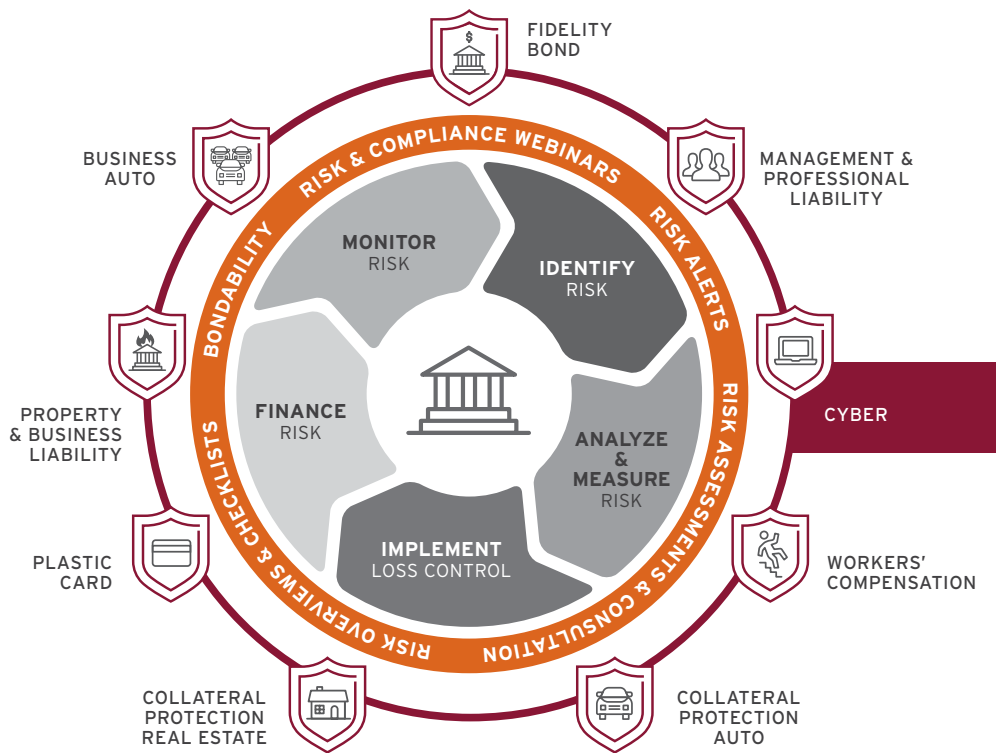
Our Risk & Compliance team can help you make confident decisions on a variety of core credit union functions:

PAYMENTS / DEPOSITS	OPERATIONS / INTERNAL CONTROLS	HR / EMPLOYMENT PRACTICES	TECHNOLOGY & CYBERSECURITY
FRAUD & SCAMS	LENDING OVERSIGHT	PHYSICAL SECURITY	COMPLIANCE / LITIGATION

CUNA Mutual Group's Credit Union Protection Suite of policies and services supports the credit union's risk management process to help reduce the risk of a loss event from happening.

Credit Union Protection Policies are continually reviewed and rewritten to help protect credit unions from the latest emerging risks. Each credit union's policy is written with the unique benefit of CUNA Mutual Group's proprietary peer database.

Risk Management Services support the credit union's risk management with industry insight. Using 40 years of credit union claims data, and having conducted over 1700 consultations in 2021 alone, CUNA Mutual Group's risk management team can be relied on to help your credit union mitigate risk.⁴



To learn more about how CUNA Mutual Group's Credit Union Protection Suite can help you better manage a loss and minimize the risk of loss, **contact your CUNA Mutual Group Account Executive at 800.356.2644 or visit www.cunamutual.com/creditunionprotection.**

¹SonicWall Cyber Threat Report, 2022. ²Beazley Cyber Proposal, 2021. ^{3,4}CUNA Mutual Group, Internal Data, 2021. *only available to Beazley Policyholders. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Insurance products offered to financial institutions and their affiliates are underwritten by CUMIS Insurance Society, Inc. or CUMIS Specialty Insurance Company, members of the CUNA Mutual Group. Some coverages may not be available in all states. If a coverage is not available from one of our member companies, CUNA Mutual Insurance Agency, Inc., our insurance producer affiliate, may assist us in placing coverage with other insurance carriers in order to serve our customers' needs. CUMIS Specialty Insurance Company, our excess and surplus lines carrier, underwrites coverages that are not available in the admitted market. Cyber policies are underwritten by Beazley Insurance Group or other nonaffiliated admitted carriers. CSS-3136106.2-0522-0624 © CUNA Mutual Group All Rights Reserved.