

# BBR

## Information Pack



Your Services

# Beazley Breach Response

## Information Packet for privacy breach response and risk management services

Thank you for purchasing a Beazley Breach Response (BBR) insurance policy.

BBR is the industry leading solution for data privacy and security risk management, and provides a range of services designed to help your organization respond to an actual or suspected data breach incident effectively, efficiently, and in compliance with the law.

This Information Packet details the features of your BBR policy and sets out the process for responding to an actual or suspected data breach, including how to obtain the maximum benefit of Beazley's Breach Response Services team. We encourage you to circulate this Information Packet to the members of your data breach incident response team, and incorporate the resources available under the policy as a component of your incident response plan.



beazley

Your BBR policy includes an array of benefits and services including:

- Complimentary loss control and risk management information including online resources and value-added educational webinars ([beazleybreacholutions.com](http://beazleybreacholutions.com)).
- A computer forensics "Information Security Incident Response" guide to empower your organization's IT staff with knowledge of crucial forensic procedures that can make or break the investigation of a suspected breach.
- Assistance at every stage of the investigation of, and response to, a data breach incident from Beazley's in-house BBR Services team of data privacy attorneys and technical experts.

A single call or email to BBR Services, notifying the team of a suspected data breach will begin activation of the following services:

### **Initial breach investigation and consulting**

- Legal services
- Computer forensic services

### **Response to breach events**

- Notification services including foreign notification where applicable
- Call center services
- Breach resolution and mitigation services
- Public relations and crisis management expenses

# Risk management tools and resources

As a BBR policy holder, your organization is entitled to enroll in [beazleybreachsolutions.com](http://beazleybreachsolutions.com), a risk management portal that provides educational and loss control information relating to compliance with applicable laws, safeguarding information, preparing to respond to breach incidents and best practices.

If you enroll in [beazleybreachsolutions.com](http://beazleybreachsolutions.com), you will have the opportunity to attend webinars on current topics related to information security and breach preparedness, and be able to receive other risk management tools and information that we periodically make available to our policy holders.

The website includes a wide variety of training resources to help educate employees about privacy and data security risks. You will find overviews, security awareness posters, employee tip sheets, recorded training webinars, and PowerPoint slide decks you can download and adapt.

You will also have access to our online training site, [elearning.beazleybreachsolutions.com](http://elearning.beazleybreachsolutions.com). On this training site, you can upload employee lists, create training assignments for your employees, and track individual completion of training.

## Information Security Incident Response Guide

Beazley, in partnership with Navigant, a leader in complex data management and forensics analysis, developed a joint Information Security Incident Response Guide aimed at providing a roadmap for companies to prepare for and manage the aftermath of a data security breach. The guide, provided to BBR policyholders, addresses the increasing need for effective risk management on the part of companies hoping to limit the damage caused by a data breach.

The Information Security Incident Response Guide addresses information security incidents such as malware intrusions, social engineering attacks, unauthorized network access, lost or stolen devices, and other kinds of data security incidents and breaches. The guide also provides in-depth case studies and best practices for preparation, risk assessment, and incident documentation, highlighting the varied components of an effective response.



# Activation of breach response services

## Beazley Breach Response Services Team

Beazley is committed to providing industry leading data breach response services for our clients. This is why we created the BBR Services team; a dedicated business unit within Beazley, focused exclusively on helping insureds successfully prepare for and respond to breaches. The BBR Services team works in collaboration with you to triage and assess the severity of a data breach incident, while coordinating the range of resources and services you may need to meet legal requirements and maintain customer confidence. BBR Services is your frontline partner in data breach investigation and response, and available to your organization regardless of the size, severity, or cost of a data breach.

## When to notify us?

You should notify Beazley as soon as you suspect that personally identifiable or confidential data for which you are responsible might have been compromised. The sooner you notify us about a potential data breach, the more our BBR Services team can do to help.

It is also important that you contact us first before retaining any service providers as the BBR Services team will take you through the process and work with you to secure services from providers that best match your needs.

## How to notify us?

Send an email to [bbr.claims@beazley.com](mailto:bbr.claims@beazley.com) with the following in your notification email:

- the name of your organization and insurance policy number if possible;
- a short description of the incident;
- the date the incident occurred (if known);
- the date your organization discovered the incident; and
- contact information for the point person handling the investigation.

### Do not:

- email Beazley staff directly to provide the initial notice; or
- include any personally identifiable information or protected health information.

Email is strongly recommended as the best method of notification; you may alternatively provide notice of an incident by calling Beazley's 24-hour hotline, (866) 567-8570, and provide the information described above.

## What happens after notifying us?

A BBR Services team member will respond to the notice generally on the same or next business day and will schedule a phone call to discuss the incident, assist you with any needed breach investigation and response services available under your BBR policy. We recommend that those within your organization who are involved in investigating the incident participate on this phone call.

The BBR Services team will continue to collaborate with you throughout the investigation and response process, to provide guidance and to arrange breach investigation and response services provided by Beazley's network of expert service providers.

## Cyber extortion and ransomware response services

With thousands of ransomware attacks occurring on a daily basis, ransomware is a threat facing all organizations across all industries. Beazley's dedicated in-house team, Beazley Breach Response (BBR) Services, provides timely ransomware assistance to BBR policyholders based on our repeated and extensive experience handling ransomware incidents.

If your organization is experiencing a ransomware attack, BBR Services assists by:

- Promptly consulting with your team to determine an appropriate response;
- Recommending and facilitating a fast connection with computer forensic services to determine if personally identifiable information or protected health information was compromised; and/or
- Facilitating introductions to service providers who can help you with data decryption, data restoration, or securing bitcoin if your organization decides to pay the ransom.

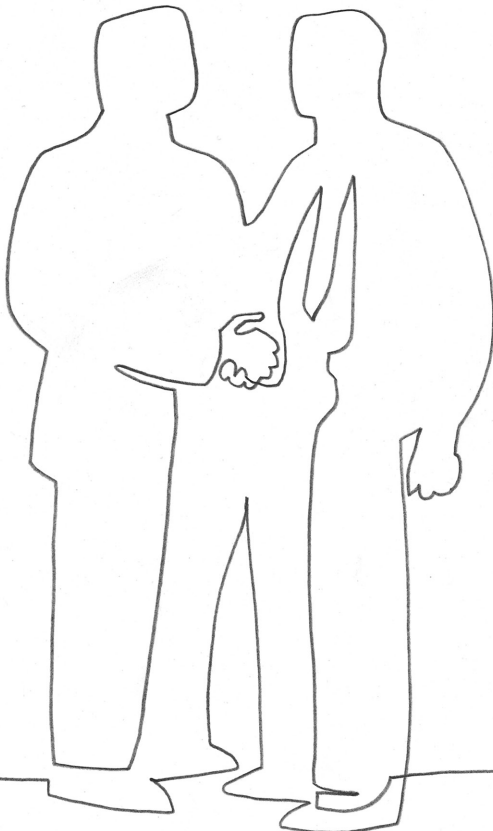
BBR Services has developed a ransomware tip sheet for BBR policyholders that explains the ransomware threat and the immediate steps companies facing this threat should take. This tip sheet can help your organization minimize the impact of a ransomware attack and speed up the recovery time following an attack.

You can download the tip sheet from our policyholder risk management website, [beazleybreachsolutions.com](http://beazleybreachsolutions.com), or you can email [bbrservices@beazley.com](mailto:bbrservices@beazley.com) to request a copy.

# Legal services

If an incident occurs that might require notification under relevant breach notice laws or regulations, specific Legal Services to assist you in investigating and responding to the incident are included.

**BBR Services will arrange Legal Services for you and will connect you to these experts; please do not contact Beazley's partnering law firms directly without the involvement of BBR Services.**



## United States

Baker Hostetler LLP

Theodore J. Kobus III, Lynn Sessions, Craig A. Hoffman,  
Randal L. Gainer, Eric A. Packel and Scott Koller  
[www.bakerlaw.com](http://www.bakerlaw.com)

Buchanan Ingersoll & Rooney PC

Matt Meade and Pamela Hepp  
[www.bipc.com](http://www.bipc.com)

McDonald Hopkins LLC

James J. Giszczak and Dominic Paluzzi  
[www.mcdonaldhopkins.com](http://www.mcdonaldhopkins.com)

Mullen Coughlin

John F. Mullen  
[www.mullen.legal](http://www.mullen.legal)

Norton Rose Fulbright

David Navetta and Boris Segalis  
[www.nortonrosefulbright.com](http://www.nortonrosefulbright.com)

Vedder Price

Bruce A. Radke and Michael J. Waters  
[www.vedderprice.com](http://www.vedderprice.com)

## Canada

Dentons Canada LLP

Chantal Bernier and Timothy Banks  
[www.dentons.com/canada](http://www.dentons.com/canada)

Fasken Martineau DuMoulin LLP

Alex Cameron  
[www.fasken.com](http://www.fasken.com)

nNovation LLP

Kris Klein  
[www.nNovation.com](http://www.nNovation.com)

## Mexico

Davara Abogados

Isabel Davara  
[www.davara.com.mx](http://www.davara.com.mx)

Lex Informática

Joel A. Gómez Treviño  
[www.lexinformatica.com](http://www.lexinformatica.com)

Platero, Galicia & Lemus Abogados

Luis Mario Lemus Rivero  
[www.pglabogados.com](http://www.pglabogados.com)

R10S Abogados

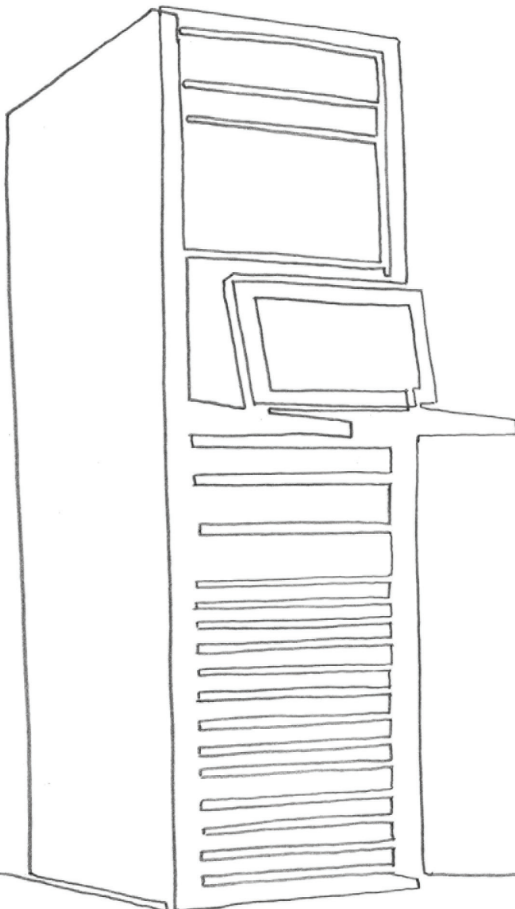
Agustín Ríos  
[www.riosabogados.com](http://www.riosabogados.com)

# Computer expert services

In the event that external forensics assistance is needed to assess the impact of a data incident on your computer system, Computer Expert Services will be provided to (1) help to determine whether, and the extent to which, notification must be provided to comply with Breach Notice Laws, and (2) if applicable, give advice and oversight in connection with the investigation conducted by a PCI Forensic Investigator.

The computer security expert that provides Computer Expert Services will require access to information, files and systems and it is important for you to comply with the expert's requests and cooperate with the investigation. Reports or findings of the expert will be made available to you, us, the BBR Services team and any attorney that you retain to provide advice with regard to the incident.

**BBR Services will arrange Computer Expert Services for you and will connect you to these experts; please do not contact Beazley's partnering forensics firms directly without the involvement of BBR Services.**



## United States and Canada

Kroll Ontrack  
[www.krollontrack.com](http://www.krollontrack.com)

LMG Security  
[www.lmgsecurity.com](http://www.lmgsecurity.com)

Mandiant®  
[www.mandiant.com](http://www.mandiant.com)

Navigant Consulting, Inc.  
[www.navigant.com](http://www.navigant.com)

RSM  
[www.rsmus.com](http://www.rsmus.com)

SecureWorks  
[www.secureworks.com](http://www.secureworks.com)

Sylint  
[www.sylint.com](http://www.sylint.com)

Verizon Investigative Response Unit  
[www.verizonenterprise.com/products/security/risk-team/investigative-response.xml](http://www.verizonenterprise.com/products/security/risk-team/investigative-response.xml)

## Canada

CGI  
[www.cgi.com](http://www.cgi.com)

Mandiant®  
[www.mandiant.com](http://www.mandiant.com)

Verizon Investigative Response Unit  
[www.verizonenterprise.com/products/security/risk-team/investigative-response.xml](http://www.verizonenterprise.com/products/security/risk-team/investigative-response.xml)

## Mexico

Duriva  
[www.duriva.com](http://www.duriva.com)

KPMG  
[www.kpmg.com.mx](http://www.kpmg.com.mx)

MaTTica  
[www.mattica.com](http://www.mattica.com)

Scitum  
[www.scitum.com.mx](http://www.scitum.com.mx)



# Notification services and call center services

BBR Services will assist you with the notification process, including arranging for notification and/or call center service. BBR Services will walk you through notification details such as how to work with privacy counsel to develop notification letters and how to timely provide notification letters, relevant addresses and other required deliverables to the notification vendor.

Notification letters will be black and white and two-sided; returned mail will be provided to you at your request. Mailing may be staggered to accommodate the number of notifications and anticipated call center volume. For notifications by U.S. mail, the notification vendor will update and mail notifications according to the U.S. Postal Service data base of address changes. Notification services do not include further tracing of individuals whose notifications are returned.

BBR Services will also walk you through developing a set of frequently asked questions (FAQs) for use by the call center and how to anticipate and prepare for call escalations.

## United States

Dasher  
[www.dasherinc.com](http://www.dasherinc.com)

Epiq Corporate Services, Inc.  
[www.epiqsystems.com](http://www.epiqsystems.com)

Garden City Group, LLC  
[www.gardencitygroup.com](http://www.gardencitygroup.com)

Intelligent Business Concepts, Inc.  
[www.intellbc.com](http://www.intellbc.com)

NPC, Inc.  
[www.npcweb.com](http://www.npcweb.com)

## Canada

Epiq Corporate Services, Inc.  
[www.epiqcorporateservices.com](http://www.epiqcorporateservices.com)

Miratel Solutions Inc.  
[www.miratelinc.com](http://www.miratelinc.com)

## Mexico

Business Advantage  
[www.business-advantage.com.mx](http://www.business-advantage.com.mx)

Konecta  
[www.grupokonecta.com](http://www.grupokonecta.com)

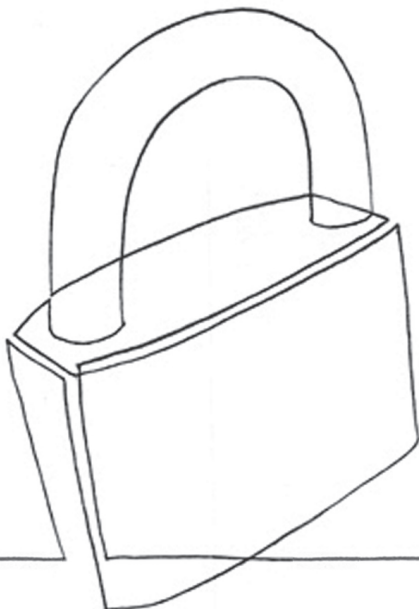
Epiq Corporate Services, Inc.  
[www.epiqsystems.com](http://www.epiqsystems.com)



# Breach resolution and mitigation services

Beazley Breach Response includes a number of products that provide Resolution and Mitigation Services, including one and three bureau monitoring and identity monitoring solutions. All the solutions include fraud resolution services.\* Based on our experience, three bureau credit monitoring is generally appropriate for breaches involving data such as names combined with social security numbers. For breaches involving less sensitive data, one bureau credit monitoring or identity monitoring solutions may be appropriate. The BBR Services team has handled over 1,000 data breaches and will advise you on which products or solutions may be applicable for a particular breach event.

A product or solution may be offered where reasonably practicable and only to the extent available in a particular jurisdiction. Notified Individuals will have up to ninety (90) days from mailing of the notification to subscribe to an offered product or solution and they must qualify for enrollment, complete the enrollment process and agree to the applicable terms and conditions set by the provider. Enrollees of an offered product or solution will have access to the services provided under such product or solution for 12 months from the date of their enrollment.



## Credit monitoring products

- ProtectMyID® Alert 3 Bureau Credit Monitoring Product
- ProtectMyID® Alert 1 Bureau Credit Monitoring Product
- Family Secure® credit monitoring product (for identified minors involved in the breach; to be offered through their parents or guardians)
- Experian Limited Credit History Service (a service offering for individuals with limited or no Experian credit history that monitors for the creation of an Experian credit file)
- Fraud resolution services are available to subscribers of the ProtectMyID® Alert or Family Secure® or the Experian Limited Credit History Solution,\* who become victims of identity theft
- ProtectMyID® Alert, Family Secure®, the Experian Limited Credit History Solution and the fraud resolution services will be provided by ConsumerInfo.com, Inc., and/or its affiliated Experian companies
- Equifax Complete™ Advantage Plan (for Canadian residents only)
- Equifax Credit File ID Alert™ (for Canadian residents only)
- ProtectMyID™ provided by Experian Limited. (for UK residents only)

## Identity monitoring products

- Experian DataPatrol™, offered by Experian Limited, including fraud support services for subscribers through ConsumerInfo.com, Inc.\*
- CyberAgent®, offered by CSIdentity Corporation, including the Assisted Restoration service

\* Fraud resolution and fraud support services require that subscribers are eligible to enroll in ProtectMyID® or Family Secure® and complete such enrollment.



## Additional information on products and offerings

Descriptions of each of the credit or identity monitoring products and solutions and risk management tools are attached. Such descriptions are provided by ConsumerInfo.com, Inc., Equifax Canada Co., Experian Limited and ePlace Solutions Inc. and are for informational purposes only and are not part of the Policy. The actual services available with each product or solution are governed by the terms and conditions of the applicable agreements that you must enter into prior to the product or solution being offered to Notified Individuals. Further information about the ConsumerInfo.com and Equifax Canada products can be obtained at the telephone numbers indicated in the applicable description. You may also contact us through your insurance broker to receive additional information about the Services.

## Your responsibilities

To ensure that the Services described above are provided promptly and properly, you must follow the requirements and procedures set forth in the Policy and in this Information Packet. We require your assistance and cooperation with us and with any third party vendors providing Services. Please respond to BBR Services or outside vendor requests and inquiries in a timely manner and enter into necessary contracts required by our vendors for the provision of services. You will be responsible for paying any costs resulting from your failure to timely provide responses, accurate information or approvals necessary for the provision of the Services. There is no coverage under the Policy for any of your internal salary or overhead expenses or for your assistance and cooperation in responding to a breach incident. In the event of a breach incident or suspected incident, do not contact any service providers directly. Instead, you must first provide notice to us at **bbr.claims@beazley.com** or at **(866) 567-8570**, as further described on page 3 of this Information Packet and also in Item 9.(b) of the Declarations.

Contacting any of the service providers listed in this Information Packet shall not constitute notice under the terms of the Policy.

As used in this Information Packet, the terms “we” or “us” or have the same meaning as the term “Underwriters” in the Policy and “you” has the same meaning as the “Insured Organization” in the Policy. Capitalized terms not defined in this Information Packet have the same meaning as set forth in the Policy.

## Appendices

ProtectMyID® Alert

Family Secure®

Equifax Complete™ Advantage Plan

Equifax Credit File ID Alert™

Experian DataPatrol™

CSID (CyberAgent® Identity Protection)





# ProtectMyID<sup>®</sup> Alert

All of the benefits of a multi-layered identity theft detection, protection, and resolution product with a focus on our fundamental services.



ProtectMyID Alert leverages the superior identity theft protection services of ProtectMyID with a focus on advanced features that help consumers identify and resolve identity theft before it escalates out of control.

## Peace of mind in the face of sudden data loss

With the time it takes to resolve identity theft increasing to 40 hours in 2010 and the average individual's out of pocket expense growing to \$631<sup>1</sup> the effects of a data breach can result in potential damage to your brand and loss of revenue. You can help to minimize the legal risks and financial costs associated with a data breach by partnering with Experian<sup>®</sup> to mitigate the effects of such adverse incidents. ProtectMyID's dedicated professionals manage your case and provide assistance throughout the entire process, helping you to maintain customer loyalty and strengthen your brand by resolving a data breach rapidly and discreetly.

## Experience-driven protection

Experian has managed thousands of data breach incidents in the finance, education, commerce, medical, and government sectors. With our latest addition to the ProtectMyID family, ProtectMyID Alert, you can offer the same trusted name in identity theft protection while addressing your customers' or employees' immediate needs with credit monitoring, fraud resolution, and identity theft insurance.

## Experian's finest identity theft protection and credit monitoring solution

ProtectMyID guards your employees' and customers' most valuable asset — their identity. What they experience is the same superior identity theft protection Experian has provided to millions of consumers and thousands of organizations. Ease of use. Peace of mind. Protection like no other.



## Multiple levels of vital detection and support

### Daily credit monitoring of up to 3 bureaus and timely alerts

- Early warning Surveillance Alerts<sup>™</sup> notify members of key credit report changes covering 50 potential indicators of fraud.
- Information on new accounts, medical collections, and other activity allows members to understand when their identities may be at risk.
- Timely notification empowers members to quickly and efficiently respond to potential identity theft.

### US-based Fraud Resolution Team

- Can help to investigate and address both credit and non-credit related fraud.
- Are highly trained professionals that can contact credit grantors to dispute charges, close accounts, and provide additional assistance as needed.

### \$1 Million Identity Theft Insurance<sup>2</sup>

- Provides coverage for lost wages, legal fees, and funds lost due to unauthorized electronic fund transfers.
- Zero deductible upon enrollment.

### Experian credit report

- Members can check for past inaccuracies and signs of identity theft.

### Additional educational resources

- Critical insight into identity protection and identity theft resolution.
- Medical identity theft resources in members' online Protection Center include instructions on requesting a drug history report, deciphering a medical benefits statement, and looking into medical information disclosures.

<sup>1</sup>2011 Identity Fraud Survey Report, Javelin Strategy & Research

<sup>2</sup>Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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To learn more about ProtectMyID Alert and our Data Breach Resolution Solutions, call Experian at **1 866 751 1323** or visit **[Experian.com/DataBreach](http://Experian.com/DataBreach)**.



# Family Secure<sup>®</sup>

Online credit monitoring with a \$2 million guarantee<sup>1</sup> protects families against fraud and identity theft.



Many competing services primarily rely on third party or partial data sets which may not report anything that impacts an individual's credit standing, which is the critical factor to monitor.

In fact, if any issues related to the child's credit file arise, the competing services must work through the bureau to correct them.

## Key Product Features & Benefits

- Monthly monitoring of Experian<sup>®</sup> information for **every** enrolled child in the family.
- Protection from material damages that may occur against a child whose credit file is misused.
- If no credit file exists, Experian monitors the child's personal information for the creation of one.
- Searches for important activity associated with the child including credit inquiries, public records, delinquencies, new accounts, and negative information (e.g., liens, civil judgments, bankruptcies.)
- Activity is detected based on the child's Social Security Number, date of birth, name and address utilizing Experian's proprietary credit file matching logic. This logic minimizes false positives.
- Email or mobile text alerts are sent to the parent/guardian if there is any new activity in the child's name.
- If activity is detected, the parent/guardian can work with a dedicated Experian Fraud Resolution representative on the best course of action to repair your child's identity.
- Provides monthly No Hit Alerts if no credit activity is detected.
- Comprehensive Fraud Resolution expertise – toll-free access to experienced, dedicated professionals who can manage your family's case and help your family recover from identify theft quickly and efficiently.
- Dedicated Fraud Resolution Agents work with your family to provide assistance throughout the fraud resolution process including assistance with freezing credit files, contacting creditors to dispute charges, closing accounts, compiling documents and contacting relevant government and law enforcement agencies.
- Daily monitoring of primary parent's credit report for 50 leading indicators of identity theft and early warning alerts if credit report changes are detected.
- Unlimited, on-demand access to Experian credit reports and scores 24/7.
- Experian credit score illustrator shows monthly score trending and analysis for the adult member.

<sup>1</sup> Product guarantee of up to \$2 million. If your identity or your children's identities are stolen after you become a member of Family Secure, Experian will reimburse you for certain expenses and damages up to \$2 million as a result of the theft. Guarantee is not offered, applicable or available to residents of the State of New York.

# Corporate Data Breach Solutions

## What is Credit Monitoring?

### *Equifax Complete™ Advantage Plan key features*

- > **Online access** to view your Equifax credit report 24/7
- > **Credit monitoring** with e-mail notification of key changes to your credit file
- > **Updates** of your Equifax credit report and score once every three months
- > **Dedicated** customer service

Equifax Canada Co. is Canada's largest credit reporting agency. A credit reporting agency is an independent organization that receives information from credit grantors and other (private and public) sources regarding individuals' credit activity. This information is compiled in a credit report for each Consumer.

Your credit report is a summary of your credit history. Your credit report contains information about your credit cards and loans, such as: when you opened your account, account balance, payment history, etc. Your credit report also includes personal information that is available in public records, such as a bankruptcy.

### What is Credit Monitoring?

Your credit report is updated regularly to reflect credit activity changes. Credit monitoring allows you to have immediate visibility to changes in your credit report, providing you with the confidence that your credit identity is intact.

### Equifax Complete™ Advantage Plan

As a consumer, you can take an active role in monitoring your personal credit information. Using Equifax's online tool, you can view your credit file 24/7 and monitor any changes, maintaining certainty that your credit score and identity have not been compromised.

For further information about Equifax Canada and protecting your identity, please visit [www.equifax.ca](http://www.equifax.ca). You can also visit the Financial Consumer Agency of Canada at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca) to learn more about credit reporting agencies.

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# Corporate Data Breach Solutions

## What is a Credit Alert Flag?

### How will a Credit File Alert Flag protect me from potential fraud activity?

A Credit File Alert Flag is one layer of identity theft protection. It provides peace of mind that your credit file has a warning system for credit lenders should anyone fraudulently try to seek credit in your name.

Equifax Canada Co. is Canada's largest credit reporting agency. A credit reporting agency is an independent organization that receives information from credit grantors and other (private and public) sources regarding individuals' credit activity. This information is compiled in a credit file for each Consumer.

Your credit file is a summary of your credit history. Your credit file contains information about your credit cards and loans, such as: when you opened your account, account balance, payment history, etc. Your credit file also includes personal information that is available in public records, such as a bankruptcy.

### What is a Credit File Alert Flag?

A credit file alert flag is a narrative description that is placed on your credit file. This flag alerts credit grantors that the individual's personal identification may have been compromised. Credit grantors will then need to take further precautions to verify the identity of the person seeking credit. This may take the form of requiring the credit seeker to apply in person rather than over the phone or web, provide photo ID, or answer additional authentication questions. It is at the discretion of the lending institution's authentication protocol processes as to what steps they will take.

A Credit File Alert Flag stays on your credit file for a period of six years and it does **NOT** affect your credit score in any way. You have the option to choose to have it removed at any time within the six years by calling Equifax Canada at 1-800-465-7166.

For further information about Equifax Canada and protecting your identity, please visit [www.equifax.ca](http://www.equifax.ca). You can also visit the Financial Consumer Agency of Canada at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca) to learn more about credit reporting agencies.

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# DataPatrol™

A comprehensive 'early warning' service to protect data breach victims from the risks of identity theft and financial fraud combined with help and advice.



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DataPatrol™  
continuously monitors  
the web, social  
networks and stolen  
data sources to  
immediately detect and  
alert your customers  
should their personal  
and financial information  
be lost or stolen.

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## Someone to watch over your customers' data

Experian can help you deal with the consequences of a data breach providing your customers with a detection and support service that reduces the risks associated with data loss. Every year DataPatrol™ monitors over 20 million pieces of personal information that have been stolen and are traded online. It is the key to avoiding the disruption and financial losses which go hand in hand with identity theft and financial fraud. Sorting out the mess can take anything from 10 to 200 hours and in UK alone, it is estimated that cyber crime costs its victims over £3 billion per year\*.

## The identity theft experts at your service

Experian has a huge experience in addressing thousands of data breaches in a variety of sectors. With the latest addition of the award winning DataPatrol™ service, you can offer a trusted name in identity theft protection while addressing your customers' needs with a pro-active data monitoring service, customer alert and advice support.

# DataPatrol™

## Detection, alerting and support service

### 24/7 data monitoring

- Data monitored includes personal information such as name, usernames, passport number, driving licence; contact details such as email address, home address and phone number and financial details such as bank accounts and credit/debit cards.
- Immediate alert via email if any of the information on the user's DataPatrol™ account is detected within the monitored sources.
- Easy user interface, designed to prompt the users to be proactive if they are at risk of identity theft.

### One click help and advice

- Dedicated customer service able to provide help and advice when customers receive an alert.
- Tips and advice on how to stay safe online and avoid becoming victims of identity and financial fraud.





## **CyberAgent® Identity Protection**

As a leader in identity protection and fraud detection solutions, CSID has developed technologies that can scale to include the monitoring of non-credit identity elements. CSID's proprietary Internet surveillance technology, CyberAgent®, scours Internet properties like websites, blogs, bulletin boards, peer-to-peer sharing networks and IRC chat rooms to identify the illegal trading and selling of personal information. At any point in time, CyberAgent® technology is monitoring thousands of websites and millions of data points, alerting registered members and consumers if their personal information is found being bought or sold online.

- CyberAgent® is the only identity monitoring solution designed for data collection on an international level, regardless of a country's credit system or language
- This information is being gathered in real-time giving both businesses and consumers the opportunity to react quickly and take the necessary steps to protect themselves
- Malware analysis allows CSID to identify the IP addresses of consumer and corporate devices where compromised data is being siphoned to and from
- As of November 2014, CyberAgent® has discovered more than 225 million compromised records

### What CyberAgent® Monitors:

- More than 600,000 web pages a day based on over 10,000 optimized search engine queries
- More than 10,000 forums and websites
- At least 50,000 malware samples per day
- More than 500 IRC channels
- More than 200 Twitter feeds
- P2P Sources: 114 servers
- Hidden/anonymous web services: 80
- Botnets monitored: more than 100 C&C servers, 18,000 compromised hosts
- More than 320 torrent sources

## Beazley Group

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