

## Retention Reduction FAQ Sheet

### **Q. What is the Retention Reduction Endorsement?**

**A.** It's a policy feature offered by Great American Cyber Risk that allows insureds to reduce their retention by 50%. To be eligible for this retention reduction program, insureds only need to complete the Security Roadmap Assessment housed on [EagleEye.com](https://EagleEye.com) and provide Great American Cyber Risk with confirmation of completion from Loss Control. [Click here](#) for a step-by-step guide.

### **Q. What is Retention?**

**A.** A retention is the amount the insured is responsible for paying before the insurance carrier becomes obligated to pay a loss associated with a claim.

### **Q. How do I qualify for the Retention Reduction Endorsement?**

**A.** To qualify, you must:

- Fully complete the Security Roadmap Assessment available through [EagleEye.com](https://EagleEye.com).
  - Please have your policy number ready.
- Submit fully completed report to [cyberlosscontrol@gaig.com](mailto:cyberlosscontrol@gaig.com)
- Once submitted, you will receive an email from the Cyber Loss Control team.

### **Q. How long does the Security Roadmap Assessment take?**

**A.** Approximately one hour.

### **Q. Do I need to complete the Security Roadmap Assessment in one sitting?**

**A.** No, you can save your progress and complete the Security Roadmap Assessment at a different time. Eligibility for the Retention Reduction Endorsement is full completion of the Security Roadmap Assessment with confirmation of completion from Loss Control.

### **Q. Who should fill out the Security Roadmap Assessment?**

**A.** The individual responsible for the insured's cyber security program, this can include an in-house IT contact or an outside vendor.

### **Q. What is the Security Roadmap Assessment?**

**A.** This is a structured evaluation within [EagleEye.com](https://EagleEye.com) that guides insureds through key cyber security domains (such as governance, incident response, and recovery, based on NIST CSF). Full completion of the Security Roadmap Assessment with confirmation of completion from Loss Control is the only way to qualify for the Retention Reduction Endorsement.

### **Q. What is [EagleEye.com](https://EagleEye.com)?**

**A.** [EagleEye.com](https://www.eagleeye.com) is a platform that drives cyber security awareness. The Security Roadmap Assessment (housed within the [EagleEye.com](https://www.eagleeye.com) platform) is based on the NIST CSF and provides both internal and external views of an organization's cyber posture. It helps insureds identify risks and learn about ways in which insureds can improve their security practices.

**Q. What is NIST CSF?**

**A.** NIST stands for the National Institute of Standards and Technology, a U.S. government agency that develops cybersecurity guidelines used globally. Its Cybersecurity Framework (CSF) is a flexible, scalable model designed to help organizations manage and reduce cyber risk.

**Q. How do I log into the Security Roadmap Assessment?**

**A.** Please use your policy number to access the Security Roadmap Assessment on [EagleEye.com](https://www.eagleeye.com).

**Q. Where is my log in information located?**

**A.** Your policy number can be found at the top of your policy, in your letter and email.

**Q. Why is understanding your cyber security risk important?**

**A.** Understanding your security posture helps you see where your systems are strong and where they're vulnerable. Using the NIST CSF gives you a clear roadmap on changes you can make to improve protection.

**Q. Does the score of my Security Roadmap Assessment impact my eligibility for the program or my Cyber Risk policy through Great American?**

**A.** No, the only eligibility requirement for the Retention Reduction Endorsement is full completion of the Security Assessment Roadmap and notification of completion from Loss Control.

**Q. How long is the Retention Reduction Endorsement in effect?**

**A.** The Retention Reduction Endorsement applies to the policy term and it remains in effect for the policy term for which the Retention Reduction Endorsement is issued.

**Q. What is the timeframe for completion?**

**A.** Insureds should complete the Security Roadmap Assessment within 90 days of policy effective date.

**Questions?**

**Contact our Loss Control team**

[CyberLossControl@gaig.com](mailto:CyberLossControl@gaig.com)

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