
UNAUTHORIZED ACCESS – S01 EP03, PANEL PURSUIT: THE INS AND OUTS OF BECOMING A PREFERRED PANEL VENDOR
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Kamran Salour (00:00):

Hello, and welcome to another exciting edition of Unauthorized Access. I'm Kamran Salour, and today Sadia and I have the distinct pleasure of speaking with the one and only Linda Comerford. Linda is the Assistant Vice President of Cyber Services, and Incident Response at AmTrust. But to us, she is so much more. Linda has been gracious enough today to lend some time to speak with us about the panel process. This topic is a near and dear topic to our hearts, because as many of you may know, Sadia and I are in the constant pursuit of getting on panels. So, we thought this would be a great opportunity to talk with somebody like Linda, who has many years of experience in the industry in many different capacities, to give her insights about the panel process in general, what works from her perspective, what doesn't work.

Don't worry for all of you who are already on the panel process. We're also going to talk about some other topics, in terms of once you're on the panel, what works and doesn't work. So, this is hopefully a topic that will be of value to everyone. Now, obviously, to avoid any bias or any appearance of impropriety, we have decided to exclude outside counsel, or breach coaches as they're often called, from this conversation because in our minds Linda's always going to choose us and nobody else, so we don't want to make anybody else feel bad about that. So, we've deliberately excluded them from the process. I have it on good authority that people do not listen to this podcast to hear me speak, so I'm going to turn it over to Linda and ask her to say hello. So, thank you so much, Linda, for joining us today. We really appreciate it.

Linda Comerford (01:42):

Not a problem. Thank you both for having me, and thinking that I am worthy of your wonderful podcast. I've been listening to you guys, and have a lot of respect for what you do, from working with you as well as from listening to your podcast. So, thanks for having me on today.

Sadia Mirza (01:57):

We want the audience to understand why we picked you for this specific podcast amongst the 500,000 other people who were lined up to get on the podcast with me and Kamran, we picked you. So, I was hoping you could tell the audience a little bit about your background, experience, and because Kamran and I know you very well, I think we can't really continue without you sharing your favorite Disney character as well.

Linda Comerford (02:23):

I'll start off with the favorite Disney character. That was, I think, the hardest question that you have asked me, because picking one is very difficult. But near and dear to my heart is Dodger from Oliver and Company. I just love how mischievous he is, and yet at the same time he chooses to do the right thing in the end. I'm always happy to talk Disney, and to also speak a little bit about my background. I started in cyber on the underwriting side and moved over to the claims side, and found that I just loved claims. It's like having a puzzle and you're trying to fit all the pieces together, and manage a lot of different moving parts. You're working with a lot of different vendors, trying to keep people happy, and in the end I feel like every day you're trying to help someone.

So, I started with a carrier and moved then to the forensic side. So, not only can I speak from being on the claims side and working with vendors and adding to our panels, but I can also speak from the unique experience of having been looking for panels, trying to get on a panel. I know how frustrating and difficult it can be or feel sometimes. So, I think that this conversation really makes sense, because I know what it felt like to be on the other side as well. After I was on the vendor side for a while, I moved over to third party administrator side, and was at a TPA for a while, which was great because you work with many different carriers and get a feel and a flavor for what they're each looking for with their vendors. Everyone's a little different, so taking it all with a grain of salt.

What I'm going to be speaking to you today is more of what AmTrust is looking for, and the general claims folks that I speak with on a regular basis. From there we'll be taking it with a grain of salt, some carriers might be looking for something slightly different. But I've been in cyber claims for about seven, eight years now, and absolutely love it.

Sadia Mirza (04:18):

Thank you, Linda. Kamran, I know you've been keeping me in suspense ever since we've been talking about this episode, and Linda's favorite Disney character. You told me you wouldn't tell me your favorite Disney character until we aired. So, what is it?

Kamran Salour (04:31):

Well, first I've never heard of Linda's Disney character, so that should just tell you. Everybody who knows me knows I'm a Disney buff, so I know all the Disney stuff, and I haven't heard of Linda's character, so that tells you the level of knowledge that Linda has about Disney. But my favorite Disney character is Quasimodo from The Hunchback of Notre Dame. I don't know what the right word is. I not sympathize with him, but maybe we have some commonalities, I guess, depending on who you ask. So, that's my favorite. Who's yours, Sadia?

Sadia Mirza (05:02):

The mother from Tangled. The song, Mother Knows Best, with three girls. I feel like it... Every time I watch the movie, I see her and I see myself. So, I pick her. Although I had to Google her name to figure out what it was.

Linda Comerford (05:12):

Mother Gothel?

Sadia Mirza (05:13):

Yes. Oh my God. Linda, yes. How did you know her name?

Linda Comerford (05:16):

Yeah.

Sadia Mirza (05:18):

Yes. Mother Gothel.

Linda Comerford (05:18):

Tangled is one of my favorites, definitely.

Sadia Mirza (05:22):

I too also did not know who Dodger was, so I quickly Googled it on this call. It is a dog, Kamran. I don't know if you knew that much. I certainly did not.

Kamran Salour (05:30):

No.

Sadia Mirza (05:30):

Anyways, enough about that. Kamran, I'll let you take it from here.

Kamran Salour (05:33):

Okay, perfect. Let's talk big picture. I know we're going to talk from the AmTrust angle about vendor selection, but let's break it up because data mining vendor has different needs, and probably presents things differently than a forensic vendor. So, let's talk first about forensic vendors. What are you looking for when you are selecting a forensic vendor? Obviously, we have to talk big picture here because we want to keep this as broad as possible. But when you're looking at a forensic vendor, are there certain things that you look for? Let's start with the initial reach out and pitch. Is there anything that strikes your attention or anything that conversely maybe puts you off?

Linda Comerford (06:12):

I think I could go on for days about everything I look for, because I feel like when you're picking a vendor to go on panel, and whether or not your panel is a firm uppercase T or a lowercase T, it's just like something you use as a guideline, but isn't hard and fast. You're really wanting someone who's going to take care of your insureds. Who's going to work with you to give them the best experience possible, and that's going to make things as smooth as possible really, that's our goal, no matter who we're working with, to ensure that our insureds have a wonderful experience. When it comes to a cyber vendor, and they're coming to you and reaching out on LinkedIn or via email, definitely what you want to get a feel for is that they understand you do cyber claims, and that they're not trying to pitch you to sell you to use their services.

So, sometimes you get outreach and people don't really know what you do. The outreach is, "Hey. You should use our EDR tool, or endpoint response. You need it for your company." I'm like, "Okay. That's not my role. I do claims." So, a panel is a little different here. Why don't we mix up our pitch, and not focus on trying to pitch me to use your product, but telling me about your products and your offerings, so that we can bring that to the insured. Which is a little bit different of an angle, I think, that sometimes can get missed when people are just starting to reach out to insurance companies to form a relationship.

Kamran Salour (07:41):

We get that quite often as well, in terms of people will reach out to us and ask us to use certain products that frankly I have no authority to be able to bind the firm to use. Certainly, I don't have the managerial authority, and so I don't have the monetary authority either. It's interesting that you get those types of, we'll call them sales pitches, but it's a mis-targeted audience. I always try

to respond to those and say, "Thank you. I'm unfortunately the wrong person to ask," and wish them luck in their search, just to try to be, I guess, a nice person. But I imagine you probably get a lot more of those than we do. Is there any nice canned response that you have that helps get those people off your radar?

Linda Comerford (08:21):

I do think that responding to them in that way is great. Sometimes it goes to my junk folder and I might not realize it until a little bit further down the line. I'll always respond more quickly, I think, on LinkedIn, just to say, "Hey. Thanks for your outreach. Unfortunately I'm not the IT department. Let me know if you're interested in a call regarding being on a vendor panel." Then sometimes I have a call with them and educate them on what the difference is. Having been on the vendor side, I really sometimes make that extra phone call time to make sure that they're understanding why I can't help them, and if there is an opportunity to work with them, because I've had a few that have tried to pitch me and I say, "Hey. We're more looking for proactive services. Is this something you could provide?" That's led to a different relationship. So, it can be helpful sometimes that way.

Kamran Salour (09:07):

Your way is much better than mine. Mine is shoo, get out of here. You're more, Hey, that's the wrong door. Let me help you get into the right door.

Sadia Mirza (09:15):

Kamran, I'm not going to let you get away with that. Nobody spends more time with vendors talking to them about God knows what than Kamran Salour. I will say every time I walk in his office, every time Kamran is the nicest person, I think he's always going to lend an ear. Then he eventually points them in the right direction. But Kamran, you always take the time, and that's one thing I certainly admire of you, and I could certainly do better. So, this is my grand apology to all the vendors who have reached out. Maybe I'll start boarding them to you, Kamran.

Kamran Salour (09:41):

I appreciate the kind words, although you've basically called me a liar to our audience of millions, of course. But that's okay. No, I still think there's always a lot to learn from Linda, so I do like that approach and I appreciate that, because while it's a small contained world to cyber world, there's lots of nuances in terms of the relationships and what each entity does. So, it's understandable sometimes when a company is reaching out and they may be reaching out to the wrong company in that whole cyber sphere. So, it's nice of you, Linda. The other thing that you mentioned was really trust, and taking care of the insured as if it was your own. What things can a vendor do or say that helps inspire the confidence that you have in that vendor? That, yes, they are going to treat that insured as if it was my own?

Linda Comerford (10:26):

I find that a lot of the time, when you're on a call, you get a feel for the people on the call. So, when I'm vetting a vendor, I don't just want to listen to their sales people. I ask what they pull in that people will actually be working with, so I can get a feel for, "Hey, this is how we do things. Does this align with what you would do?" If so, that tends to lend to us then saying, "Let's give this a try." So, a lot of it is not just what they could say, but actually showing us, this is how we would do it, and that aligns with what we're looking for, because for AmTrust Cyber, we're very

proud of our patient bedside manner, so to speak. That's what we look for in our vendors. So, if on that call, we're speaking with the vendors and it appears that they understand this is a crisis for these insureds, for these victims.

We're looking to help them to get back on track, to get back to operational. How can we help them? Sometimes they are in a panic and high strung or very upset, and we need to have that extra patience. We need to make sure that we have that empathy and understanding that this is a hard situation. We're not here to finger point. We're here to solve as much as we can to find out answers, and to move forward from this issue. I find that a lot of the vendors who have that sort of feel and approach, tend to be ones that work really well and are added to our panel.

Sadia Mirza (11:53):

Linda, I love that you said bedside manner. When someone speaks on a call, I like it when they also bring a sense of calmness. I think that adds to the trust, that they're not themselves sounding like things are just scattered, or making it seem like a crisis. I like it when vendors have a good command of the call, and they provide a sense of certainty. There's a tone, I think, that comes with incident response. I think I've said this about you, Linda. Your voice on calls, it's very calming. I say the same thing about Kamran, and I feel like the vendors that we've worked with on your matters have that same personality. I think that just changes the whole... If you're using that right from the beginning of the call, it changes the direction of flow of the call. The insured feels like, okay. I'm in the right hands. To me, I don't know if you do that intentionally, but the people that you've surrounded yourself with have that same tone and calmness in them that I think makes the calls go much smoother.

Linda Comerford (12:45):

That's one of the reasons I love working with you and Kamran. You guys are great at it. I do think that how you handle a call is essential, because a lot of these people are unsure, they're dealing with things that they're not familiar with. Tech can get very overwhelming very quickly. So, us holding their hands through the process is really important to me. It's why AmTrust handles claims the way that we do, or we're in on all the forensic calls, or we're there for their questions. We want to make sure they feel supported and like their hand is being held throughout the process. I think that when we find vendors that work well with that teamwork atmosphere, we all have the same goal, to work towards helping the insured.

So, when they're able to relay that on a phone call, and not have a phone call just to have a phone call, but have a phone call to reassure, to discuss forward action, those are really key factors for working as a team and making sure that we're handling the calls and moving them forward. We're commanding the call and offering our expertise. I think it's essential that when we're on a call, council needs to speak to their experience and their knowledge, and relay it in the call. The forensic team, they need to speak to their knowledge and what they've discovered, and share that with the team, and talk knowledgeably to help the insured make the best choice for their company as possible.

Sadia Mirza (14:08):

I 100% agree. I think for me, getting on those initial calls, I like to repeat it 20 times, to let the insured know that if anything comes up, we're here for you. From this moment forward 24/7, you can reach out to me, you can reach out to Kamran. If vendors are doing the same thing, I think that the insured really appreciates it, knowing that someone has their back, because we've been through it hundreds or thousands of times. But this is the first time for them. So, just providing

that reinsurance, that you're covered, we are going to get you through this, and we're a team moving forward. I think that really helps. From the vendor side, I think that it's very helpful and just sets the right tone for the entire incident response process.

Linda Comerford (14:44):

Definitely. To tag onto that, I think you touched on another aspect, flexibility and availability are huge. If I call a vendor and say, "Hey, I really need us to get a call for the insured within the hour." The vendor comes back and says, "How about tomorrow?" It floors me because it's essential, that's why I'm reaching out. If I'm calling you to say, "Hey, we need a call within the hour," it's because we need a call within the hour, not because I'm trying to look for more time. I don't want to be on a call if I don't need to be, so if it can be pushed tomorrow, great. But with cyber, as we know very well, that's not often the case. Quite often, it's very now we need to get on this immediately, in order to mitigate the issues that could arise if it waits longer. I can't tell you how many times, and you guys have experienced this I am sure, if we don't get in there right away, data's getting deleted, information, and what we need, the evidence, is being overwritten. We need to get in there quickly.

Sadia Mirza (15:43):

This goes right into our next question. I think you're answering it, but feel free to add to it. It's, what do you wish vendors would not do or would stay away from? I'll piggy back off of what you just said. For me, it's if we've had a scoping call, I'm waiting for that SOW at that point, and I don't want to get it the next day. I'm waiting for it within the hour. I like to see that right away, or at least give me an update as to where we're at. If more than an hour or two has passed, just let us know what's going on, because we're waiting on it, we know the carrier's waiting on it, the insured's waiting on it. So, if we're not going to get it, just give us an update and keep us informed as to where we're at in the process, what might be causing a delay. But interested to hear, is there anything that vendors could stay away from, from your perspective?

Linda Comerford (16:24):

You just touched on it and hit it nail on the head there. We definitely need open communication. I understand there's certain things that are attorney/client privilege, that are between the insured and council. Totally fine with that. Not a problem. But we need to know, what status update. Are there any issues that are arising that anyone is noticing or seeing? Because if we're able to get ahead of a problem because we communicated, well, it's a much smoother process. If an SOW hasn't come in, I want you to follow up with me and say, "Hey, Linda. Are you the holdup? Where is this SOW?" Then I'll let you know, "Oh no. I haven't gotten it yet. I'll follow up with the forensic firm," if they haven't provided it at that point. But it's one of those things that that communication, that back and forth, the willingness to reach out. Kamran and I text all the time. Sadia, you and I text all the time.

A lot of the attorneys I work with on a regular and consistent basis, we reach out to each other to make sure everything is on track and is moving smoothly, because we are the ones driving this and piloting the plane, or steering the ship, for the insured through this storm. We want to make sure that they're brought to safe harbor. Part of that process is keeping everything on track, communicating when there are problems and working together. So, I would say, things don't go well if that's not happening. If vendors aren't willing to be communicative and be open with the carrier, I think that automatically lends to an issue right off the bat. We tend not to go back to vendors that aren't going to communicate and work with us in a way that's going to help the insured move forward.

Kamran Salour (18:02):

I think you touched upon a couple of very interesting points, that certainly are characteristics that Sadia and I look for when we are partnering with other people, because this whole process is really a three part process, where the carrier, the forensic vendor, and council, are really functioning as one entity. With some exceptions of course, but really trying. Basically three groups trying to help the one insured. Having that level of communication that flows nicely across those three entities is essential. Not only because obviously each entity needs to know what the other one is doing, but if you have open lines of communication, you're more likely, and going back to your bedside manner metaphor, you're more likely to be candid when there's issues.

You're more likely to be even candid with frustrations. Sometimes this is a difficult client, and just being able to have that openness and the freedom and flexibility to really say what's on your mind, really goes a long way in not only helping bolster the relationship between the three entities. But I think once you have that level of connection and familiarity, I think it leads to better work across those three entities, and in turn much more beneficial for the insured. Then the other point that you raised Linda, was really having a timely responsiveness and availability. Certainly while that's important for the reasons you outlined, in terms of trying to contain an ongoing incident as soon as possible, another area where I think that's key is also just, the insured is very unfamiliar with the situation. They are often in a state of panic, and the longer that they're waiting, the more and more their fears continue to rise.

Really, they are waiting many times where that initial call, where there's somebody on the other line, giving them the reassurance that they're looking for, that this situation is going to get under control, and this is how we're going to do it. So, the longer the insured has to wait for that, I think that just goes against the principles that we talked about, which is, if you are entrusting us with your insureds as an outside vendor, we have to treat that insured as if it is our own. Certainly having timely and prompt responses to your communications really is a key factor in that process.

Linda Comerford (20:11):

One thing to touch on that was brought up to me recently from an insured, was upselling. I think that's another thing that we look at and tiptoe around, when it comes to a vendor. We're sending our insured to them in the first place. I think the services tend to sell themselves, and lend to additional value for the vendor. But it doesn't mean to push that on the insured, because we don't want the insureds to feel like we sent them somewhere that they're now being upsold the whole time. So, if I receive that feedback from my insured, I'm concerned, and I'm going to follow up because I want to make sure that when they're sent somewhere, if they're interested in more, they can ask and get those resources. We're also happy to tell them, "Hey, this vendor's also great at this, and they offer these things." But they don't feel pressured to do it, or it's not an, I have to do this. It's more of a, well, if you're interested, this is here.

Kamran Salour (21:12):

That often comes up when we're talking about EDR solutions, because usually these investigations, the insured has complimentary use of an EDR solution for 30 days, 60 days. Most of the time, the insured will say, "Hey, well I want this longer." Then the forensic firm can then say, "I'll put you in touch with the sales people." There's a good separation between sales and forensic sides, which an added byproduct of that is it takes away that salesman approach, because you're right. If you are putting us in touch with the insured to help them, it does undermine that whole level of trust and comfort and security, if we are then trying to sell them something. For the insured, it might put them in a position where they feel obligated to listen to a

sales pitch, when maybe under other circumstances, they would've respectfully declined and now they feel an imposition on their time almost, as if they owe us for the services that we provided, that they have to pay us back with taking up their time.

So, it's a very good point that you definitely want to avoid that. At the same time, there is, I'm sure, I'll speak from the legal side here, there's often maybe a level of uncertainty where sometimes based on the incident, we as attorneys can tell, all right. Well, this company would benefit from having certain policies and procedures in place. Whether it's on a privacy side or cybersecurity side, or a combination of the two. On the one hand, we want to encourage them to, one, alert them to the potential issue. Two, obviously let them know that we as a firm can handle that. But you're right. You have to be careful not to use that as an opportunity to then say, now that you've used us for incident response, we're going to now charge you all this money to do all these services that may or may not be top of mind for the insured, especially after they've just gone through an incident.

Linda Comerford (22:54):

An expensive incident. Yeah.

Kamran Salour (22:55):

Yeah.

Linda Comerford (22:56):

A lot of the time though, I think they want to seek out the additional services. So, I feel like more often than not, I hear of it being a great, we love the forensic firm you got us in touch with. We're so impressed with whatever tool they were using. Is that [inaudible 00:23:09] or what have you? So, they work with the vendor. I don't think there's also a need to push, push, because we choose vendors and put them on panel because they do such an amazing job. When they do that amazing job, it lends for additional follow up work, like you said. But I just thought I'd toss that out there because I did get that feedback recently. So, it's top of mind to say, "Okay. You guys do such a great job as a vendor, no need to keep pushing."

Kamran Salour (23:36):

Yeah. It also goes back to staying in your respective lanes with respect to the incident response process. You on your side, have a lane, in terms of dealing with the insured and the insurance issues. You also have to make sure that the vendors that you select are doing right by you. Legal has its lane and the forensics have their lane as well. So, part of that lane is also, we are all here to help the insured get out of the incident in the best scenario possible. It's not a time to try to be a salesperson as well. But it usually does work out nicely where that's not a concern, but I definitely have been on calls where it seemed a little bit more salesy than probably it should have been, at a specific time.

Linda Comerford (24:18):

I'd say the last really big thing to step away from, or watch out for when someone's trying to become a vendor, be a vendor or is a new vendor for a panel, is to really take a look at administrative billing. How are you billing? Is there extra fluff built in, or are you billing twice for the same call? Because I've seen some vendors will look at multiple people on the call, and then you look at the invoice and you now have five people or three people that are now each individually billing for on the call. That doesn't really fit with what we're looking for as the best

practice for a vendor. We understand, we need to make sure people that are necessary are on it, and that people are getting paid for what they need to do.

But at the same time, we need to say, what is the best use of everyone's time, and the insured's limits? Because some policies have a lot lower of a limit than is ideal, and so we might have a lot less to work with. So, we don't want to be spending money to pay five people on one call, when we really need that time to be billed out for other items that are going to come up. That's just one thing that I think we really see again and again, that gets brought to question and leads to concern when billing comes in, and how do we work with each other to make sure that the billing is in line and fair and equitable for everyone.

Kamran Salour (25:44):

You raise an interesting point on billing, it's a little bit different from what you talked about. But often when we get a statement of work from a forensic firm, we'll get a range of low to high. I certainly understand the forensic firm wants to put in some cushion in there, because the unforeseen can happen. It's usually frowned upon, I guess, to ask for additional budget to complete an investigation. Obviously it happens from time to time. But the goal is to try to avoid that. From your perspective, in terms of budgeting for a matter, do you prefer a very broad budget where you have a low that might be more reasonable to attain, and a high that it's a little bit padded in the sense of worst case scenario, this is how much we're going to spend. Is that easier for you to deal with? Or do you prefer something that is more of a reasonable estimate upfront? Then you prefer the vendor to come back and ask for additional funds as needed?

Linda Comerford (26:34):

We prefer to take a look at a budget and not overwhelm the insured right off the bat. We want to make sure that we're identifying in that initial scoping call, what needs to be looked at? Based on the information we have, where should we guide our review? Sometimes it's a lot more broad and it has to be broader. We understand that. Other times it's a lot more focused, because we have a lot of evidence or knowledge of, it is this, it has moved here. That is where we need to focus our attention. If breadcrumbs come up, sometimes we're in the investigation and we see, oh no. There's movement to this and this server, now we need to look there as well. When that comes up, yeah. An amendment makes more sense, than just a giant bucket. The problem with giant buckets, and I've seen this again and again, it scares the insured away.

Especially when they have low limits, you want to make sure that there's enough room to do as many things as possible, because you're going to have your council costs, your forensic costs, potentially data mining, potentially notification and credit monitoring. That adds up very quickly. So, we want to make sure we are being cognizant of that, and we're aware that each statement of work needs to be catered to that individual and to that situation. So, I think it makes a lot more sense to be more targeted, more direct, what needs to be done, and then we can take a look down the line and say, okay. Well, we've done this and this has let us believe maybe we need to look a few more places. But I think that's a lot more preferable than to say it could be 10,000 or it could be 60,000, because that's just too big of a gap.

Sadia Mirza (28:16):

I know we're coming close to time. So far, we talked about the things we like, the things that we don't like. Linda, I wanted to use, just as a last question, are there any real superstars on the vendor side who do something that either stands out to you or makes them stand out amongst

the rest? I love personal shoutouts, so is there anyone or it could be multiple people you think who really just stand out?

Linda Comerford (28:38):

I definitely think you guys do for sure. I absolutely love working with salt and pepper.

Kamran Salour (28:44):

You were supposed to say present company excluded, so it's not as self-serving as it... But we appreciate the praise, nonetheless.

Linda Comerford (28:52):

No problem.

Sadia Mirza (28:53):

So, for the perfect forensic vendor, data mining, our other friends in the IR space, who are the superstars that come to mind?

Linda Comerford (28:59):

We have so many, it's so hard to name a few. But I know that in the years that I've been doing this and especially in the last couple of years, there are a few vendors that, again and again, I've been able to rely on and feel like my insureds are really well taken care. Tetra Defense, now Arctic Wolf, has done an amazing job again and again with our insureds. To me, that's really important, making sure that they feel supported and available. So, they've done a great job. Yay to them as well as Ferris. I use them for forensics, but I've also used them for notification and data mining.

They're fabulous to work with as well. Been working with Elevate recently. Really had a great experience with them pushing things forward. That's always appreciated, when you're able to push things forward that need to, due to a tight deadline, that goes a long way. It's not something I want to ask you to do every time, but if it happens, it comes up, it's great that you're able to meet that. Those are a few of the many, many wonderful companies that we work with that really stand out.

Sadia Mirza (30:02):

Linda, thank you so much for all the thoughts you had to share. I think that's all the time we have for today. Linda, as you know, since you were our last month's winner, Kamran and I always include a trivia question for our listeners at the end of each episode. In your honor, Linda, today's trivia question is, what is Linda's favorite Disney character? The first one to respond with the correct answer to incident.response@troutman.com, wins this month's prize, which is going to be Troutman's very iconic black and white hacker hoodie. Again, the question is, what is Linda's favorite Disney character? You can send your response to incident.response@troutman.com. Again, we want to thank everyone for tuning in. Please don't forget to subscribe to the podcast and recommend it to every single person you know. Thanks so much.

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