

How can we help?

WINNING WITH AIG



Underwriting Sweet Spots



CyberEdge®

Our core Cyber product:

- Modules covering 1st party costs, extortion, network interruption and cyber liability
- Other extensions available eg system failure, OSP cover



Ransomware

CyberEdge covers an extensive range of specialist services to combat the use of ransomware for cyber extortion. From conducting investigations to validate a threat, to containment and negotiations to end an extortion event through to ransom payments.

- AIG ransomware endorsement, sublimit on ransom coverage
- AIG supplemental Questionnaire on Ransomware risk



Preferred Clients

Very broad underwriting appetite for cyber risks across profession, occupation, client segment and geographies

- ✓ Nearly all industry sectors (exceptions below)
- ✓ Businesses of all sizes from SMEs to large multinationals
- ✓ Clients that are working actively with improving their cyber exposure in general and via AIG CyberMatics (a Smart Application report and risk improving recommendations)



CAUTION

- Credit rating agencies
- Crypto Currencies/Brokers
- Social Media platforms
- DNA Testing/Advising

AIG Cyber Differentiators



Cyber Expertise

- One of the largest cyber insurance teams in the Nordics.
- Deep experience underwriting cyber risks and handling cyber claims.
- Enables us to deliver high quality advice and support to brokers.



Global Capabilities

- We can issue cyber insurance policies in over 60 countries around the world.
- Strong support for brokers' multinational and international clients.
- Successful track record tailoring cyber cover for their specialist requirements.



The Cyber Peril

- A stand-out strength compared to many competitors.
- Cover for physical damage or human injury caused by a cyber event.
- An important trend as systems, processes and devices become inextricably linked.



Claims: Response

- Tried and tested "First Response" immediate IT, forensic and legal help after a breach.
- 1-hour response to help mitigate clients' losses as early as possible.
- No policy retention for "First Response".



Claims: Prevention

- A range of complimentary services where annual premiums of \$ 5,000 or more.
- Includes vulnerability scanning, malicious IP blocking, cyber prevention training.
- Helps prevent a cyber loss from happening in the first place.



Smart Cyber Application

- Smart cyber proposal form adapts to clients' sector, size, and cyber exposures.
- Generates immediate summary report of the client's cyber maturity.
- More detail post-bind including cyber risk scores, scenario likelihoods and priorities.

* Risk capacity: guide only - every case written on its merits

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