

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



CyberEdge PC

A cyber “wrap-around” policy:

- Supplements AIG Property and Liability policies
- Provides cover for injury or physical damage caused by a cyber event



CyberEdge Plus

CyberEdge extensions:

- Ideal for augmenting non-AIG Property and Liability policies
- Provides cover for injury, damage and business interruption from a cyber event

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
- Social Media platforms
- Crypto Currencies/Brokers
- 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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