

Cut through the crowded insurance marketplace and get what you need with this guide to Why AIG:

- Connecting you with world-class Cyber Insurance leadership
- Highlighting AIG Cyber's key areas of differentiated value
- Providing examples of AIG Cyber's advantages working for brokers and clients
- Showcasing why we have an industry leading Cyber Insurance position in the marketplace

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The AIG Advantage

End-to-End Cyber Care

- Provides in-house cyber risk advisors and claims experts with 20+ years of cybersecurity experience from application process through incident response and resolution
- Proactively alerts clients to the presence of known vulnerabilities or malware within their domains ahead of a potential breach
- Enhances collective cyber risk mitigation efforts across the insurance industry through [CyberAcuView](#)'s pooling of data and expertise

WHY IS THIS IMPORTANT?

Education and expertise help reduce cyber risk and support clients in the event of cyber incident.

Data & Analytics That Do More

- Offers [complimentary high-level cyber risk assessments](#), using information provided during the underwriting process, even if applicants do not bind insurance
- Provides clients an enhanced [cyber risk assessment](#) after binding, valued at ~\$15K if alternatively engaged via an outside consultant
- Helps clients continuously verify cyber risk maturity, prioritize improvements, and improve cyber security investments with [CyberMatics](#)® – our patented, award-winning technology-driven process

WHY IS THIS IMPORTANT?

Clients are provided innovative tools and actionable data and analytics to understand and improve their cybersecurity measures.

Proven Claims Expertise

- Provides clients 24/7 cyber hotline access in the event of a known – or just suspected – incident
- Initiates rapid incident response led by an AIG cyber claims expert and AIG's network of cybersecurity firms
- Provides clients support and guidance from claims experts, 90% of whom are former lawyers and claims professionals who average 20+ years' experience

WHY IS THIS IMPORTANT?

Clients have immediate, expert guidance and hands-on support through a cyber incident.

30,000+
AIG Cyber
insureds

5+
cyber claims
handled
daily

Coverage
Innovation
of the Year
*(Reactions North
America Awards 2020)*

NetDiligence
Toby Merrill
Award for
Excellence
(2021)

AIG shares the interests of our distribution partners and clients in supporting a sustainable cyber insurance marketplace. Visit www.aig.com/ransomware for more information.

Why AIG

End-to End Care	Data & Analytics	Claims Expertise
<p>ISSUE AIG’s cyber underwriting process for a healthcare and life sciences client resulted in an “above average” rating of the client’s ransomware protection. The client sought expert guidance on improving their risk profile.</p> <p>SOLUTION With the support of AIG’s Cyber Risk Advisors and the services included with their policy, the client decreased vulnerability to an attack on their systems.</p> <p>BENEFIT The client saved up to \$25,000 in consultancy services by utilizing AIG’s Cyber Risk Advisors and the services included with their policy. With better controls implemented, they improved their ransomware protection to “best in class,” allowing for more tailored policy terms and conditions.</p>	<p>ISSUE AIG identified known malware in a Higher Education client’s library network and quickly notified them of the vulnerability.</p> <p>SOLUTION Working with AIG’s team, the client’s CISO isolated the infected systems, began remediation steps, and retained third-party forensic services to help with the investigation.</p> <p>BENEFIT AIG provided the CISO with their first notification from an insurer about a cyber vulnerability. The CISO appreciated AIG’s actionable information calling it “a feather in AIG’s cap” and a “valuable part of what cyber insurance is going forward.”</p>	<p>ISSUE A successful phishing attack left a client’s computer network infected with ransomware. Several servers were encrypted and the threat actor demanded \$200K in bitcoin for a decryption key.</p> <p>SOLUTION Working with AIG’s claims experts and partners, it was quickly determined that infected files could be restored from system backups. No formal notifications were necessary.</p> <p>BENEFIT AIG’s cyber claims team and our relationships with specialized legal and forensic firms helped support and facilitate the client’s response to the event and return them to full operations. No ransom was paid, and the client’s legal and forensic work was covered by the CyberEdge policy.</p>
<p>WHY IS THIS IMPORTANT? AIG’s in-house cybersecurity experts can help clients improve their cybersecurity risk maturity.</p>	<p>WHY IS THIS IMPORTANT? AIG proactively helps clients identify and address cyber vulnerabilities supported by data and analytics.</p>	<p>WHY IS THIS IMPORTANT? AIG helps clients with specific, trusted expertise when an incident occurs.</p>

What is AIG Cyber Solutions?

Coverage for physical and non-physical losses resulting from a cyber event on a primary (CyberEdge® or CyberEdge Plus) or excess/difference-in-conditions (CyberEdge PC®) basis.

Available limits up to \$100M (varying by coverage) and no minimum retention.

Terms, including limits, retentions, and coinsurance depend on a client’s perceived level of exposure and maturity of cybersecurity and privacy controls, and are based on responses provided in the [AIG Cyber Insurance Application](#).

Broad appetite across industries, entity types, revenue sizes and geographies.

Eligible policies include cybersecurity services valued at up to \$25,000.

Learn more: www.aig.com/whyaig

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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