

Setting the standard on cyber risk management

The insurance industry has long helped organizations rise to meet new risk challenges.

AIG is proactively elevating the industry's response to the proliferation of cybersecurity threats by engaging in evidence-based dialogue that supports a sustainable cyber insurance marketplace.

AIG has offered cyber insurance for more than 20 years. We continue to lead the industry in addressing coverage challenges and critical risks, from increasing contract clarity through affirmative cyber coverage to advising clients on a constantly changing threat environment.

One such risk is ransomware, which has led to increasingly frequent and severe cyber extortion claims across the industry.

In order to evaluate each potential risk with greater insight in light of this trend, AIG introduced a ransomware risk assessment. The responses allow AIG to better ascertain a current or potential client's specific cybersecurity controls that can help prevent and/or mitigate the severity and frequency of ransomware attacks. With our advanced analytics and leading claims experience, we often identify critical vulnerabilities and exposures for our clients and provide unique insights to help improve their ransomware risk management programs and enable well-informed cybersecurity investments.

AIG remains committed to these open lines of communication and collaboration with our distribution partners and clients to ensure a mutual understanding of current market dynamics and the risk management solutions available.



Addressing the evolving
**directors & officers
risk landscape**

AIG helps organizations create customized protection for directors and officers (D&O) against claims from shareholders, regulators and competitors. Since 2016, the D&O loss environment has significantly increased. Class action suits are expanding and derivative lawsuits are driving large settlements and mounting pressures, while stakeholders sharpen their scrutiny of management decisions. AIG provides leading D&O solutions that address the most important risks individuals and entities face. We also help clients understand and mitigate evolving D&O exposures through continuous feedback from our Claims organization.

The role of the Excess & Surplus (E&S) sector is more vital than ever — due to constriction of admitted market appetites as risks evolve and global events present new, more complex challenges. AIG's Lexington Insurance Company provides expertise to offer specialized insurance solutions to clients across industries, including small, middle-market and complex businesses. As wholesale brokers have a critical and ever-growing role in placing business in the E&S market, Lexington Insurance has redefined its distribution strategy to become a wholesale-focused carrier. In doing so, through our relationships with strategic wholesale producers, AIG delivers its expertise as a global specialty carrier and makes available its specialty products to the independent agency channel. Lexington's underwriting discipline is designed to maximize engagement without compromising dedication to reducing portfolio volatility.



Bringing AIG
**excess & surplus
expertise to the
middle-market**