

AIG Client Road Map

Over the past few years, clients have asked AIG for feedback on how we view their risk and how their cybersecurity risk posture compares to their peers, a way to better differentiate their risk and recognition for what they are doing well. In the nearly two decades we've been writing cyber insurance, we have accumulated the expertise and know-how needed to meet these requests and can provide valuable insights to our clients, including peer benchmarking and guidance on the most effective ways to manage cyber risk. This differentiates our approach to writing cyber insurance from our competitors. Follow along our client journey to learn more.

Our approach starts with our dynamic interactive application. It adjusts the questions asked based on the risk and the coverages sought and thereby better measuring cyber risk. It allows us to provide valuable differentiated feedback on each client's cybersecurity maturity. A quote can often be provided based on responses to the minimum required questions. However, clients are encouraged to answer all the questions so that they receive a quote commensurate to their risk profile, as well as greater transparency and feedback. Application responses are then transferred to our underwriting model to score and quantify the applicant's cyber risk.

The model combines the application responses, current threat intelligence, the potential impact of a cyber breach and insights gained from the thousands of cyber claims we've handled. The model is based on historical insights and patterns of how companies experience cyber breaches, such as points of entry and types of attacks and vulnerabilities seen in the vast majority of cyber breach scenarios. The end result is an overall cybersecurity maturity score against 10 different attack patterns across 11 asset groups, detailed in a comprehensive report for clients who bind coverage. CISOs can then use this information to understand their organization's threat profile and resilience in detail by both attack type and asset class. And further use the models mapping on how different controls affect each risk scenario to adjust their cybersecurity.

CyberMatics — our patent-pending security services-led approach — enhances the cyber underwriting model by providing an even more accurate and up-to-date risk assessment of a client's IT environment and the building blocks to offer insights directly to the client on a timely basis. Clients engage in either Darktrace or CrowdStrike to share with us certain data relevant to our underwriting model. This verified data can provide greater accuracy and improved scoring with the potential for improved terms, depending on the client's cyber maturity. Preventative support doesn't stop here.

Many insureds are eligible for complimentary services, including employee e-learning, blacklist IP blocking, domain protection, pre-breach consulting, and more. And all insureds have access to additional services from AIG's cyber risk consultants and our preferred vendor partners to continue to improve their cyber maturity. Despite best efforts to prevent a cyber attack, should

an insured suspect an incident has occurred or is occurring they are armed with 24 seven claims support and services. Our cyber claims hotline team will coordinate with the client to help implement their response plan, engage any necessary vendors to identify immediate threats — such as a hacker inside a network — and start the restoration and recovery processes so the insured can get back to business as usual, as quickly as possible. AIG's cyber solutions provide clients with a full spectrum of information, support, and services. Start your journey with us today.