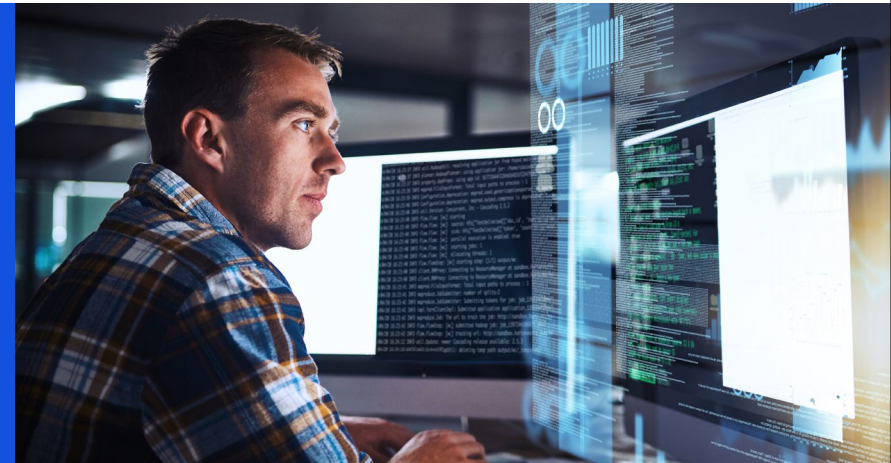


## Cut through the crowded insurance marketplace and get what you need with this guide to Why AIG

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



## The AIG Advantage

### Consistent End-to-End Cyber Care

- Serves clients as a stable, consistent partner with a broad appetite and highly experienced in-house cyber risk advisors and claims experts with 20+ years of cybersecurity experience
- Alerts clients – proactively – of known vulnerabilities or malware within their domains before a potential breach
- Enhances clients' collective cyber risk mitigation efforts across the insurance industry through [CyberAcuView's](#) pooling of data and expertise

#### WHY IS THIS IMPORTANT?

AIG supports clients through consistency, education, and expertise to help reduce cyber risk and in the event of a cyber incident.

### Data & Analytics That Do More

- Offers clients [complimentary high-level cyber risk assessments](#), using information provided during the underwriting process – even if coverage is not bound
- 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?

Innovative tools and actionable data and analytics help clients 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 a rapid client incident response led by an AIG cyber claims expert and AIG's network of cybersecurity firms
- Provides clients support and guidance from experienced claims experts, over 80% of whom are former lawyers

#### WHY IS THIS IMPORTANT?

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

30,000+  
AIG Cyber  
clients globally

6 new cyber  
claims each  
business day in  
North America

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

NetDiligence  
Toby Merrill  
Award for  
Excellence  
(2021)

## Why AIG

### Consistent End-to-End Cyber Care

**ISSUE:** AIG’s cyber underwriting process for a life sciences client resulted in an “average” rating of the client’s ransomware protection. The client sought expert guidance on improving their risk profile.

**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.

**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.

#### WHY IS THIS IMPORTANT?

AIG’s cybersecurity experts help clients improve their cybersecurity risk maturity.

### Data & Analytics That Do More

**ISSUE:** AIG identified known malware in a higher education client’s library network and quickly notified them of the vulnerability.

**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.

**BENEFIT:** AIG provided the CISO with their “first ever” 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.”

#### WHY IS THIS IMPORTANT?

AIG proactively helps clients address cyber vulnerabilities through data and analytics.

### Proven Claims Expertise

**ISSUE:** A successful phishing attack left a client’s computer network infected with ransomware. Several servers were encrypted and the threat actor demanded \$5 million in bitcoin for a decryption key.

**SOLUTION:** AIG’s claims experts and partners quickly determined that infected files could be restored from system backups. AIG paid for file retrieval, credit monitoring and PR services, and addressed company downtime (loss of revenues and costs to get up and running).

**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.

#### WHY IS THIS IMPORTANT?

AIG helps clients with specific, trusted expertise when an incident occurs.

## What is AIG Cyber?

- **Broad appetite** across industries, entity types, revenue sizes and geographies.
- **Affirmative cyber 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: [AIG Cyber Cover Guide](#)
- Coverage is available through a **stand-alone policy or as part of select property or casualty policies** from AIG. Available limits up to \$10M (varying by coverage) and competitive retention options.
- **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.
- Eligible policies include cybersecurity services valued at up to \$25,000.

Learn more: [www.aig.ca/cyberedge](http://www.aig.ca/cyberedge)

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.

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