EMEA Financial Lines — Cyber Risks





The AIG Advantage

Product Offering

- AIG has the largest cyber insurance team in EMEA.
- We have deep experience in underwriting cyber risks and handling complex cyber claims.
- Our experience and expertise enables us to deliver high quality advice and local underwriting and claims support to brokers.

Global Capabilities

- AIG can issue cyber insurance policies in over 60 countries around the world and offers support for multinational and international clients.
- We have a successful track record in tailoring cyber cover for specialist requirements.

Cyber Risk Advisory

- We provide tailormade feedback on the cyber security posture of our insureds through a team of experienced Cyber Risk Advisors across the EMEA region.
- AIG continuously monitors clients' publicly-facing internet infrastructures for key vulnerabilities, infections and misconfigurations.
- If AIG spots signs that may potentially lead to a substantial cyber incident, the client is alerted and can be guided through remediation by our Cyber Risk Advisors.

Cyber Loss Prevention

- AIG provides a range of complimentary cyber loss prevention services where annual premiums exceed EUR 5,000 (EUR 900 or more for SMEs).
- This service helps prevent a cyber loss from happening in the first place and includes:
 - Employee Cybersecurity eLearning and Phishing Simulations
 - Blacklist IP Blocking & Domain Protection
 - Infrastructure Vulnerability Scan
 - Darknet Credential Exposure
 - Identity Risk Assessment
 - Security Risk Ratings
 - Cybersecurity Information Portal
 - AIG CyberMatics
 - AIG Cyber Loss Control Orientation

AIG First Response

- Tried and tested 'First Response' approach: immediate IT, forensic and legal help after a breach.
- One hour response time to help mitigate client losses as early as possible.
- No policy retention for 'First Response'



Minimum Information Requirements for Coverage

Completed proposal forms and supplemental information: OSP supplemental, ransomware application form, OT supplemental form

Limits

• Typically up to 10m EUR

Minimum Premium Requirements

• No minimum premium applicable





Underwriting Sweet Spots



Multinational programs with local policies



Captive programs



Appetite across all revenue segments (SME, Mid Market, Large Corporate)

Segment	Appetite
Manufacturing	
Retail	
Hospitality	
Education	
Logistics	
Transportation / Shipping	
Financial Institutions	
Food and Beverage	
Utilities and Energy	
IT – Telco - Tech Companies	•
Health and Pharma	
Airlines and Airports	
Law Firms	
Hospitals	
Marine / Port Terminal Activities	
Payment Processors	
Gambling and Gaming	
Cannabis/Drugs	•
Credit Bureaus and Rating Agencies	
Crypto Currencies/Brokers	
Weapons Industry	•
Adult Entertainment	•
Government Entities/National Agencies	•
DNA Testing Direct-To-Consumer	•
Social Networking Sites – Social Media Platforms	•

Financial Lines Team AIG Netherlands





Distribution Team

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