

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 tailored 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'



Facts & Figures

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	●

● Strong appetite
 ● Appetite, but some restrictions may apply (such as a max limit)
 ● Outside or highly selective appetite

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