

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

EMEA Financial Lines

Head of Cyber, EMEA

Rogier Soer

Tel: +33 (1) 49 02 48 77

Email: rogier.soer@aig.com

EMEA Distribution

Head of Broker

Engagement, EMEA

Enrico Savoia

Tel: +34 69 9748844

Email: enrico.savoia@aig.com

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

This material was produced for use of AIG Europe S.A. AIG Europe S.A. is an insurance undertaking authorised by the Luxembourg Ministry of Finance and supervised by the Commissariat aux Assurances (www.caa.lu), incorporated and existing in the form of a société anonyme under the laws of Luxembourg, having its registered office at 35D, avenue John F. Kennedy, L-1855 Luxembourg, and registered with the Luxembourg Registre de Commerce et des Sociétés under number B218806.