

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

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

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## The AIG Advantage

### End-to-End Cyber Care

- Provides in-house cyber risk and claims expertise and guidance from underwriting to loss control to incident response and resolution
- Proactively alerts clients mid-term to the presence of known vulnerabilities or malware within their domains ahead of a potential breach
- Empowers cyber insureds to elevate their cybersecurity through our comprehensive Cyber Resiliency Program

#### WHY IS THIS IMPORTANT?

Education and expertise help reduce cyber risk and support clients in the event of cyber incident.

### Data & Analytics That Do More

- Provides clients an enhanced cyber risk assessment, with expert guidance from AIG’s Cyber Risk Advisors to remediate loss control gaps using best practices
- Offers complimentary high-level cyber risk assessments (PDF), using information provided during the underwriting process, even if a policy is not ultimately purchased
- Helps clients continuously verify cyber risk maturity, prioritize improvements, and improve cyber security investments with CyberMatics® – our patented, award-winning data and technology-driven process

#### WHY IS THIS IMPORTANT?

Clients are provided innovative tools and actionable data and analytics to 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 rapid incident response and collaborative claims handling via the CyberEdge Communications Platform leveraging AIG cyber claims experts and a network of specialized legal and forensic firms
- Provides clients support and guidance from claims experts, 90% of whom are former lawyers and who average 20+ years’ experience

#### WHY IS THIS IMPORTANT?

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

**30,000+**  
**AIG Cyber**  
**insureds around**  
**the world**

**Industry**  
**pioneer with**  
**cutting-edge**  
**offerings**

**Vulnerability**  
**and critical**  
**issue alerting**

AIG shares the interests of our distribution partners and clients in supporting a sustainable cyber insurance marketplace. Visit [www.aig.com/whyaig](http://www.aig.com/whyaig) for more information

## Why AIG

| End-to-End Care   | Data & Analytics   | Claims Expertise   |
|---|--|--|
| <p><b>ISSUE:</b><br/>AIG's cyber underwriting process for a healthcare and life sciences client resulted in an "average" rating of the client's ransomware protection. The client sought expert guidance on improving their risk profile.</p> <p><b>SOLUTION:</b><br/>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.</p> <p><b>BENEFIT:</b><br/>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.</p> | <p><b>ISSUE:</b><br/>AIG identified known malware in a Higher Education client's library network and quickly notified them of the vulnerability.</p> <p><b>SOLUTION:</b><br/>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.</p> <p><b>BENEFIT:</b><br/>AIG provided the CISO with their first 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."</p> | <p><b>ISSUE:</b><br/>A successful phishing attack left a client's computer network infected with ransomware. Several servers were encrypted and the threat actor demanded \$200K in bitcoin for a decryption key.</p> <p><b>SOLUTION:</b><br/>Working with AIG's claims experts and partners, it was quickly determined that infected files could be restored from system backups. No formal notifications were necessary.</p> <p><b>BENEFIT:</b><br/>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.</p> |
| <p><b>WHY IS THIS IMPORTANT?</b><br/>AIG's in-house cybersecurity experts can help clients improve their cybersecurity risk maturity.</p>   | <p><b>WHY IS THIS IMPORTANT?</b><br/>AIG proactively helps clients identify and address cyber vulnerabilities supported by data and analytics.</p>   | <p><b>WHY IS THIS IMPORTANT?</b><br/>AIG helps clients with specific, trusted expertise when an incident occurs.</p>   |

## What is Cyber Insurance?

Even with the most up-to-date security measures in place, cyber-attacks can happen. A cyber-attack (sometimes called a "data breach") can expose and leverage sensitive information – like passwords, social security numbers, and proprietary work. This makes data one of the most valuable (and vulnerable) assets an organization can hold.

Cyber insurance helps companies assess and mitigate their risk of a security breach and protect against litigation and reputation loss if an attack occurs.

These policies may also help with other aspects of cyber incidents:

- Restoration of information
- Data recovery
- Repairs to your company's computer systems
- Forensic investigations
- Ransom reimbursement

Learn more: [www.aig.com/whyaig](http://www.aig.com/whyaig)

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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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