

EMEA Financial Lines – Cyber Risks



Document intended for brokers and professional clients only



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 enable 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 possibly 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
Miscellaneous Intellectual Services	●
Construction	●
Manufacturing	●
Retail	●
Hospitality	●
IT – Telco - Tech Companies	●
Logistics	●
Transportation / Shipping	●
Financial Institutions	●
Food and Beverage	●
Utilities and Energy	●
Education	●
Health and Pharma	●
Airlines and Airports	●
Gambling and Gaming	●
Hospitals	●
Marine / Port Terminal Activities	●
Payment Processors	●
Law Firms	●
Cannabis/Drugs	●
Credit Bureaus and Rating Agencies	●
Crypto Currencies/Brokers	●
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

Head of Financial Lines Belgium & Luxembourg David Erschig

Email: david.erschig@aig.com

Head of Client & Broker Engagement - Belgium Frédéric Lycops

Email: frederic.lycops@aig.com

Copyright © 2023 American International Group, Inc. All rights reserved.

This is a publicity issued by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. Registered office: 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, Rue Robert Stumper 11, L-2557 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, www.caa.lu. Belgium branch office located at Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT number: 0692.816.659. The Belgium branch is registered with the National Bank of Belgium (NBB) under the number 3084. The NBB is located at de Berlaimontlaan 14, 1000 Brussels, www.nbb.be. The contents of this publicity is for information purposes only and cannot be considered as an advice or an offer to contract and cannot be relied upon to claim insurance coverage or engage AIG's liability. Only the insurance policy's terms and conditions provide an binding description of the cover.