



CyberEdge®





Financial Lines Product Profile

CyberEdge®



Addressing Companies' Top Priority

A recent AIG survey found C-suite executives, risk managers, and IT decision makers ranked risks for their companies as follows:

Cyber Risk	: 86%
Loss of Income	: 82%
Property Damage	: 80%
Workers' Compensation	: 78%
Utility Interruption	: 76%
Securities and Investment Risk	: 76%
Auto/Fleet Risk	: 65%

CyberEdge® is a comprehensive risk management solution for cyber insurance offered by AIG. In a rapidly changing landscape, CyberEdge® provides innovative protection to help businesses safeguard against sensitive data breaches (personal and corporate data), computer hacking, dumpster diving, computer viruses, employee sabotage or error, pilferage of information, security failures, business interruption and identity theft.

Most high-profile stories in the media today address the type of data loss that impacts people on a personal level; credit card numbers, medical records, birth dates, ID/passport numbers and other private personal information.

We should also be mindful of the impact from the loss of corporate data and information such as intellectual property and proprietary information; which in the hands of a competitor or even an extortionist, can severely disadvantage business.

We help you stay ahead of the curve and provide responsive guidance based on years of experience. The protection that CyberEdge® provides is a valuable additional layer to the most powerful first line of defense against cyber threats, - a company's own IT system.

More people are at risk

Virtually all companies handle personal and corporate data on a daily basis, whether it be identity card numbers and corresponding profiles of employees, credit card information, sensitive demographic information about customers' information on budgets, customer lists, share prospectus or marketing plans. The same companies face very real liabilities if such data falls into the wrong hands or enters the public domain.

More claims examples equals increased demand

Clients are realising the risk to data and are beginning to request policies with enhanced coverage. AIG has launched the most innovative insurance product in addressing these issues: CyberEdge®.



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Providing a Comprehensive Solution

With CyberEdge®, we help you respond to an incident better, quicker, and more systematically.

A response typically requires:

- Computer forensics to determine the cause of an event.
- Compliance with the diverse notification requirements of various countries and jurisdictions.
- Crisis management to mitigate reputational damage.
- Hiring legal counsel to advise your company with regard to its response to an incident.
- Adherence to regulatory requirements of all relevant jurisdictions.

Responsive Guidance

- Our CyberEdge® teams located around the world are responsive and react quickly to give guidance when needed, from assessing your needs through to processing your claims.
- With CyberEdge®, you have instant access to the best and most experienced claims specialists and other strategists to advise you when you need it. The strong relationships we have with vendors, including forensic, legal, and communications, ensure rapid support.

Experience

- We have been protecting companies in some countries against cyber risk since the late 1990s when the cyber insurance industry was in its infancy.
- Our team has underwritten thousands of cyber policies.
- Some of the largest companies and more than 20 million individuals have trusted us to help respond to some of the biggest data breaches.

Ahead of the Curve

- Constantly monitoring the cyber landscape, we stay at the forefront of the industry as cyber risks continue to evolve.
- Our innovation becomes your protection.
- Companies have the flexibility to tailor coverage options to ensure they are able to promptly respond and prevent future or more costly damages.

Other Policy Gaps

Most traditional insurance policies do not provide adequate coverage or protection in the event of these evolving exposures:

- **Professional Indemnity/ Professional Liability (PI)** - Broadly worded PI policies are tied to "professional services" and may have a requirement that there be an act of negligence.
- **Commercial General Liability** - Advertising Injury/Personal Injury has potential exclusions/limitations around financial loss and online web advertising.
- **Crime** - Requires intentional acts trigger and only covers money, securities, and tangible property.
- **Property** - Data is not considered tangible property. CyberEdge® is a specially designed solution which addresses the liability of companies arising from data protection laws, the management of personal data and the consequences of losing corporate information.



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The Cost of Data Breaches

Research has shown that data breach costs tend to be linear; the more records comprised the greater the costs. Expenses associated with a large data breach include:

- **Detection, escalation, notification and response** - A sophisticated attack by a hacker may take months to uncover, after which the full extent of the damage may not be known for several additional months.
- **Lost business** - Business can be lost both as a result of customer attrition as well as difficulty in attracting new customers.
- **Fines and penalties**
- **Damages** - Individuals and businesses that claim to have been damaged as a result of a data breach often seek compensation.
- **Lost productivity** - While difficult to quantify, lost productivity can be a very real cost of a data breach.
- **Additional audit and security requirements** - Companies experiencing a data breach may deem it necessary to implement enhanced monitoring and auditing protocols.
- **Miscellaneous additional costs** - Additional costs arising from a data breach can include legal fees, consultant fees and various settlement costs.

Advisen Special Report Sponsored by AIG, "An Anatomy of a Data Breach: Disaster - Avoiding a Cyber Catastrophe." 2011

Coverage includes:

- **Personal Data Liability** - Breach of personal information/Data Protection.
- **Corporate Data Liability** - Breach of corporate information.
- **Outsourcing** - Breach of Data Protection by an Outsourcer where the Data User or Policyholder is legally liable.
- **Data Security** - Damage resulting from any breach of duty that ends in:
 - Contamination of Third Party Data by a malicious code, virus or unauthorised software
 - Improper or wrongful denial of access by an authorized Third Party to Data
 - The theft of an access code from premises, computer system, or employees
 - The destruction, modification, corruption, damage or deletion of Data stored on any Computer System due to a Breach of Data Security
 - The physical theft of hardware
 - Data disclosure due to a Breach of Data Security
- **Defence Costs** - Both Civil and Criminal (where legally premissible), including defence costs in respect of any regulatory investigation or criminal prosecution brought by a public authority.

Available Coverages:

We make it easy to do business with us by offering competitive rates, tailored solutions, and straightforward claims processing. In order to fit your unique needs, Cyber Edge's[®] suite of coverage includes:

Benefits:

- **Data Administrative Investigation** - Provides costs and expenses for legal advice and representation in connection with a formal investigation by a Data Protection Authority or other regulator.
- **Data Administrative Fines** - Insurable fines and penalties obligated to pay to a government authority, regulator or data protection authority for a breach of data protection laws or regulations, where legally premissible.
- **Notification & Monitoring Costs** - Provides costs and expenses for disclosure to Data Subjects (legally required or otherwise).
- **Repair of the Company's and Individual's Reputation** - Reimbursement of costs incurred for repair of reputation.



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Industries that will benefit from CyberEdge® include all Commercial entities, including but not limited to the following sectors:

- Medical/Healthcare
- Retail/Wholesale
- Manufacturing/Industrial
- Construction/Real Estate
- Telecommunications/Media /Technology/Internet Services
- Transportation/Airlines/Travel Sector/Logistics
- Education (Schools, Colleges and Universities)
- Entertainment
- Professionals (Solicitors, Law Firms, Accountants, Insurance Brokers)
- Telemarketing/Call Centre/ Internet Services/Data Processing (Outsourcer)
- Government and Municipalities
- Any company with offices/ operations in EU, Japan, Australia, New Zealand, Korea, Hong Kong, Taiwan, Malaysia and USA where data protection legislation is onerous
- Any other commercial entity that holds personal information and data

Target market

From small to multinational companies with a minimum revenue/ turnover/fee income of at least US\$100,000 per annum

Jurisdiction/territorial limit

Worldwide (excluding USA/Canada)

Documents required for underwriting (to be reviewed and accepted by Underwriters)

CyberEdge® Proposal Form

Coverage period

Claims first made against the Insured during the Policy Period

Limits of liability

Up to US\$15,000,000 (RM45,000,000) - subject to individual risk assessment

Damage due to a claim covered by this policy:

- Electronic Data - Determining whether Electronic Data can or cannot be restored, recreated, or recollected.
- Pro Active Forensic Services - Identifying whether a breach of data security has occurred/is occurring and its cause; includes advice on how to mitigate/prevent.
- Wide definition of Insured - Including director or partner, in-house counsel, data protection officer, Chief Compliance Officer, employee, estates or legal representatives of any insured.
- Wide definition of Data, Data Protection, Breach of Duty

Optional Extensions

- Media Content - The collection, creation, release, printing, broadcasting or distribution of media content, advertising and written, printed, video, electronic, digital or digitized content that results in an infringement, plagiarism, piracy or misappropriation or theft of ideas; libel or slander committed without malice or an intrusion, invasion.
- Cyber Extortion - Any extortion incurred as a result of a Security Threat.
- Network Interruption Insurance - Net Income (Net Profit or Loss before income taxes) that would have been earned and continuing normal operating expenses incurred, including payroll, as a result of a security failure.

Data Crisis Response Services

- Dedicated hotlines to specialist legal and public relations advisors in the event of an actual or suspected data loss.
- Timely advice to help Insureds mitigate or even prevent loss.
- Leading professional experts providing global coverage and localized advice.
- Direct access to the helpline, no permission required from Insurer.
- Services available to individuals and the company.

To learn more about CyberEdge®:

Email : CyberEdge@aig.com
Visit : www.aig.com/us/CyberEdge
Contact : Your insurance broker



Passport for CyberEdge®

CyberEdge® is a comprehensive risk management solution for cyber insurance offered by AIG. In a rapidly changing landscape, CyberEdge® provides innovative protection to help companies safeguard against sensitive data breaches, computer hacking, dumpster diving, computer viruses, employee sabotage or error, pilferage of information, and identity theft.

As companies are increasingly global, we offer Passport, a global service platform, as a simple and efficient way for companies to secure cyber insurance that is aligned with local laws, regulations and customs worldwide, including locally-admitted policies. Passport makes addressing cyber security exposures on a global basis less complex.

Did You Know?

Local laws and regulations sometime:

- Require that a cyber policy be issued by a locally licensed carrier.
- Prohibit a local operation from having its parent company's policy pay claims directly into that country.
- May not be effectively addressed, or even considered, in the wording of a global policy.

Better, Faster, and More Efficient Global Protection

Passport is a simple, effective means to far-reaching global advantages, including:

- Coverage that is admitted locally and in sync with local laws, regulatory requirements, language and customs.
- Access to local experts in underwriting, claims, and litigation management.
- Easy to understand coverage, coordinated worldwide.

A Less Complex Way to Address Global Cyber Security Exposure

Passport makes securing the necessary protection against cyber risk around the world as simple as possible.

- A client receives one proposal detailing the terms of its global cyber program, including the worldwide policy and any requested locally admitted policies.
- The outlined coverage is accepted and it's done.
- Appropriate local policies are issued through our local offices around the world. Local policies are crafted in accordance with local regulations, industry practices, and exposures.¹

¹ Limits are subject to capacity management; certain countries may limit the availability of either a single aggregate or a separate world limit.



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Passport for CyberEdge®



Passport for CyberEdge® Destinations*

- Australia
- Austria
- Belgium
- Brazil*
- Canada
- Chile
- Cyprus
- Denmark
- Finland
- France
- Germany
- Greece
- Hong Kong
- Hungary
- Italy
- Japan
- Netherlands
- New Zealand
- Norway
- Poland
- Singapore
- Slovakia
- South Korea
- Spain
- Sweden
- Switzerland
- Taiwan
- United Kingdom
- United States

*Special handling and additional premium required for Brazil.

New destinations are added constantly, so please check with a Passport representative for more information.

To learn more about CyberEdge®:

Email : Passport@aig.com
Visit : www.aig.com/CyberEdge
Contact : Your insurance broker



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CyberEdge® Claims



Dedicated CyberEdge® claims specialists are ready to assist a company's IT department manage the aftermath of a cyber attack the moment it occurs. Backed by over a decade's worth of experience handling cyber-specific claims and the strength of our extensive vendor network, our team provides the additional layer of response an IT department needs to face a cyber attack.

Claim Benefits

- Single point of entry to report, acknowledge, and process claims in a timely fashion.
- Access to our local claims specialists on the ground around the world.
- Access to a panel of domestic and international attorneys with local expertise in handling cyber claims.
- Access to eRisk Hub, powered by NetDiligence®, containing tools and vendor information to minimize the effects of a breach.

Unprecedented Experience

- Since introducing cyber liability insurance in 1999, we have helped thousands of companies in various countries and more than twenty million individuals face a cyber attack. The breadth of our claims inventory means that we are uniquely positioned to identify and anticipate claim trends and settlement values.
- On average, our claims specialists have more than seven years of industry experience handling the most complex first-party and third-party cyber claims.
- Co-located with our underwriting staff, our claims specialists gain a more complete understanding of our customers' business needs, ensuring claims handling is consistent with underwriting intent and facilitating prompt decision-making.

Rapid Support When Needed the Most

- Our claims specialists are responsive and react quickly to give guidance when you need it, from assessing your needs through processing your claims.
- Most of our coverage is written on a primary basis, enabling our claims specialists to be on the front line and have the authority to make decisions when needed.
- Our long-established expert vendor network of legal firms, forensic investigators, public relations firms and more offer immediate support for our insureds facing a cyber attack, anytime and anywhere.



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Our Claims Experience Around The World

- When a server and hard drive maintained by a company acquired by an insured were stolen, sensitive data for nearly 45,000 individuals was compromised.
 - We worked with the insured and provided \$1 million to cover notification, public relations, and other incident-related services.
- When an insured national apparel retailer with hundreds of outlets experienced a 48-hour systems failure at the start of a busy holiday weekend, the insured could not process sales and payments quickly and its operations were disrupted.
 - We added our expertise, assisted the retailer in retaining a forensic accountant, and verified the lost sales calculation for the holiday weekend.
 - We also reimbursed the insured for approximately \$1.4 million of lost sales incurred after the waiting period applicable to a network interruption caused by a system failure (coverage enhancement available from AIG).
- When an insured hospital was notified by the Secret Service of a potential breach that may have compromised data for 40,000 patients, our experienced team of dedicated cyber claims specialists quickly engaged a breach coach and a forensic investigator.
 - As a result, the insured had knowledgeable partners to provide advice, handle notifications, create a call center, offer patients access to identity-monitoring products, and ensure the incident was properly reported to the state regulatory agencies.

To learn more about CyberEdge®:

Email : CyberEdge@aig.com

Visit : www.aig.com/us/CyberEdge

Contact : Your insurance broker



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CyberEdge® Vendors and Partners

When a breach event occurs, time is of the essence. Having a response plan in place with access to third-party resources will help you efficiently and cost-effectively respond to and recover from breach. Our strong relationship with forensic, legal and communications vendors ensure rapid support. Below is a simple listing of our vendors and partners*.

Responsive Guidance Through the eRisk Hub Portal

Our eRisk Hub portal, powered by NetDiligence®, provides tools and resources to help you understand the exposures, establish a response plan, and minimize the effects of a breach on your organization.

As an AIG policyholder, insureds receive complimentary access to the portal and a more comprehensive list of vendors.

Insureds can access a comprehensive list of vendors at www.eriskhub.com

Legal Counsel

Norton Rose (Asia) Limited

Locations:
Singapore, Hong Kong; China; India; Japan; Malaysia; New Zealand; South Korea; Australia, Indonesia, Philippines, Taiwan and Thailand.

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American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. 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.

AIG in Malaysia

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Bring on tomorrow