



How can we help?

WINNING WITH AIG



Cyber

Underwriting Sweet Spots



CyberEdge®

Our core Cyber product:

- Modules covering first party costs, regulatory investigations & penalties, and cyber liability.
- Other extensions available to include Extortion, Network Interruption and OSP cover.



ProfessionalEdge

ProfessionalEdge extensions:

- Modular policy which includes Professional Indemnity (PI) cover to the Technology, Media and Specified Professions industries
- Combined Cyber/PI cover provides a tailored solution to firms who are purchasing two separate policies and effectively addresses the complex dovetailing risk of PI and Cyber for a technology firm
- Additional cyber extension include System Failure, Telephone Hacking and Computer Crime

Preferred Clients

Very broad underwriting appetite for cyber risks across profession, occupation, client segment and geographies

- ✓ Nearly all industry sectors (exceptions below)
- ✓ Businesses of all sizes from SMEs to large multinationals



CAUTION

- Credit rating agencies
- Crypto Currencies/Brokers
- Social Media platforms
- DNA Testing/Advising

AIG Cyber Differentiators



Cyber Expertise

- The largest cyber insurance team in South Africa.
- Deep experience underwriting cyber risks and handling cyber claims.
- Enables us to deliver high quality advice and support to brokers.



Global Capabilities

- We can issue cyber insurance policies in over 60 countries around the world.
- Strong support for brokers' multinational and international clients.
- Successful track record tailoring cyber cover for their specialist requirements.



Complex Cyber Solutions

- We have a variety of policy wordings, built in a modular format to allow greater flexibility, designed to cater for a wide number of losses and industry-specific risk exposures.
- Tech Premier offering provides combined cover for Cyber, Professional Indemnity and Public/Products Liability exposures.



Claims First: Response

- Tried and tested "First Response" immediate IT, forensic and legal help after a breach.
- 1-hour response to help mitigate clients' losses as early as possible.
- No policy retention for "First Response".



Claims First: Prevention

- A range of complimentary services where annual premiums of R75,000 or more.
- Includes vulnerability scanning, malicious IP blocking, cyber prevention training.
- Helps prevent a cyber loss from happening in the first place.

Our Cyber Leaders

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