

<p>48</p>  <p>Local branch offices in North America and operations in 54 countries</p>	<p>Number of Chubb Insureds' exposed records in the past 20 years:</p> <p>588,473,656</p> 	<p>Chubb has helped notify more than</p> <p>300 million</p> <p>individuals of a privacy breach</p> 	<p>On average, Chubb handles</p> <p>more than 2</p> <p>cyber incidents each day</p> 
---	---	--	---

Cyber attacks can cause system interruptions or enable third parties to corrupt, steal, or even hold data hostage, often impacting many different aspects of your business operation. Often, many different policies could respond to one cyber event. With this in mind, Chubb has created the next generation of cyber protection. Our cyber products integrate privacy, network security, incident response, and media liability with options for Errors & Omissions to deliver a holistic solution.

Features and Benefits

- More than two decades of experience servicing cyber accounts
- Market leading, highly customizable cyber products offered on a monoline basis, in conjunction with management liability, or purchased as part of an integrated solution
- Dedicated cyber experts across underwriting, claims, and risk engineering

Cyber Highlights¹

- | | |
|---|---|
| <ul style="list-style-type: none"> • Industry-leading solutions designed to address evolving regulatory, legal, and cyber security standards and built to contemplate emerging risks • Payment Card Loss coverage built into the base form • Broadened definition of Protected Information includes biometrics, internet browsing history, and personally identifiable photos and videos | <ul style="list-style-type: none"> • Extortion Expenses explicitly include Bitcoin and other cryptocurrencies • Insurance applies anywhere to address continued evolution of hosting and data storage • Cyber Incident Response Expenses with expansive consumer-based solutions that are ahead of regulatory requirements |
|---|---|

Service Offerings

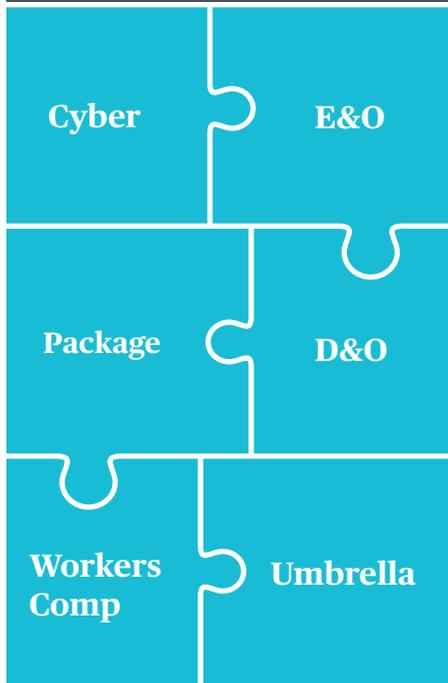
- | | |
|---|--|
| <ul style="list-style-type: none"> • Signature risk mitigation offerings including password defense and cyber security education • Signature assessments provided at a reduced rate from preferred vendors, including response readiness, phishing simulation, network vulnerability scans, and security benchmarking • Incident response services provide immediate triaging and consultation from legal experts (data breach coaches) in the cyber field as well as many services required after a breach, such as forensics, notifications, credit monitoring, and public relations | <ul style="list-style-type: none"> • Dedicated cyber claims adjusters with experience adjusting cyber-related losses • Cyber Alert[®], a free mobile application, offers 24/7 incident reporting and response resources at your fingertips • The Chubb Cyber IndexSM provides you real-time access to our proprietary data, giving you insight into current cyber threats and how you can protect your company against them |
|---|--|

Why Chubb?

 Underwriting Expertise	 Tailored Solutions	 Risk Engineering Services	 Superior Claims Service	 Global Reach	 Financial Strength
--	--	---	---	--	--

Integrated Solution

Scalable and modular insurance products for risks specific to your business.



What have we written lately?

Risk Description	Insurance Written	Approximate Premium	The Chubb Difference
Law firm	<ul style="list-style-type: none">• Package• Cyber• Workers Comp• Auto• E&O• Umbrella	\$169,000	<ul style="list-style-type: none">• Cyber loss mitigation services and incident response services• Ease of adding cyber to an integrated P&C insurance solution
Technology services and consulting	<ul style="list-style-type: none">• Package• E&O• Cyber	\$85,000	<ul style="list-style-type: none">• Inclusion of network extortion and associated expenses• Two decades of experience in the cyber space
Nursing and rehab facility	<ul style="list-style-type: none">• Package• Medical Liability• E&O• Cyber• Workers Comp• Excess	\$164,000	<ul style="list-style-type: none">• Claims specialists dedicated to the healthcare industry• Contingent business interruption on the Cyber ERM policy



Rediscover Commercial

chubb.com/rediscover



CI Web App

appetiteapp.chubb.com



Cyber Index

chubb.com/cyber

Claims Scenarios

- A seller of retail goods was struck with a virulent strain of ransomware that encrypted data, crippled systems, and demanded \$25,000 in Bitcoin. After consulting with their Chubb cyber claims representative, as well as an incident response coach and forensic expert from Chubb's cyber panel, the insured decided to pay the ransom. The insured received a decryption key that permitted access to the once-encrypted data. A forensic accountant was also retained from the Chubb panel and assisted in the calculation of the insured's business interruption (BI) loss. After comparing the insured's sales from the time of the attack to records of previous sales, Chubb paid a BI loss of more than \$200,000.
- A healthcare organization was notified by an outside firm that one of its doctors was being impersonated by an unlicensed physician. The imposter was able to review several medical files as part of a physician peer review process. Once the insured became aware of the situation, patients were notified of the breach. Several of the affected individuals brought third-party claims against the insured for failing to safeguard their PHI. Chubb settled the claim.
- A financial institution was the victim of a distributed denial of service (DDoS) attack over the course of a two-month period, which periodically degraded the insured's productivity. The DDoS attack crippled the insured's system by overwhelming it with fraudulent internet traffic, impacting legitimate site traffic. The attack simultaneously originated from multiple sources making it difficult to stop. The Chubb claims team helped the insured retain the services of an incident response coach and forensics firm to respond to this incident. This DDoS attack also caused the insured to suffer a business interruption loss, which Chubb responded to.

¹ Cyber Highlights are for the Cyber Enterprise Risk Management (ERM) product

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. The claim scenarios described here are hypothetical and are offered solely to illustrate the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to actual claims. The precise coverage afforded by any insurer is subject to the terms and conditions of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.