

Cyber Enterprise Risk Management

CHUBB®



In today's connected environment, cyber security is a widespread concern. Yet analysts fear that, across many different industry sectors, some companies are failing to take their responsibilities seriously. All too often, businesses do not fully understand their organisation's cyber and data privacy risks until an event occurs.

Any company can be affected by a breach of sensitive customer or employee information. Even the loss of a single laptop, if not properly managed, can turn into a public relations disaster, destroying not only a corporate brand but also its balance sheet. As a global leader in cyber insurance, Chubb understands the business of protection. Through our worldwide experience and capability, coupled with local underwriting and risk management expertise across Asia, we work to help businesses move forward with confidence.

A complete risk solution

Over 15 years of experience in cyber risk

Our dedicated cyber teams in Asia, Europe and the US can look back to over 15 years of local underwriting

experience and claims handling. With this international expertise under our belt, we are well prepared to understand and respond to the current and future cyber risk challenges that our customers face.

Moving beyond insurance to enterprise risk management

Our local underwriters and risk specialists support our customers by helping them understand what leads to cyber incidents and how to prevent them, from before a policy inception. And in the case of a cyber incident, they can immediately advise on the right steps to take to minimise losses and manage reputation. We're proud of our role in helping to move the insurance market beyond a simple policy into a complete loss control and risk management solution.

Tailor-made solutions

At Chubb, we know that, when it comes to cyber, every company's risk profile is different and there is no such thing as a 'one size fits all' solution. Our team of cyber underwriters, risk engineers and carefully-chosen expert partners work together and take time to understand our clients and provide tailor-made solutions that really meet their needs.

Financial Lines

Our best-in-class offering:

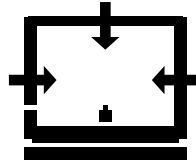
- Measurement in the underwriting phase to help clients better assess risks and position coverage more effectively
- Assistance through vendors to provide enhanced risk management during the policy period
- Dedicated 24/7 incident response teams to assist in a crisis due to a covered cyber incident
- Simplified policy language and structure with end-to-end solutions, all backed up by a diversified, global insurer with AA+ rating

Emerging risk no. 1: Technology risk

According to our Emerging Risks Barometer 2015, with 500 respondents in 25 countries, 43% of risk experts consider technology risk as one of their greatest concerns. They also indicated that it consumes more time and resources than any other emerging risk, and that they expect it to have the greatest financial impact on their business.

Technology plays a role in almost every business's strategic planning - whether in the development of new services or products or as an enabler of operational effectiveness. When it comes to technology risk management, however, the research suggests that companies may not be focusing on the right areas, due to a lack of knowledge about the most likely sources of threat.

The following aspects of technology risk currently cause risk experts the greatest concern:



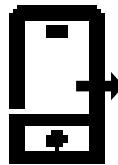
33%

Hacking/denial-of-service attacks



30%

System failure



29%

Advances in digital technology threatening existing business model

Our Chubb team

At Chubb, we know that cyber risks do not respect borders. They can strike anywhere, at any time, with global consequences for any organisation. That's why we have established the Chubb Global Cyber Practice.

This is a specialist network of Chubb cyber risk experts from all around the world. Together, the team ensures that we take a consistent and swift approach to respond to cyber risks, and to the needs of the market, in a globally cohesive manner.

Our experienced experts across Asia are an integral part of this network. A team of local underwriters in Singapore works with brokers and customers to design and deliver our Cyber Enterprise Risk Management solution.

This dedicated, specialist team understands the unique challenges that businesses in Asia face today. Together with the support of our own internal IT risk engineers, we specialise in customising local solutions to meet the individual needs of Asian companies and their operations worldwide.

Why Chubb?

The answer is simple. At Chubb, we do not take our promises lightly. Once you are insured by Chubb, you can be assured that we will be there when you need us.

Chubb has underwritten management and professional liability cover in the international markets for more than 60 years, and in Asia for more than 20 years. Chubb is experienced with processing the most challenging of cases, having handled a diverse range of claims in this region. Our experience in claims handling is complemented by our innovative capabilities, as evidenced by the launch of new products and/or endorsements to stay ahead of market trends.

This assurance of quality, coupled with competitive-priced products and excellent customer service are reasons why you should choose to be insured by Chubb, one of the world's strongest, largest insurers.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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