SOMPO INTERNATIONAL

INSURANCE

Cyber & Network Risk

Products & Services

"We offer our insureds and broker partners a dedicated, industry recognized team backed by the scale, ratings and financial stability of one of the largest global P&C companies."

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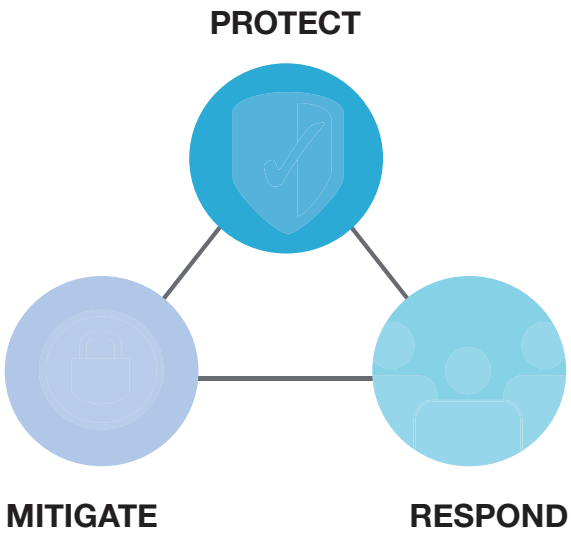
In today's fast changing business environment, every organization must be prepared for the possibility of a network security event. Whether due to loss or theft of mobile devices, malware or the next generation of malicious hacking threats, businesses of all sizes face new, network-oriented financial, operational and reputational exposures. The resulting data breach, cyber extortion, system outage or supply chain interruption can have a significant impact on profitability and create unnecessary distractions for a company's management and customers.

Sompo International offers our insureds comprehensive first and third party liability coverage that is highly coordinated with risk mitigation and response services. Our globally integrated team has the depth of experience and extensive product knowledge to respond effectively to today's cyber threats. We also work closely with best-in-class specialists who can help prepare our insureds for emerging risks.

We partner with our clients throughout the account lifecycle to ***Mitigate, Protect and Respond*** — from pre-underwriting assessment tools through coordinated response and claims services.



Sompo Digital Lab was established in Israel in 2017 with a focus on financial and cyber security solutions.

Sompo Holdings Inc. is the first insurance company to collaborate with local start-ups, offering state-of-the-art technology to address emerging cyber security threats. The Israeli hub, along with similar Sompo technology hubs in Tokyo and Silicon Valley in the U.S., enable Sompo to offer clients a full suite of customized cyber security solutions aligned with the company's insurance products.

MITIGATE

Pre-underwriting assessments. With a breadth and depth of industry expertise, we work closely with brokers and insureds to identify exposures unique to each organization. Whether healthcare, financial institutions, professional services or manufacturing, we have the experience to assist insureds of all sizes to enhance their cyber risk mitigation plans.

Mitigation activities. We partner with preferred service providers to deliver innovative tools and analytics and advise insureds on preventative actions that can reduce cyber risk and mitigate loss once it occurs. Our partners can work with organizations to develop comprehensive response plans incorporating legal, regulatory, crisis management and financial elements.

Sompo International Cyber Risk Portal. Our insureds have 24/7 unlimited access to Sompo International's proprietary loss control and risk mitigation cyber portal, with timely information and tools to assist businesses in protecting their network environments and data assets. Our Cyber Risk Portal offers a wide range of resources including best practices guides, incident response plan templates, the latest cyber security newsfeeds, training and access to our preferred provider network.

Risk Management Resources

NetDiligence	QuietAudit® Common Vulnerabilities and Exposures Survey*
	Breach Plan Connect™ (subscription-based SaaS solution)*
	Network Vulnerability Scan Testing
BitSight	BiSight Security Risk Rating Report*
Kivu	Kivu Social Engineering Testing and Phishing Campaign*
SecurIT360 and Crypsis	Email Security Review
Crypsis	Crypsis vCISO Program*
	Security Checkup
	Breach Readiness Review
Mullen Coughlin	Tabletop Exercises
Mandiant	Tabletop Exercise
	Security Program Assessment
	Mergers & Acquisitions Security Assessment
	Compromise Assessment
	Cyber Insurance Risk Assessment

** Services are offered free of charge for Sompo International insureds.*

PROTECT

Tailored solutions to address a broad range of network security and privacy perils. Sompo Premier Professional policy offers a broad array of first and third party liability coverages, either on a standalone basis or in conjunction with professional liability coverage.

Available Coverages

- Network Security, Privacy and Media Liability
- Regulatory Proceedings (Fines & Penalties)
- Privacy Breach Costs
- Business Income Loss
- Contingent Business Income Loss
- Digital Assets Loss
- Cyber Extortion Threat and Reward Payments

Available by Endorsement

- Breach Assist (Dollar Denominated)
- Breach Assist (Per Person)
- Cyber Side A
- Social Engineering and Fraudulent Instructions
- Computer System Property Damage
- PCI Fines & Penalties

Coverage Benefits

- Covers state and federal regulatory actions related to the management and handling of protected personal, health and corporate information, including court-mandated consumer redress funds
- Pays privacy breach costs upfront on behalf of the insured
- Broad coverage available for PCI fines and penalties, including PCI assessments
- Broad definition of Personal Information
- Optional Breach Assist endorsement covers privacy breach costs on a dollar denominated or per-person basis, outside of the policy's aggregate limit of liability (not available to all applicants)
- Cyber Side A extends policy coverage to include non-indemnifiable network security and privacy-related lawsuits filed directly against corporate directors and officers
- Covers both mandated and voluntary notification to customers
- Includes affirmative coverage for cyber terrorism
- Provides worldwide coverage, where permissible by law

RESPOND

When a cyber event happens. Our team of experts quickly identifies critical issues and guides each organization through a uniquely tailored response to meet legal and regulatory disclosure deadlines, limit fines, penalties and liability, and reduce reputational damage. Our insureds have access to hand-picked specialists who will guide each response in a professional and cost effective manner.

- A 24/7/365 hotline to report data breaches and other claims to ensure that appropriate actions begin immediately
- Top-tier breach counsel available from the outset and throughout the event lifecycle to counsel insureds regarding necessary steps and compliance requirements under all applicable laws
- Access at preferred rates to established vendors and law firms to provide insureds with preeminent expertise within the cyber arena in the areas of legal defense, computer forensics, credit monitoring, ID restoration and related service
- Access to ransomware and similar extortion response services, offering guidance from payment through decryption and reporting

Responsive and consistent claims handling. With rapidly evolving technology and new threats emerging on a regular basis, cyber claims can be ambiguous by definition. Cyber claims require more than just delivering efficient service, timely responses and fast and fair payment. Our dedicated cyber claims team works closely with insureds and preferred vendors to develop the optimal plan tailored for each claim event and provide consistent guidance throughout the event lifecycle.

Our experienced claims team is a key differentiator with our clients and brokers, delivering value added expertise from client facing and technically proficient claims professionals. Our specialists have helped shape the cyber insurance market from inception and have a history of collaboration and open communication across a broad range of cyber claim events. It is this foundation that enables us to deliver expedited response and action critical to address each insured's unique situation and reduce the impact on their business.

Breach Assist Resources

Breach Reporting	Mullen Coughlin
	McDonald Hopkins LLC
Forensic Investigations	Ankura (Acquired Navigant Cyber)
	Charles River Associates
	Crypsis
	Kivu Consulting, Inc.
	Mandiant, A FireEye Company
	Stroz Friedberg
	Verizon RISK Team
Mail/Call Center	AllClear ID, Inc.
	Epiq
	Experian Data Breach Resolution
	NPC's Immersion Data Breach Response
Credit Monitoring and Restoration	AllClear ID, Inc.
	Epiq
	Experian Data Breach Resolution
	TransUnion
Legal/Defense	Baker Hostetler LLP
	Ballard Spahr LLP
	Davis Wright Tremaine LLP
	Holland & Knight LLP
	Mullen Coughlin LLC
	McDonald Hopkins LLC
	Norton Rose Fulbright LLP

"Long-standing partnerships with industry leading vendors and law firms within the cyber arena provide our insureds with preeminent expertise, enabling us to deliver expedited response and minimize impact on their business operations."

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About Sompo International

Sompo International Holdings Ltd., a global specialty provider of property and casualty insurance and reinsurance, underwrites agriculture, professional lines, property, marine, energy, casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines, weather risk and specialty lines of reinsurance. Sompo International is a wholly owned subsidiary of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market.

Our Financial Strength

Sompo International's operating subsidiaries have balance sheets comprising high quality assets and excellent liquidity. We maintain ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's. In addition, we are part of Sompo Holdings, Inc., which holds more than $100 billion in total assets.

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To learn more, visit us at: **www.sompo-intl.com/cyber**

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