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# FAMILY CYBER PROTECTION

Powered by mobile technologies and the internet of things, we now live in a 24/7 connected world that delivers many valuable benefits. Unfortunately, it also exposes consumers to new risks and undetectable dangers with devastating consequences. Without an effective cyber insurance product, carriers leave themselves exposed to unanticipated losses and also risk having their customers look elsewhere for protection.

For Personal Lines carriers looking for an effective approach to cyber risk, AAIS has partnered with Berkley Re Solutions to deliver an all-new Family Cyber Protection™ Solution tailored to the consumer marketplace, while providing access to reinsurance capacity to help manage risk accumulation.

Family Cyber Protection™ provides a broad array of affordable coverages and educational resources for today's cyber insurance marketer. The comprehensive solution is integrated with the AAIS Personal Lines Suite and provides coverage for many real-life scenarios:

- Online Extortion Threats
- Ransomware
- Social Engineering
- Cyberbullying
- Identity Theft
- System Compromise
- Breach Monitoring
- Internet Cleanup

## Family Cyber Protection also provides:

- Flexibility to customize or adjust the AAIS standard product to meet the unique needs of Member carriers and their customers.
- Language that addresses new risk exposures, including those associated with family cyber security.
- Tailored forms to meet the requirements of all jurisdictions.
- Filing support including assistance with answering state objections.
- Claims training and consultation.
- Marketing support and Underwriting Training.

## Berkley Re Partnership

- Identity Theft Educational and Preventative Materials from CyberScout.
- Berkley Re Solutions can assist carriers in managing cyber risk accumulation through a custom reinsurance program, designed specifically behind the Family Cyber Protection Solution.
- Berkley Re Solutions can work directly with underwriters, or through their reinsurance broker to tailor a program to help meet risk management goals.

## Dedicated Service

- AAIS subject matter expertise for:
  - Forms and endorsements
  - Manuals, rules, factors, and rates
  - Actuarial methodology and procedures
  - Data
  - Information technology
  - Legal compliance
- Member support to implement AAIS products.
- AAIS advisors collaborate to guarantee a smooth transition or implementation to AAIS products and a rapid response to any issue, problem, or potential obstacle.

## About W.R. Berkley Corporation

W.R. Berkley Corporation conducts business through more than 50 operating units and reported \$7.7 billion in Total Revenues in 2016. [www.wrberkley.com](http://www.wrberkley.com)

*Products and services are provided by one or more insurance company subsidiaries of W.R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.*

## About CyberScout

Since 2003, CyberScout has protected consumers, businesses and institutions alike against hackers, thieves, and human error. They provide solutions for more than 17.5 million households and 770,000 businesses. [www.cyberscout.com](http://www.cyberscout.com).

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