

PL

## FAMILY CYBER PROTECTION ◀

FLORIDA HOMEOWNERS  
 HOMEOWNERS BY-PERIL  
 PERSONAL & PREMISES LIABILITY  
 PERSONAL AUTO  
 PERSONAL UMBRELLA  
 WATERCRAFT

## 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:

- Extortion Threats
- Identity Theft
- Ransomware
- System Compromise
- Social Engineering
- Breach Monitoring
- Cyberbullying
- 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.
- Identity Theft Educational Materials from CyberScout.

### Hi-Tech Delivery

- Program specifications for adopting the family cyber protection forms and incorporating that into a carrier's rating platform.
- Statistical reporting.
- Access to all forms, endorsements, and manual materials through [www.AAISdirect.com](http://www.AAISdirect.com).
- A wide range of industry partners supporting policy administration and claims systems, as well as company-specific rating solutions.

For more information on the AAIS commitment to quality member focused service, contact an AAIS advisor.

[membership@aaisonline.com](mailto:membership@aaisonline.com)  
 800.564.AAIS



Member Focused Advisory Solutions



THE COMPREHENSIVE FAMILY CYBER PROTECTION™ SOLUTION IS INTEGRATED WITH THE AAIS PERSONAL LINES SUITE AND PROVIDES COVERAGE FOR MANY REAL-LIFE SCENARIOS.

## Superior Service Supporting Member Growth

AAIS solutions are supported by a modern infrastructure, advanced technologies and a team of experienced and dedicated AAIS Advisors committed to delivering superior service...a hallmark of the AAIS approach.

### Compliance, Filing and Government Affairs

All AAIS programs are supported by a team of lawyers, government affairs and product compliance specialists dedicated to monitoring laws and regulations impacting forms and rates. Members gain confidence knowing AAIS forms and manuals are kept up-to-date and fully compliant with the latest laws and regulations.

### Statistical Reporting Services

For decades, AAIS has been a licensed statistical agent in 51 jurisdictions for all P&C lines, collecting data that helps Members meet regulatory statistical reporting responsibilities. Data reported to AAIS supports loss cost development and ratemaking that aids in the development of new products. AAIS statistical reporting services are included in Association Membership agreements and earn Members Preferred Pricing on their AAIS program affiliations (forms, manual rules, and rating info).

### Actuarial Advice and Counsel

AAIS programs are fueled by our accredited actuarial specialists with the data, expertise, and tools to deliver credible, refined rating information. The AAIS actuarial team provides valuable counsel to Members' actuarial operations, particularly when considering new markets or exploring new rating variables.

### Stride Insurance Solutions

Stride integrates the next generation capabilities of AAIS with advanced insurance technologies and support to deliver customized, modern programs with advanced infrastructure. The Stride team collaborates with Partners to develop unique solutions only offered by AAIS. Stride is dedicated to helping Members leverage emerging technologies and opportunities to enhance efficiency and promote growth.

## Access to Reinsurance

- 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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