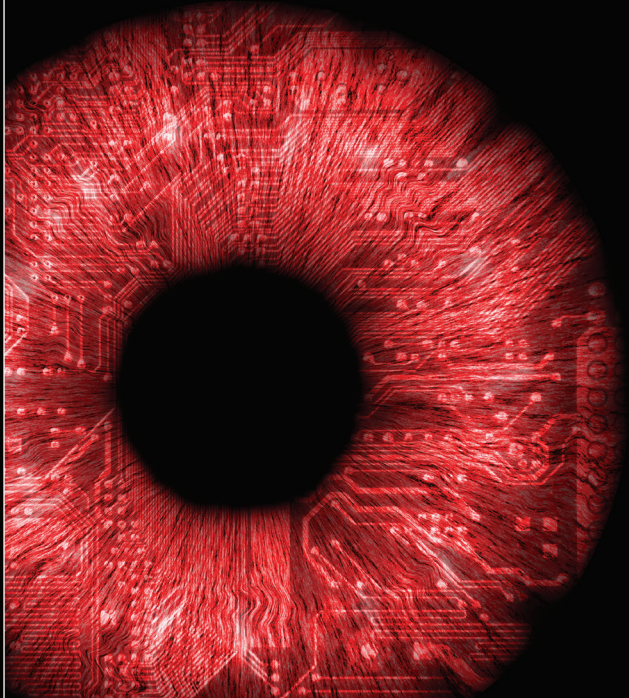


WHEN IT COMES
TO THE COMPLEX
WORLD OF CYBER
AND DATA RISKS,
EXPERIENCE
MATTERS.



26%

One in four (26%) small businesses fell victim to at least one cyber attack.¹

23,000

A typical small business server receives an average of 23,000 daily cyber attacks.²

30%

The cyber market is growing at a rate of 25% to 30% per year.



Cyber security poses a challenge unlike any other. Businesses large and small, both public and private, face an enemy that is unseen and largely unknown.

The risks associated with cyber attacks are multiplying, and the financial and reputational consequences of failing to prepare for them can be catastrophic.

Hiscox CyberClear

Hiscox has been underwriting cyber insurance for 20 years and now has over 80 cyber experts across the Group. Our CyberClear products are currently sold to businesses of all sizes – from individual entrepreneurs to multinationals – through our European, US, London Market and reinsurance operations, as well as direct-to-consumers through our UK and German retail businesses. In the past year, we have dealt with over 1,000 cyber-related claims, a number which is only going to grow.

Cyber reinsurance

With over 40 years' experience in underwriting reinsurance, Hiscox Re & ILS are market leaders in non-proportional cyber solutions. Our team provides real value to our brokers and clients through our technical underwriting expertise, globally diversified capital and insights from our leading research and analytics teams. Whatever your challenge, our objective is to design creative solutions to meet your most complex needs. Our offering includes the following.

- ✓ Aggregate XL and stop loss – all forms of aggregate cover e.g. whole account, net retained, retro on quota share.
- ✓ Per policy aggregate – aggregate coverage on each and every policy basis.
- ✓ Cyber event – per occurrence excess of loss cover.
- ✓ Cyber product development – partnership-based programme where we will assist you in establishing cyber products.
- ✓ Cyber industry loss warranty – binary pay-out responding to industry losses.

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