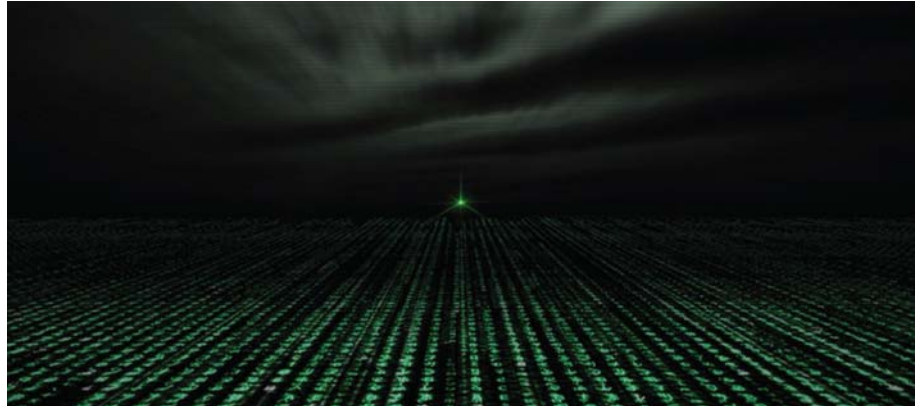


Chubb eRisk Hub

Your Specialised Web Portal to Help Prevent
and Respond to Cyber Losses

CHUBB®



Are you prepared for a cyber attack?

We know that clients demand more than just a great insurance policy and claims team, which is why we offer a tangible risk management solution, the Chubb eRisk Hub®, to our Cyber Enterprise Risk Management (ERM) clients.

The number of data breaches, as well as the costs of complying with customer notification requirements and restoring compromised systems, continues to increase steadily. Even companies with strong security and privacy controls are not immune to cyber extortion or the actual theft or damage of data by external or even internal parties.

Once a data breach or privacy incident occurs, immediate expertise may be needed to navigate the complex response landscape. Chubb eRisk Hub provides businesses with the necessary resources to help them mitigate their risk of a data breach or privacy loss and assist them in responding quickly when one occurs.

Can your business survive a data breach or privacy loss?

- The average reported cost of data breach to an organisation was US\$4.0 million.
- The average cost per compromised record has been reported as US\$158.
- Human factors were the root cause of data breaches in 25% of reported breaches with malicious or criminal attacks contributing to 48% of breaches.
- Extensive use of encryption decreases the cost of a data breach.

Source: Ponemon Institute 2016 Cost of Data Breach Study: Global Analysis

Key Features of Chubb eRisk Hub

- **Qualified Incident Response Manager:** Full 365/24/7 call centre capability supported by international incident response managers and local vendors.
- **Free Hotline:** The first hour of the call is free to Chubb Insured's. You can call your incident response manager on 1800 027 428.
- **Risk Manager Tools:** Provides tools that can help educate companies about the nature, prevalence and scale of cyber risk, including a risk calculator to help quantify potential exposure to data breaches and maps of all state breach notice laws and data breach research tools.
- **Incident Road Map:** Spells out the steps a company might take in the event of a data breach or privacy loss.
- **News Center:** Offers up-to-date and relevant network security and privacy news, blogs, risk management events, and informational industry links.
- **Learning Center:** Features articles and white papers written by industry and legal experts on compliance, network security, privacy, and breach recovery.
- **eRisk Resources Directory:** Links to external resources with expertise in pre and post-breach practices.

Use Chubb eRisk Hub to prevent and respond to a cyber event:

Prevention

- Learn industry-accepted techniques in cyber risk management
- Stay on top of breach activity and trends through e-mail alerts and news services
- Bolster your incident response plan with our Incident Response Road Map
- Test your privacy controls with our proprietary Private/Confidential Information Protocol and Checklist
- Download risk management forms and documents
- Locate resources to train your employees about privacy, physical security, and IT security
- Engage IT experts to improve security

Response

- Access free Webinars about responding to data breaches and privacy losses
- Find legal experts experienced in breach notification, eDiscovery, business continuity, and regulatory compliance
- Consult with computer forensic professionals to investigate a breach event
- Retain a public relations firm experienced in managing data breach and privacy communications

Chubb eRisk Hub is available at no additional cost to Chubb Enterprise Risk Management Policyholders. Please contact your local Chubb distribution team for information about Chubb's state-of-the-art cyber products as well as for access to Chubb eRisk Hub.

About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operations in Australia (ACE Insurance Limited and Chubb Insurance Company of Australia Limited) provide specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

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

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