



XL Insurance

Cyber & Technology

Benefit from our expert claims team

**A promise. That's what an AXA XL Cyber policy is.
Our promise is to deliver an exceptional claims experience.**

Our purpose is to help our clients get back to business.
To do that, we follow three guiding principles:



1. Focus on talent. Focus on you.

Our experience and expertise helps us understand our clients' businesses and needs. We prioritize our clients, collaborating to find the optimal solutions even for the most complex claims and guiding clients through the claims process. Our team builds lasting relationships based on trust with clients and brokers and when necessary, we engage expert specialists to ensure comprehensive support. Recognizing that a uniform approach is not suitable for all, we endeavor to tailor solutions that precisely meet the diverse needs of our clients.



2. Global + Local

We empower our local teams and support them with a global infrastructure, enabling us to deliver consistently superior service wherever and whenever.



3. Excellence always

We are always actively searching for new and better ways to be more effective and efficient in delivering great service. Our team understands the importance of identifying and mitigating cyber risks and providing rapid response when faced with a cyber incident.



Our goal: Provide consistently superior service. Wherever and whenever needed. Just like we promised. It's all about our clients and that's just good business. We're ready to help. Call 1-855-566-4724 for immediate assistance. We'll help you navigate complex data breach issues, so that you can focus on your business.

Cyber claims: Our talent, your team.

Our claims team is comprised of seasoned Cyber and Technology claims professionals, all former practicing attorneys, who collectively have several decades of experience. We partner with you to successfully investigate and resolve your claims fairly and accurately.

- Our team is committed to helping our clients before, during and after a cyber incident. In the event of an incident or when proactive risk mitigation services are needed, we connect our clients with the best-in-class law firms and specialized vendors who have been pre-vetted by our team.
- Our team has written numerous articles on cyber risk and claims handling for major publications both domestically and internationally, and has spoken on various panels at the top Cyber conferences in the U.S.
- We regularly receive highly complimentary comments from the leading brokers and our clients based on our level of communication, willingness to negotiate, and more.
- We absolutely understand the need to react quickly when you have been the victim of a data breach, and that's why you have the ability to submit matters via a 24-hour hotline staffed by OUR claims specialists.
- Our claims specialists are multi-skilled experts, with wide professional backgrounds and over 75 years of collective experience specific to Cyber & Technology claims. Our experience covers claims of varying complexity, with the team having handled numerous major data breaches across multiple jurisdictions.

Meet your cyber claims team

Danielle Roth

Practice Leader and Head of Cyber Claims, North America

Danielle Roth is Practice Leader and Head of Cyber Claims North America for AXA XL. Based in New York, Danielle is responsible for developing and implementing the claims strategy and best practices in North America, which boasts one of the most robust cyber claims teams in the industry. She is a key contributor to the global AXA XL community as well, both leading and serving on various AXA XL cyber committees committed to maintaining AXA XL's position in the market as a thought leader and cyber innovator. Danielle's team assists clients with proactive services, comprehensive responses to cyber incidents, and works with policyholders on the defense of privacy class actions and regulatory investigations, as well as other E&O, technology, and media claims. She is a regular speaker on the topics of E&O insurance and cyber, technology and media claims, and has authored many industry related articles. Danielle joined AXA XL in 2015 and has 20 years of experience in the insurance industry. Prior to joining AXA XL, Danielle had over ten years of experience both on the carrier side and as monitoring counsel for various domestic and international insurance carriers. She graduated from the University of Wisconsin-Madison with a B.A. in Psychology and in Journalism, and received her J.D. from Fordham University School of Law. Danielle is admitted to the New York State Bar.
212-915-6929 | danielle.roth@axaxl.com

Gwenn Cujdik

Incident Response & Cyber Services Lead, North America

Gwenn Cujdik has been with AXA XL since 2021. In her role as the Incident Response & Cyber Services Lead for AXA XL North America she manages cyber first party claims processes, AXA XL's breach response provider panel, and cyber services for North America. She is responsible for creating and managing proactive and incident response services and leverages her expertise as a subject matter expert in Cyber Incident Response to conduct consulting services for both internal and external stakeholders and clients. In her prior role at AXA XL as Claims Manager of the Cyber Incident Response Team for North America, Gwenn oversaw nearly one thousand incident response claims. Prior to joining AXA XL, Gwenn was a homicide prosecutor in a major US city and later worked as a Partner in a law firm specializing in Cyber Incident Response, assisting hundreds of clients through all aspects of incident response. Gwenn received her J.D. from Pennsylvania State University Dickinson School of Law and is admitted to the Pennsylvania State Bar.
215-272-8946 | gwenn.cujdik@axaxl.com

Christine Flammer**Claims Manager, Cyber, Technology & Media Claims**

Christine Flammer has been with AXA XL since 2013, where she leads a team of specialists focused on managing privacy liability, technology E&O, and media claims, as well as cyber incident response, including complex business interruption losses. She first started handling claims at AIG in 2009 and has since witnessed firsthand the maturation of the cyber market to its present state, as well as the increased creativity and sophistication of threat actors and plaintiff's bar. Christine's depth of experience and insights into the evolution of the cyber landscape enable her to provide invaluable guidance to AXA XL clients and brokers. Her team's proactive approach and commitment to staying updated on emerging trends allows them to effectively navigate the complexities of litigation and regulatory investigations in the ever-evolving cyber arena. Christine received her J.D. from Hofstra University School of Law and is admitted to the New York State Bar.

212-915-6946 | christine.flammer@axaxl.com

Shehla Qureshi**Claims Manager, Cyber, Technology & Media Claims**

Shehla Qureshi is a Claims Manager for AXA XL's Cyber, Technology, and Media Liability claims group. She has been in this role since 2021, working with AXA XL clients to address cyber incidents, including handling resulting regulatory investigations and lawsuits, and the defense of complex technology E&O and media liability claims. Prior to AXA XL, Shehla worked as a Claims Practice Leader for Cyber, Media, and Technology Liability and Commercial Crime at Allianz. She obtained her J.D. from Case Western Reserve University in Cleveland, OH. She is admitted in the California and West Virginia State Bars.

404-443-5262 | shehla.qureshi@axaxl.com

Brooke Gartner**Large Loss Specialist, Cyber, Technology & Media Claims**

Brooke Gartner is a Large Loss Specialist for AXA XL's Cyber, Technology & Media Liability claims group, handling some of the most complex and high exposure matters. Brooke joined AXA XL in 2014. In this role, Brooke works with Clients in the defense of complex E&O technology and media claims, responds to regulatory investigations and coordinates and implements data breach response and crisis management services for clients that have suffered a cyber event. Prior to AXA XL, Brooke worked at AIG in the Cyber, Media & Technology claims group. Brooke received her J.D. from New York Law School.

212-915-6972 | brooke.gartner@axaxl.com

**Frank Amato****Senior Claims Specialist, Cyber, Technology & Media Claims**

Frank Amato is a Senior Claims Specialist for AXA XL in the Cyber, Technology & Media Liability claims group. Frank joined AXA XL in 2022 and works with clients to handle cybersecurity incidents and counsels them on cyber and privacy liability matters. Prior to AXA XL, Frank worked at Allianz and Chubb handling first and third-party cyber claims, and has a background in insurance government affairs. He obtained his J.D. from the University of Toledo College of Law, and received his Bachelor's Degree from the University of Michigan, majoring in Political Science and History. Frank is also a member of NetDiligence's Cyber Claims Advisory Group and is currently based out of AXA XL's New York Office.

212-915-6316 | frank.amato@axaxl.com

Tammy Chang**Senior Claims Specialist, Cyber, Technology & Media Claims**

Tammy Chang is a Senior Claims Specialist for AXA XL's Cyber, Technology & Media Liability claims group. She has been in this role since 2021, providing counsel to clients in data breach response, crisis management and business interruption loss, in the defense of complex E&O technology and media claims, and in response to regulatory inquiries and investigations. Prior to joining AXA XL, Tammy worked as coverage and litigation counsel for international and domestic insurers for 10 years, including Brit Insurance and AXIS Insurance, with vast experience in complex data privacy, cyber liability, regulatory, and E&O technology issues. After law school, Tammy clerked at the NY State Supreme Court, Commercial Division, and then at the US District Court for the Eastern District of California. She received her J.D. from UC Davis. She is admitted to the CA, NY and OR State Bars.

424-537-3488 | tammy.chang@axaxl.com

Diane Fazzolari**Senior Claims Specialist, Cyber, Technology & Media Claims**

Diane Fazzolari is a Senior Claims Specialist for AXA XL's Cyber, Technology, and Media Liability claims group. Diane joined AXA XL in 2021. Prior to AXA XL, Diane worked at Chubb for 7 years handling technology, miscellaneous professional liability, and cyber claims. Prior to that, Diane was an associate at various New York law firms and completed secondments in New York and London for two different insurance companies. Diane graduated from Boston University with a degree in International Relations and obtained a Juris Doctorate from Seton Hall Law School. Diane is currently based out of AXA XL's New York City office.

718-913-7230 | diane.fazzolari@axaxl.com

Thank you again to the [AXA XL] Cyber Claims Team for coming to a resolution that works for all parties. We truly appreciate the partnership.

— Senior Broker



Frank Regan

Senior Claims Specialist, Cyber, Technology & Media Claims

Frank Regan, Esq. is a Senior Claims Specialist for AXA XL's Cyber, Technology & Media Liability claims group. He joined AXA XL in 2021. Prior to joining AXA XL, Frank worked for twelve years at Allianz, focusing on E&O, D&O and EPL. Frank graduated from San Diego State University with an English major. Frank received his J.D. from the McGeorge School of Law. Frank is admitted to the California and Nevada bars, and is based out of AXA XL's Los Angeles office.

657-438-9155 | francis.regan@axaxl.com

Kyle Ulscht

Senior Claims Specialist, Cyber, Technology & Media Claims

Kyle Ulscht joined AXA XL in 2023 and now serves as a Senior Claims Specialist for AXA XL's Cyber Technology & Media Liability claims group. Prior to joining AXA XL, Kyle worked as a Complex Claims Director in AIG's Cyber, Media & Technology department. Before this role he spent several years as the managing associate of a law firm which served as general counsel for school districts throughout the state of New Jersey and clerked at the Superior Court of New Jersey. Kyle attended Seton Hall University School of Law, where he received his J.D. with a concentration in Entertainment Law. While at Seton Hall, Kyle served as the President of the Art Law Society, as well as the Vice President of the Intellectual Property Law Society. He is admitted to the NJ and NY State Bars.

212-915-6309 | kyle.ulscht@axaxl.com

Jeanelle Dawes-Ghee

Claims Specialist, Cyber, Technology & Media Claims

Joining AXA XL in 2021 as a Claims Specialist for AXA XL's Cyber, Technology & Media Liability claims group, Jeanelle brings a wealth of expertise in responding to actual or suspected cyber incidents and navigating complex Cyber & Technology claims across multiple jurisdictions. She collaborates closely with clients and top cyber experts to deliver optimal outcomes. Prior to AXA XL, Jeanelle worked as a Cyber, Technology and Media Claims Analyst at a AIG, where she handled a variety of complex cyber incident response and Professional Liability matters from inception through conclusion. Jeanelle received her J.D. from St. John's University School of Law and is admitted to the New York State Bar.

347-281-3808 | jeanelle.dawes-ghee@axaxl.com

Michelle Enright

Claims Specialist, Cyber, Technology & Media Claims

Michelle Enright is a Claims Specialist for AXA XL's Cyber, Technology, and Media Liability claims group. Prior to joining AXA XL, Michelle was an associate at a New York law firm, where she handled complex, high-exposure general liability matters from inception through trial preparation. She received her J.D. from Pace University School of Law, and is admitted to the New York State bar. Michelle is currently based in AXA XL's New York City office.

212-915-6506 | michelle.enright@axaxl.com

Brienne Huntsman

Claims Specialist, Cyber, Technology & Media Claims

Brienne (Brie) Huntsman is a Claims Specialist for AXA XL's Cyber, Technology and Media Liability claims group. Brie joined AXA XL in May 2024. Before joining AXA XL, Brie worked as an Associate at Kennedys CMK LLP, where she provided breach response services to domestic and international entities. Her role involved guiding clients through the stages of responding to cyber security and data privacy events, including coordinating investigations, evaluating notification obligations under applicable law, and issuing notifications to regulatory agencies and law enforcement. She also played a pivotal role in coordinating public relations statements to clients, stockholders, and media exposure following these incidents. Prior to that, Brie served as an Associate and Senior Associate at Kissel Straton & Wilmer LLP, offering coverage and monitoring counsel to international and domestic insurers on first and third-party cyber, tech E&O, and media liability claims. Brie obtained her J.D. from the University of Connecticut School of Law. She is admitted to the New York and Connecticut State Bars and is currently based out of AXA XL's Stamford office.

203-964-3812 | brie.huntsman@axaxl.com

Kate Romick

Claims Specialist, Cyber, Technology & Media Claims

Kate Romick is a Claims Specialist for AXA XL's Cyber Technology and Media Liability claims group. She joined AXA XL in May 2022. Prior to joining AXA XL, Kate litigated complex commercial matters and product liability matters at boutique law firms in New York City. Kate obtained her J.D. from Fordham University School of Law and her B.A. from New York University. She is admitted to the New York State Bar and is based out of AXA XL's New York office.

212-915-6424 | kate.romick@axaxl.com

Recognizing that a uniform approach is not suitable for all, we endeavor to tailor solutions that precisely meet the diverse needs of our clients.

Roshnee Sukhnandan

Claims Specialist, Cyber, Technology & Media Claims

Roshnee Sukhnandan is a Claims Specialist for AXA XL's Cyber, Technology & Media Liability claims group. Roshnee specializes in incident response to actual or suspected cyber incidents and managing complex Cyber & Technology claims across multiple jurisdictions, working hand in hand with clients and best in class cyber experts to achieve an optimal outcome. In her role, she also focuses on developing and maintaining client relationships pre-incident, working with clients to establish effective risk management strategies, mitigate future claims, and uncover hidden cyber risks. Roshnee joined AXA XL in 2024, after working as a Cyber, Technology, and Media Claims Analyst at AIG. Prior to working in the cyber industry, Roshnee practiced Insurance law in New York. Roshnee obtained her Certificate of Qualification from the Federation of Law Societies of Canada and her J.D. from St. John's University School of Law. She is admitted to the New York State Bar and is currently based out of AXA XL's New York City office.

212-915-7079 | roshnee.sukhnandan@axaxl.com

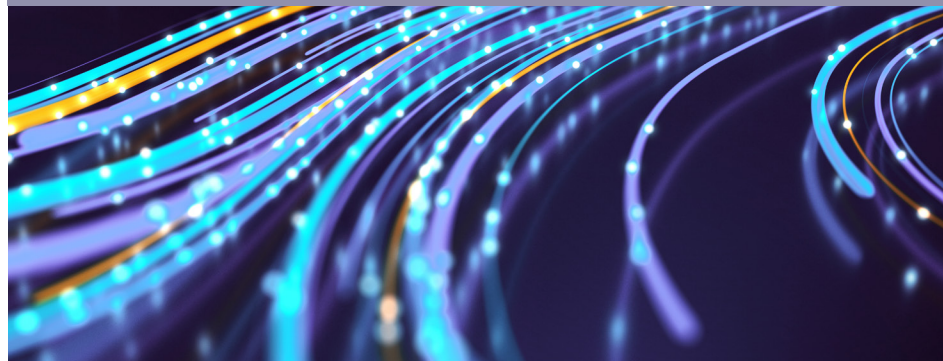
Mariya Tsalkovich

Claims Specialist, Cyber, Technology & Media Claims

Mariya is a Claims Specialist for AXA XL's Cyber, Technology & Media Liability claims group. In her role, she specializes in responding to actual or suspected cyber incidents and managing complex Cyber & Technology claims across multiple jurisdictions throughout the United States and abroad. She collaborates closely with clients and top cyber experts to achieve the best possible outcome before, during, and after a cyber incident. Additionally, Mariya focuses on developing and maintaining client relationships pre-incident, working with clients to establish effective risk management strategies, mitigate future claims, and reveal hidden cyber risks. Prior to joining AXA XL, Mariya worked as Contracts Counsel for a public company in the healthcare services industry where she was responsible for drafting and negotiating a variety of service agreements that ensured compliance with internal policies and procedures, and relevant applicable law. Additionally, Mariya has a background in law enforcement as a prosecutor for the city of Philadelphia, handling investigation and criminal prosecution in a wide variety of major felony criminal matters. She holds a J.D. from Temple University's James E. Beasley School of Law and is admitted to the Pennsylvania State Bar and is currently based out of AXA XL's Exton/Philadelphia office. Mariya is also fluent in Russian.

610-968-2423 | mariya.tsalkovich@axaxl.com

It has been a pleasure working with you. From the very beginning of the case, you understood the issues, asked all the right questions, and gave helpful and timely feedback. You have been terrific. — Defense Counsel and an Insured



Sagar Yadav

Associate Claims Specialist, Cyber, Technology & Media Claims

Sagar Yadav is an Associate Claims Specialist for AXA XL's Cyber, Technology & Media Liability claims group who joined the company in 2023. In his role, Sagar is dedicated to supporting AXA XL clients in understanding and navigating their policy in response to a broad range of cyber, E&O technology and media claims. Furthermore, he plays a key role in coordinating and implementing data breach response and crisis management services for clients affected by cyber events. Sagar obtained his J.D. from Elisabeth Haub School of Law in White Plains, New York and is admitted in the New York State Bar.

212-915-6279 | sagar.yadav@axaxl.com

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