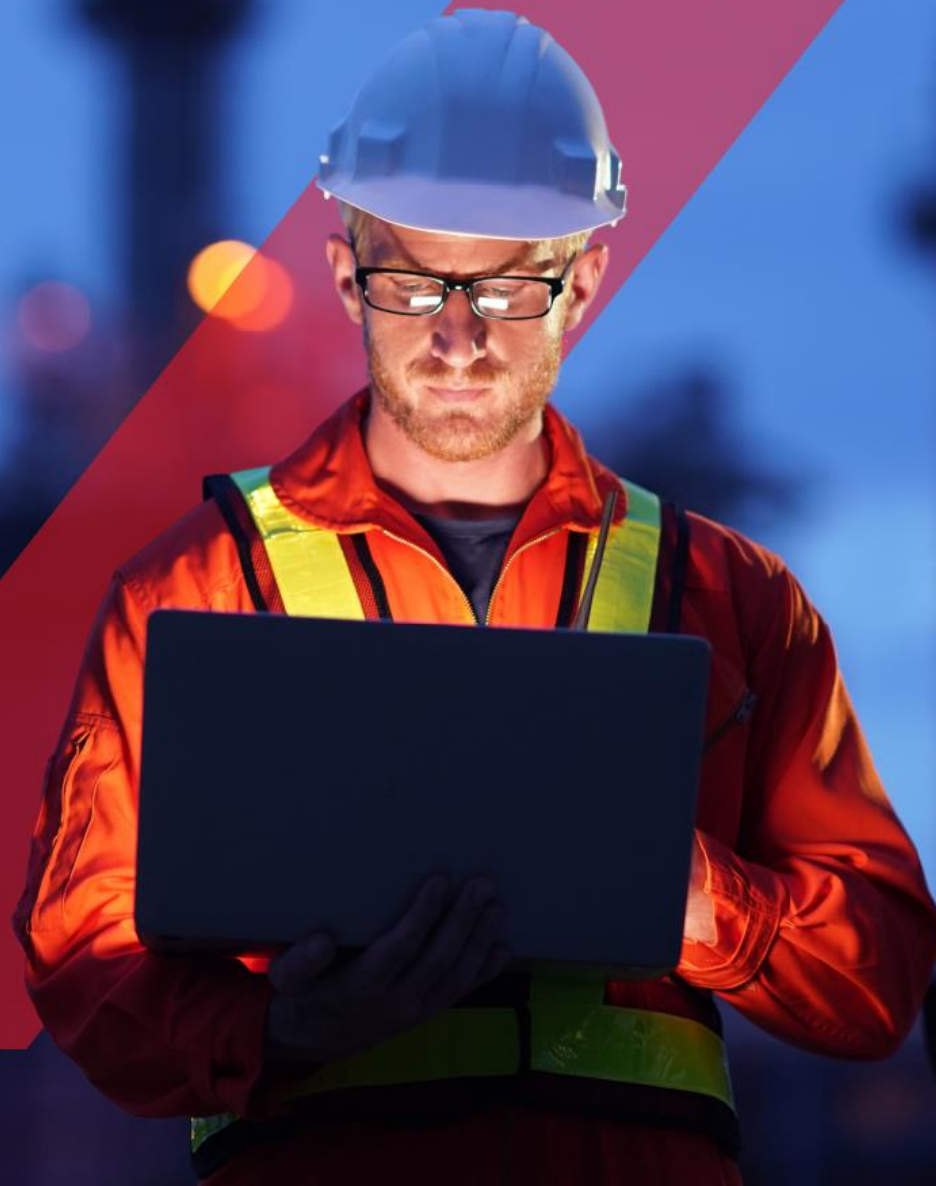




XL Insurance

Your partner
in cyber



Cyber risk is today's defining business challenge

Cyber attacks aren't a distant threat. They're happening every day, and hitting businesses of every size, and posing a clear and present operational risk. In 2024, over 900 million cyber attacks occurred globally¹, showing how widespread and disruptive attacks have become, and the scale of exposure across organisations of all sizes.

In our latest Future Risks Survey², cyber security was ranked as the third biggest overall risk by both our expert community and the general public, proving that digital threats have become a critical strategic consideration for resilience, in all aspects of society.

Prevention is absolutely critical in such a climate. Attack vectors are evolving at breakneck speed, spreading across borders and industries in ways that are hard to anticipate. In an environment of heightened regulatory scrutiny, increased stakeholder expectations and potential reputational fallout, successful attacks can cripple a brand overnight and hinder long-term competitive advantage.

¹Forescout Global Threat Roundup Report, 2025

²AXA Future Risks Report, 2025

³Statista Market Insights, 2024

⁴IBM Cost of a Data Breach Report, 2025

What's at stake?



The costliest crime in the world

Cyber crime cost businesses over USD 9.5 trillion in 2024³ - more than the GDP of Japan. For many organisations, one breach can mean financial losses that threaten survival.



Regulatory penalties

From GDPR fines to new US SEC disclosure rules, boards are now held personally accountable* for cyber incidents. Organisations must disclose incidents quickly**, show evidence of controls, and face the legal and financial consequences of failure.



One breach can break your business

As technology advances rapidly in the age of AI, trust is everything to businesses and their customers. It takes years to build and minutes to lose. So, if a cyber attack happens, market value, reputation, customer loyalty and partner confidence are all on the line.



Leaked data lives forever

Phishing is the most common attack vector⁴ and aims to go after confidential data. And once data is out, it spreads and resurfaces in ways that are hard to control, increasing legal exposure, customer churn and long-tail operational risk.

*The board is responsible for ensuring the organisation not only complies with GDPR but can also demonstrate that compliance at any time. Under SEC, boards are responsible for overseeing cybersecurity risk management and disclosing material incidents.

**Within 72 hours of becoming aware of a breach for GDPR and 4 business days after determining it is material for SEC.

You might not know you've
been compromised

276 days

Time taken to identify and contain
a data breach, on average¹

Anyone can be a target

29%

Percentage of businesses affected
by a cyber incident annually²

Businesses are still exposed

97%

Percentage of organisations
lacking mature cyber security
readiness³

¹IBM Cost of a Data Breach Report, 2025

²World Economic Forum, 2024

³Cisco Cybersecurity Readiness Index, 2024

Cyber threats move rapidly. Protection must move faster.

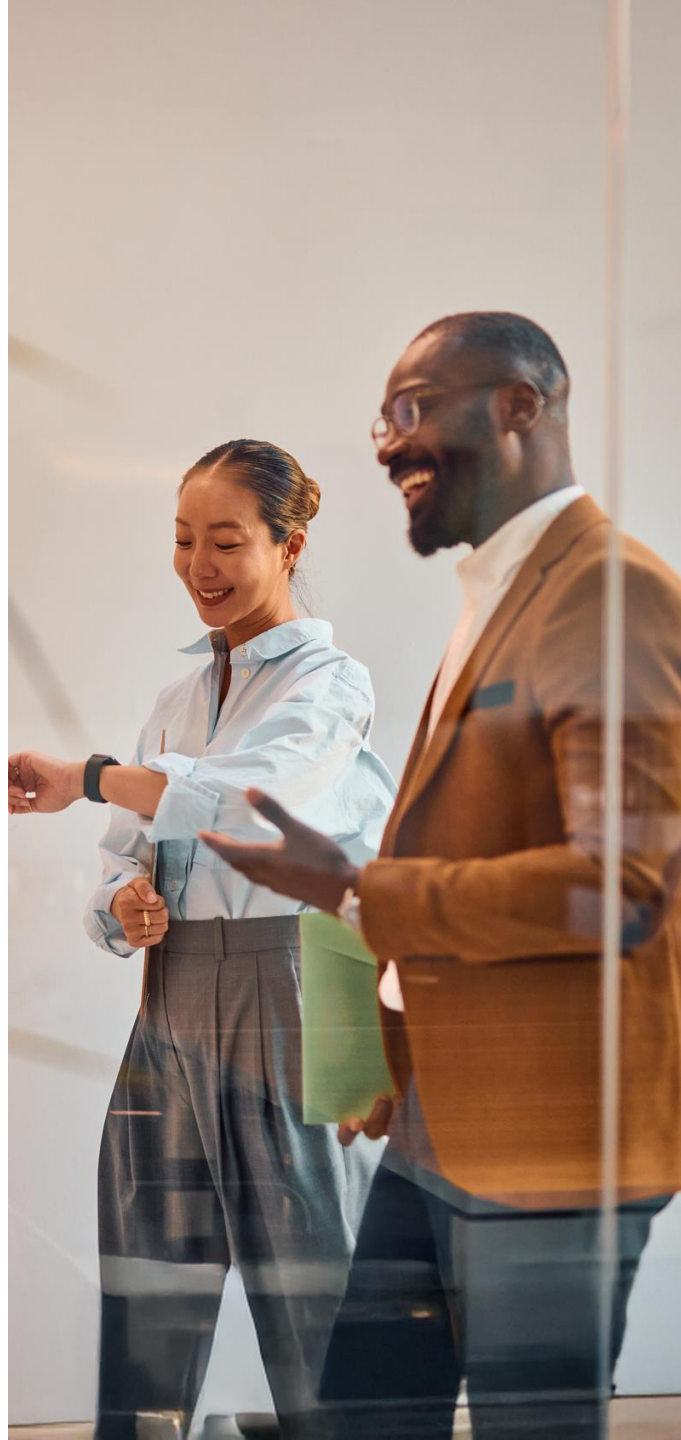
Cyber risks are no longer isolated incidents - they're constant, connected and evolving every day. From stolen data to supply chain breakdowns, attack surfaces are growing across the entire business landscape.

Traditional protection alone isn't enough: what matters now is proactive preparedness. Knowing where threats will come from, how to act decisively, and how to recover quickly, so you withstand disruption, maintain business continuity – even under duress – and emerge stronger each time.

Insurance is just the start.

At AXA XL, we're built to support you in adversity. As cyber threats advance, we stay a step ahead, helping you prevent incidents, respond decisively when they happen, and concentrate on what you do best.

We're redefining what cyber insurance means, delivering value beyond cover through global insight, trusted claims experience and a network of expert partners that helps our clients adapt and thrive in an ever-changing digital world.



Businesses today need three things:

Expert risk consulting

Pre-incident consultation services offered by our AXA XL Cyber Risk Consulting team and our preferred vendor partners.

Strategic readiness

Global expertise, in-depth insights and regulatory guidance to strengthen your defences immediately, while getting ahead of tomorrow's standards.

Uncompromising trust

World-class underwriting and strong claims performance to bring clarity and stability when the worst happens.

That's exactly what AXA XL provides.

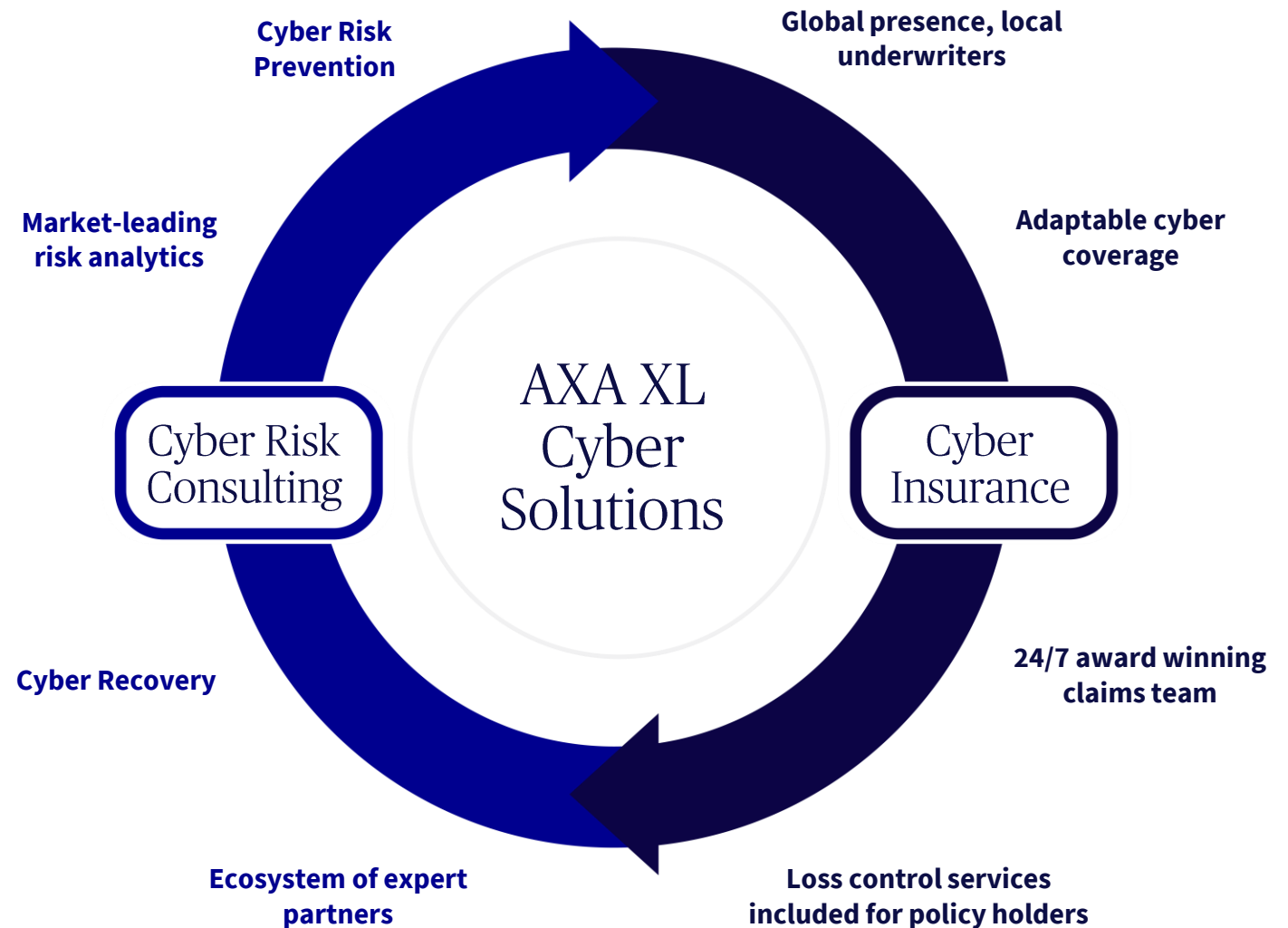
Protection and prevention that works together

When it comes to cyber insurance, setting a safety net is just one part of the story. Building, maintaining and reinforcing cyber excellence every day is crucial to keeping your business on the front foot.

Our cyber teams bring best-in-class cover together with proactive risk prevention to help organisations anticipate threats, harden controls and bounce back resolutely when incidents occur.

Backed by strong capacity, global expertise and local execution, and bolstered by a proven partner ecosystem, we align our cover with your business goals and security priorities, to help you build measurable readiness that boards, regulators and customers can rely on.

The result is one end-to-end partner for all your cyber insurance needs: from proactive risk services, to coordinated claims and recovery.



Cyber Insurance

Adaptable cover, global expertise and measurable impact to help you grow with confidence

1

Beyond insurance: achieving true cyber confidence

Cyber insurance isn't just about cover. It's about preparing for the unexpected, responding decisively when an incident occurs, and coming back stronger.

At AXA XL, that's at the core of what we do. We're more than an insurer - we're a proactive partner for businesses, combining deep, specialist expertise with swift action and measurable impact.

Cyber risks never stand still, and neither do we. That's why our support continually evolves, backed by global expertise, a trusted record of fast, fair claims, and immediate access to specialists who can contain damage and protect your reputation.

And because prevention is as vital as recovery, our practical cover also extends to expert risk consulting services and technology-driven insights, backed by 24/7 breach response, to help you keep growing stronger.



We promise expertise

With global breadth of cyber knowledge, innovative frameworks and proven solutions, we deliver consistent clarity, speed and certainty when you need it most.

- ✓ Seamless support from first cover to final resolution
- ✓ A global presence, for a global issue
- ✓ Local language adjusters who know your market

We guarantee we'll be there

Protecting what matters is our goal. On your worst cyber day, one call to us will restore your confidence when you're under pressure, and get your business back up and running.

- ✓ 24/7 support, whenever and wherever it's needed
- ✓ Seasoned specialists at the end of the phone
- ✓ Fast, agile crisis resolution

We're committed to staying one step ahead

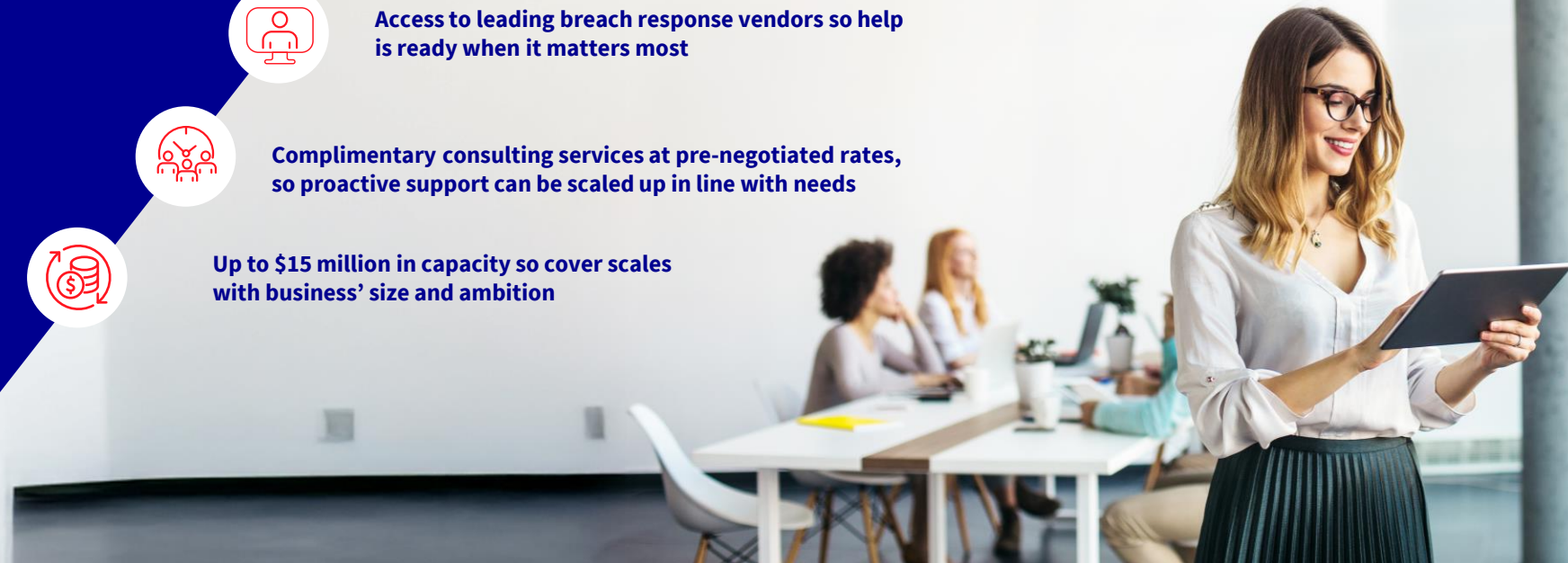
The digital world is filled with potential – but it can also be unpredictable. We help you navigate known risks and anticipate those on the horizon.

- ✓ Proactive product innovations designed around client needs
- ✓ A trusted network of specialist partners
- ✓ Expert intelligence to anticipate tomorrow's risks

CyberRiskConnect: combining agility and endurance to help clients stay ahead

Our CyberRiskConnect policy offers you expanded coverage, with comprehensive terms, clearer language and round-the-clock incident response support from seasoned cyber and technology professionals.

Designed to protect against evolving risks, CyberRiskConnect gives you complete confidence in every step of your cyber journey, helping you build readiness today, and for the long-term.



Expertise you can count on. Partnership you can trust.

Our CyberRiskConnect claims team brings decades of hands-on experience spanning law, risk and incident response.

With experience spanning countless complex, cross-border cyber incidents and large-scale data breaches, our experts are equipped with deep knowledge and expertise around the operational and reputational implications of every event.

Whatever the issue, they bring calm, clarity and deep technical understanding to every claim – making the experience exceptional for every single client.

Proven crisis responders

Acting decisively when every second counts, ensuring clients are never left to face challenges alone.

- Supporting clients before, during and after incidents
- Connecting clients to pre-vetted, best-in-class law firms and vendors
- Responding instantly to crises, with 24/7 hotline access

Globally recognised leaders

Bringing scale, expertise and consistent delivery to cyber insurance.

- Serving leading organisations all over the world – from large multinationals to fast-growing leaders
- Defining best practice with regulators and industry bodies
- Advancing the industry through thought leadership and international event

Partners, not just payers

Delivering a transparent, human centred approach that rebuilds confidence, and helps clients feel secure.

- Setting the standards for open, effective communication with brokers and clients
- Always acting with fairness, flexibility and client-first thinking
- Building enduring relationships that outlast individual claims

Multidisciplinary specialists

Providing superior service through a diverse range of skill sets from legal, technical and cyber domains.

- Bringing multi-skilled specialists with deep, cross-sector experience
- Managing complex, multi-jurisdictional cases with precision and proven capability
- Collaborating seamlessly across teams to ensure consistent, expert handling of every incident

Cyber Risk Consulting

Proactive prevention, strengthened defences and swift response to elevate your cyber maturity

2

Building better security, day in, day out

At AXA XL, we believe that effective cyber risk management involves more than just reacting to incidents, we focus on prevention and resilience.

Our Cyber Risk Consulting team guides you through four key phases: first, **Prevent** by using predictive analytics and risk assessments to identify potential threats. Next, **Prepare** by implementing proactive monitoring and cybersecurity education to strengthen your organization; Then, **Protect** by reinforcing your defenses against attacks; And finally, **Prevail** by enhancing your cyber resilience to minimise disruption and recover quickly. Together.

Four pillars for elevating your security maturity

A comprehensive approach to safeguarding your business at every stage, delivered via our Cyber Risk Consulting team.



Prevent

We continuously assess your security maturity, uncover emerging risks and help you shape a proactive cyber strategy that keeps you ahead of threats.

- Continuously rating your cyber security performance
- Managing compliance risks across IT & OT systems
- Advising strategically on emerging threats
- Safeguarding against data breaches at every opportunity



Prepare

We work with you to identify vulnerabilities, anticipate attacks and equip your people and systems to stay ready for whatever comes next.

- Delivering robust training and awareness programmes
- Hardening cyber defences against evolving attacks
- Monitoring threats and data leaks in real time



Protect

We work with you to defend your critical assets, evolving protections as risks change and equipping you with insights and tools to strengthen your security posture.

- Detecting, monitoring and blocking attacks as they unfold
- Managing identity and access in a secure way
- Identifying and remediating vulnerabilities the moment they appear



Prevail

We help you respond and recover quickly, turning every incident into an opportunity to emerge stronger.

- Running diagnostics to uncover gaps
- Leading fast, expert-led incident responses
- Coaching teams through crisis management exercises
- Driving faster recovery and building lasting

Our ecosystem of cyber excellence

Alongside the cybersecurity services that our Risk Consulting team provides, we partner with specialists across the full cyber journey to reduce disruption, protect your business and keep operations on track.

Working alongside providers that offer proactive services, and access to cyber security tools at preferential rates, we co-design your roadmap, assess maturity and risk, ready your teams, strengthen critical controls, and coordinate swift response and recovery through a single, proven partner ecosystem.

 Prevent Assessing your security maturity, identifying risks and setting your strategy	Cyber security rating & benchmark Assess external security posture and benchmark performance against industry peers to quantify risk exposure	Bitsight	Orpheus	
	Cyber risk assessment & compliance Evaluate cybersecurity risks, ensure regulatory compliance for IT and operational technology environments	Citalid	S-RM	
	Strategic advisory Provide expert guidance to align cybersecurity strategies with business objectives and emerging threats	S-RM	Deloitte	
	Data privacy Implement comprehensive data protection frameworks to ensure compliance with global/regional privacy regulations	Securys		
 Prepare Identifying vulnerabilities, anticipating attacks and getting ready	Awareness & training Educate employees on cybersecurity best practices and threat awareness in IT and OT contexts	KnowBe4	Securys	
		Deloitte	S-RM	
	Cyber defences Implement proactive measures to prevent, detect, and respond to cyber attacks effectively	Deloitte	S-RM	
	Monitor threats & data leaks Continuous surveillance of cyber threats, vulnerabilities, and data leaks across IT and OT systems	Darkweb IQ	Deloitte	
	Threat Intelligence & continuous surveillance Provide actionable intelligence on adversary tactics to pre-emptively harden defences against emerging threats	CybelAngel	Deloitte	
 Protect Prioritising protective efforts and securing mission-critical assets	Monitor, detect & stop attacks Detect and contain active cyber threats using real-time monitoring and advanced analytics	Deloitte	S-RM	
	Identity & Access management Secure user identities and enforce strict access controls to prevent unauthorized lateral movement	Silverfort		
	Identify & fix vulnerabilities Detect security weaknesses and remediate them to strengthen defenses	Bitsight	Qualys	Orpheus
 Prevail Coordinating incident response and recovery to come back stronger	Incident response Coordinate actions to contain, investigate, and recover from cybersecurity incidents	Inquest	Kennedys and Crawford (UK, Europe & APAC) / Mullen Coughlin (US)	
	Cyber resilience diagnostic Assess organizational resilience to cyber incidents and improve recovery capabilities	Kennedys and Crawford (UK, Europe & APAC) / Mullen Coughlin (US)	Fenix24	S-RM
	Cyber crisis exercises Prepare teams to handle cybersecurity crises efficiently and maintain business continuity	Deloitte	S-RM	
	Fast recovery Reduce the recovery time of critical systems by engaging proactive, recognized experts with expertise in your backup technologies	Fenix24	S-RM	

Tailored services to match your industry

Our solutions don't just extend to IT, either. Our 360° OT security proposition is built on widely recognised standards, including IEC 62443, and delivered in partnership with key players such as Deloitte, Airbus, and Denexus.

Together, our innovative suite of tools and services are designed to unlock efficiencies and optimise resources, all while bolstering your cyber defences. From proactive protection for industrial environments, to faster incident readiness, our specialist capabilities help you embed resilience that matches your unique needs.



AXA Risk Consulting

In partnership with:

Deloitte.

AIRBUS

DENEXUS



Prevent

- OT cyber governance
- OT risk management & compliance
- Industrial on-site audit in accordance with industry standards



Prepare

- Tailored cyber-OT training & awareness
- OT Intrusion tests and vulnerability assessment



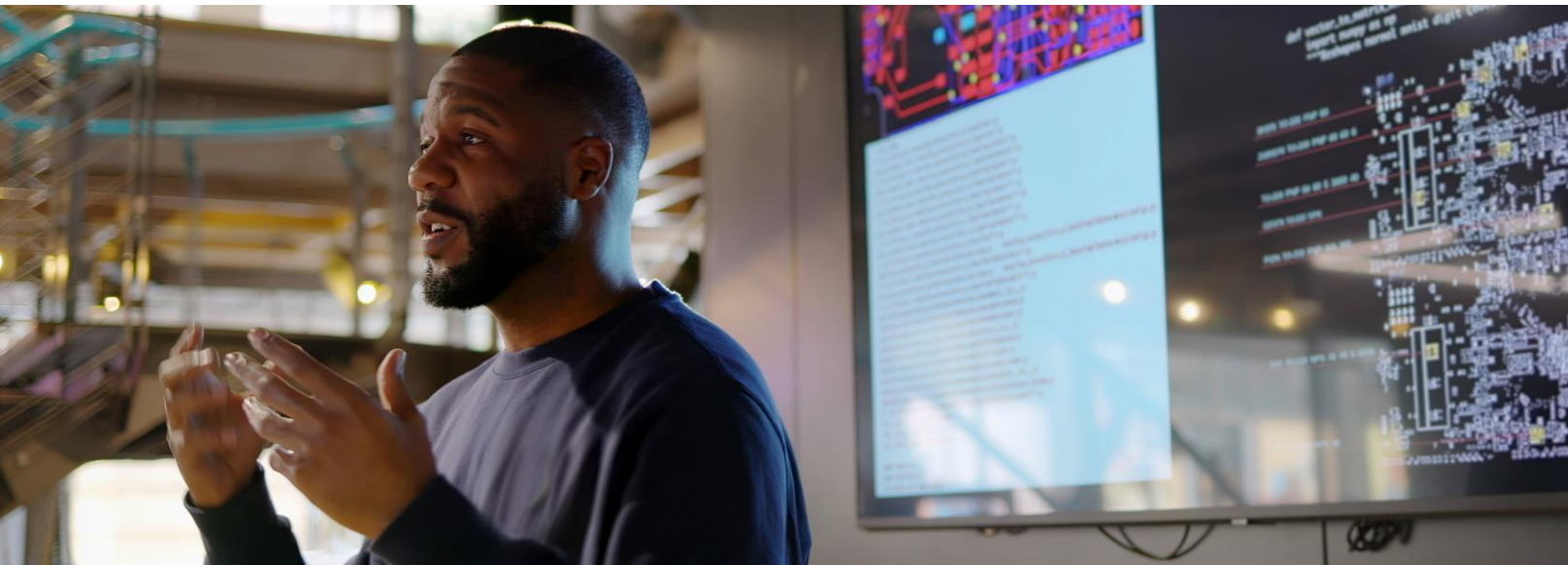
Protect

- OT inventory management and mapping of OT networks
- Maritime inventory audit and management
- OT SOC monitoring – Implementation and management of a SOC monitoring solution



Prevail

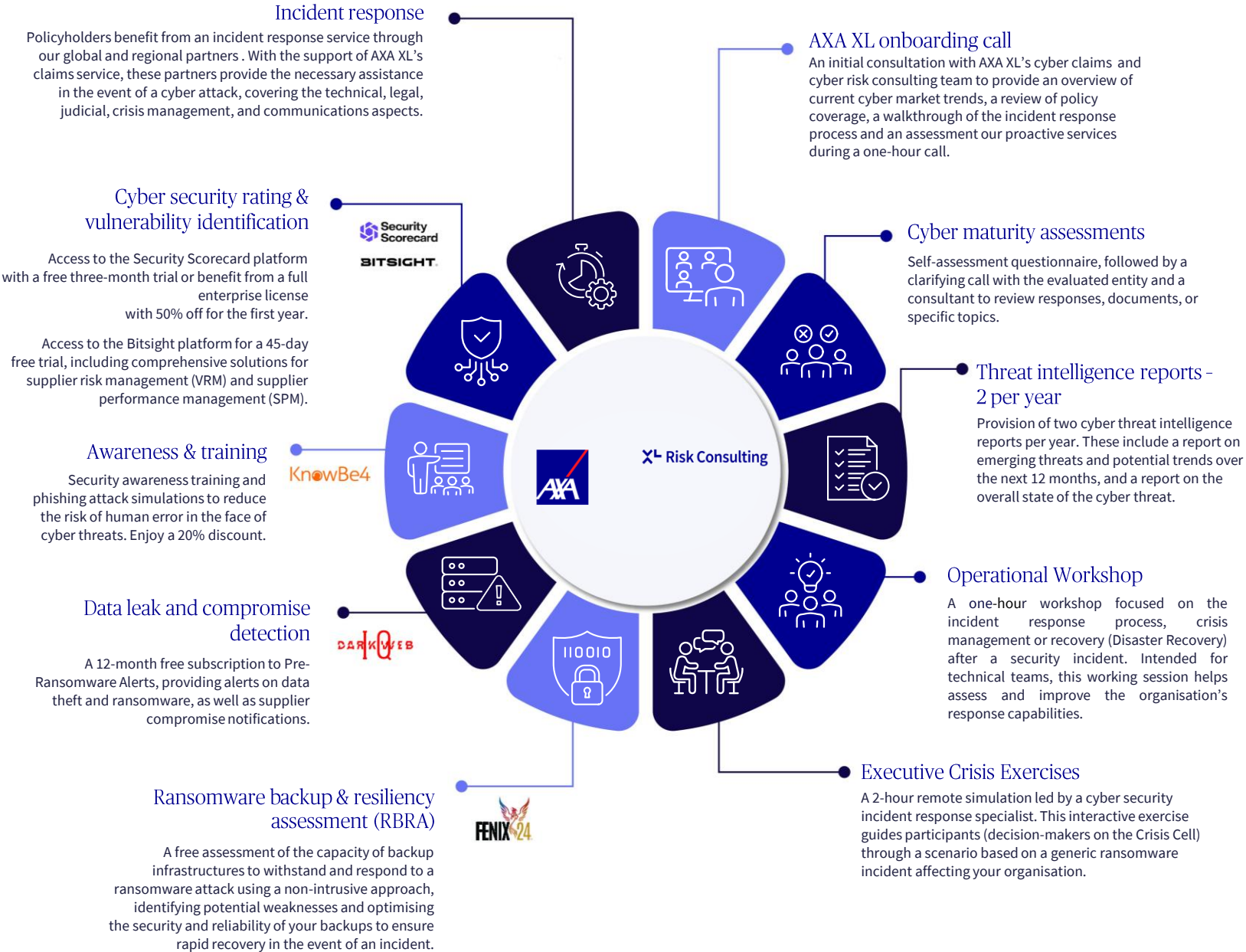
- OT incident response



End-to-end cyber expertise

AXA XL Cyber Risk Consulting is a specialised division dedicated to proactively anticipating threats, managing cyber risks, and reducing cyber exposure across the entire policy lifecycle.

As part of our ongoing commitment to delivering excellent client service, our team provides an extensive range of risk mitigation services and discounted access to leading cyber security. Several proactive services are included in cyber policies on a complimentary basis.



Future-ready cyber solutions with AXA XL

Cyber threats are constantly growing in scale and complexity, but that shouldn't stop your business from moving forward and embracing new opportunities. With the right partner, the right tools and the right approach, you can achieve cyber confidence – giving your organisation the opportunity to capitalise on new opportunities and realise its full potential, whatever risks it may encounter.

At AXA XL, our goal is to be there with you, every step of the way. We've built a complete support system that surrounds your business and keeps you prepared for future challenges.

If you're ready to strengthen your cyber maturity or want to discuss what cyber protection could look like for you, get in touch today.

- ✓ Tailored protection that adapts as your needs change
- ✓ Local expertise, backed by a global network
- ✓ Faster response for fast resolutions
- ✓ Real-time intelligence powered by advanced tools, analytics and insights
- ✓ Specialist support teams, ready when you need them
- ✓ Proactive prevention that minimises risks

Risk Consulting Disclaimer

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