



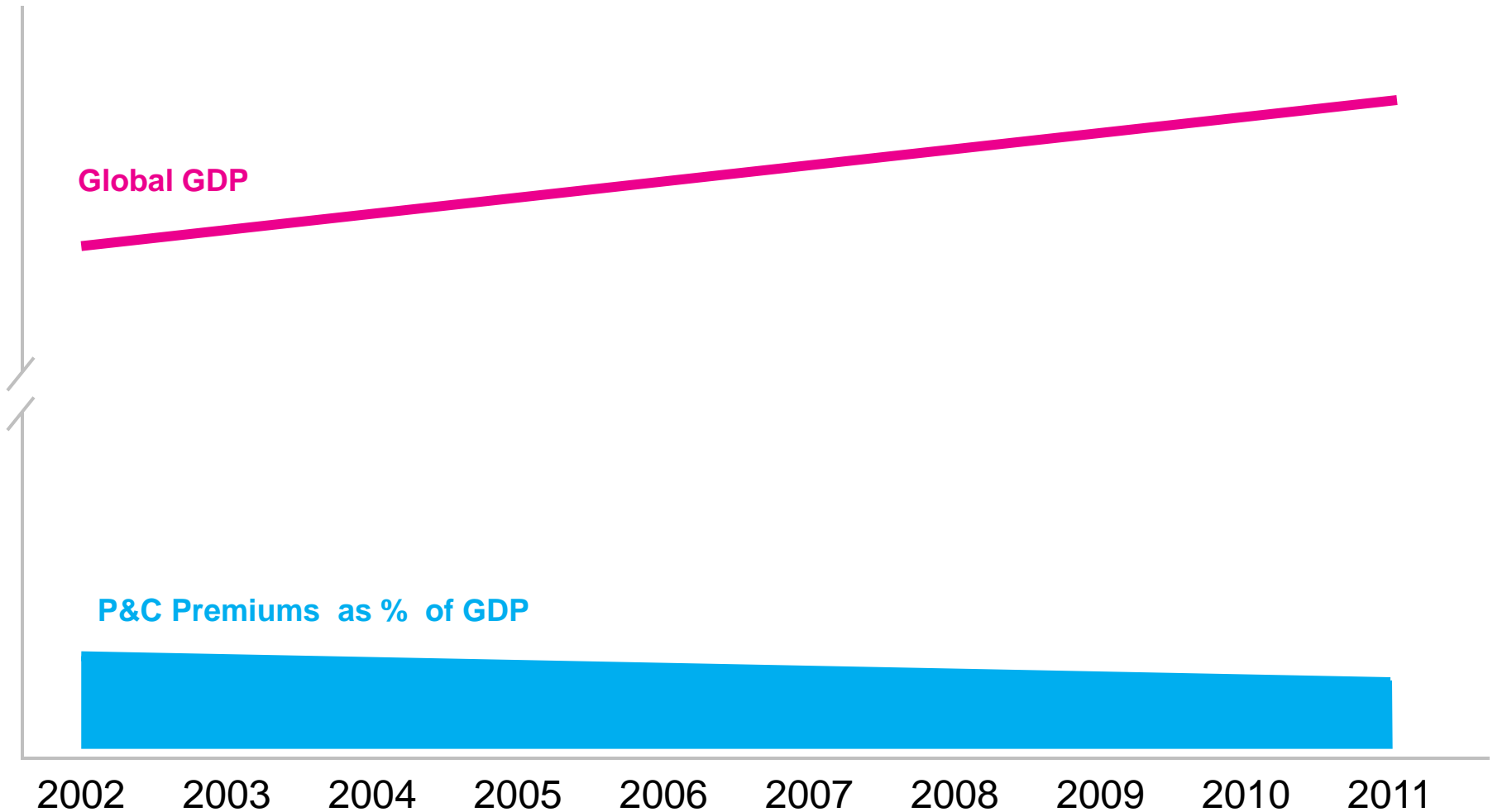
**mobility** força  
verbindungen リンク  
stärke **strength** 實力  
モビリティ fuerza collegamento  
elos mobilidade **linkages**

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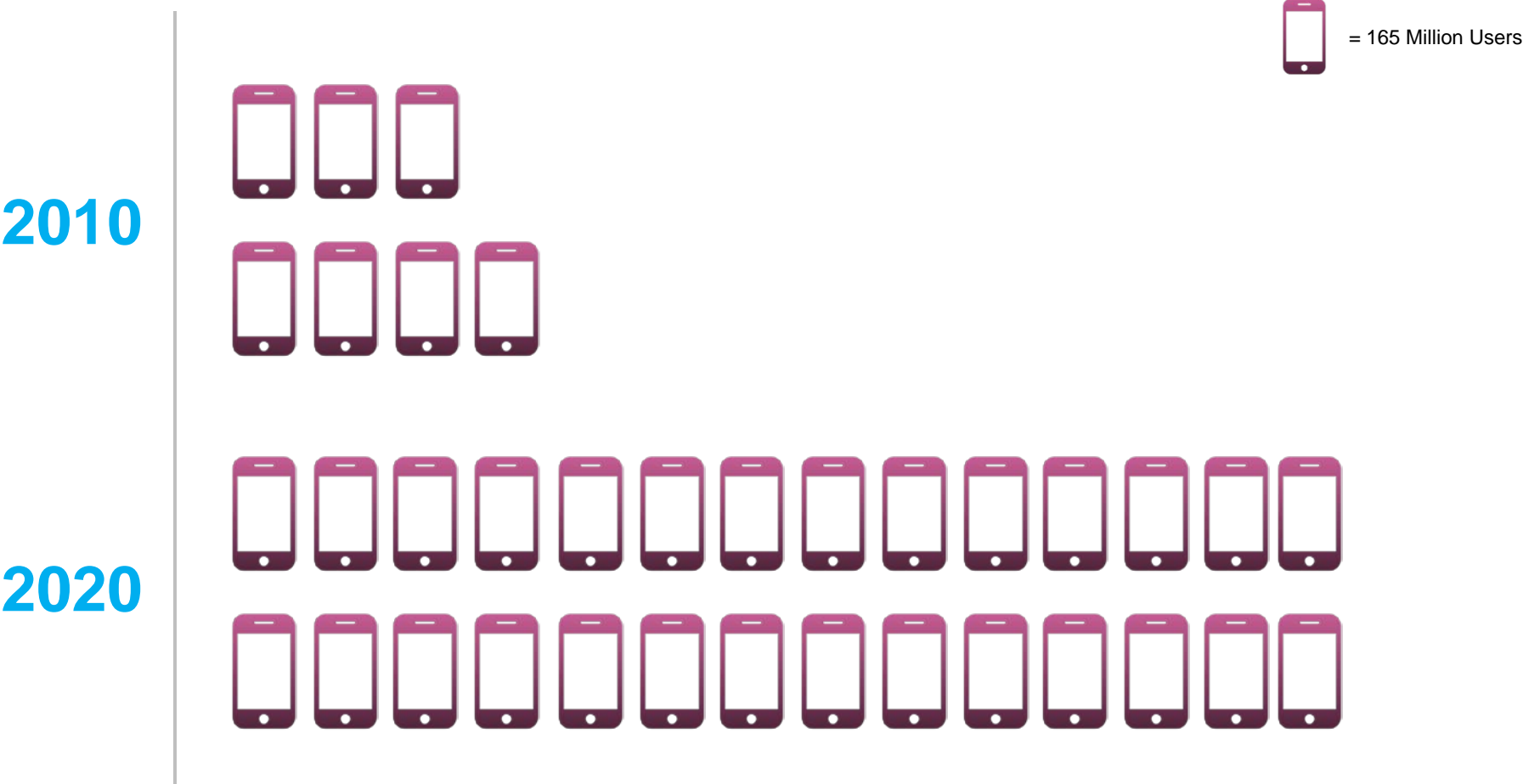
**Mike McGavick**

Chief Executive Officer

# Relevance?



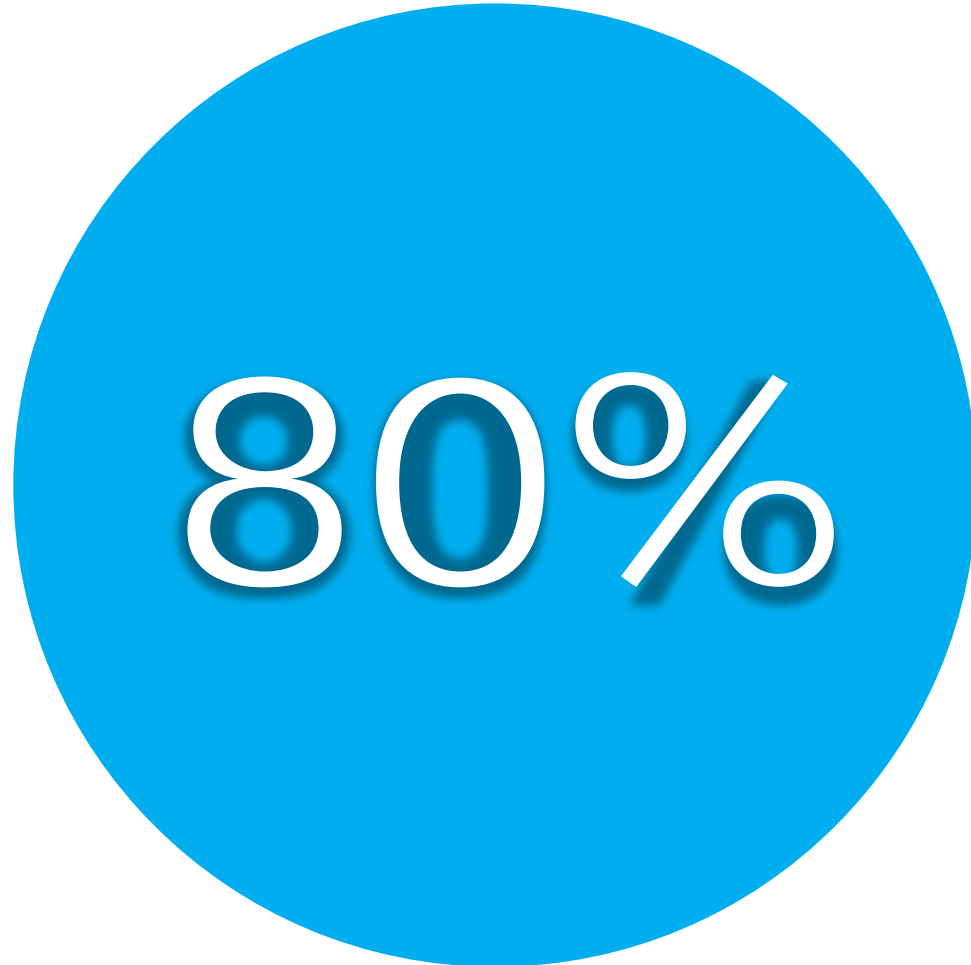
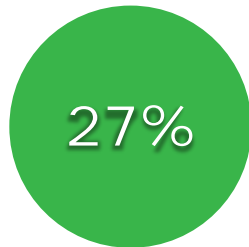
# Mobilität



International Data Corporation, <http://www.statista.com/statistics/224384/installed-base-forecast-of-2g-wireless-subscribers/>

# Mobilität

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Smartphone penetration of global population's wireless users. 2011 vs. 2020  
Source: [Jefferies Mobility 2020 Report: mobile devices, social media, market projections](#)

# Cyber Liability

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## INDUSTRY FACTS

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1998

1st Cyber Liability policy issued

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>\$1 Billion

Current Cyber Liability coverage (Est. 2012 GWP)

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31

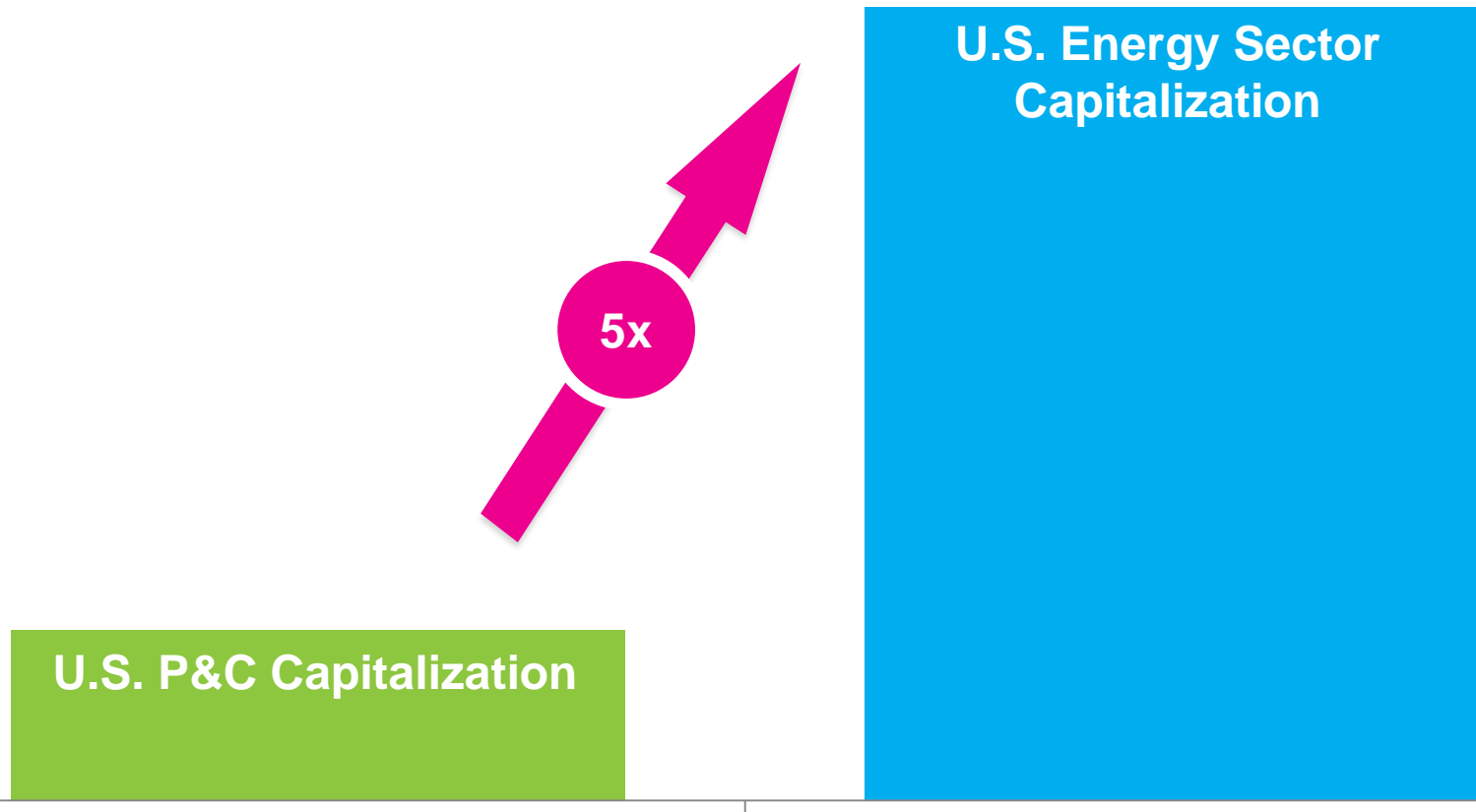
Carriers offering Cyber Liability coverage, up from only 12 in 2008

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72%

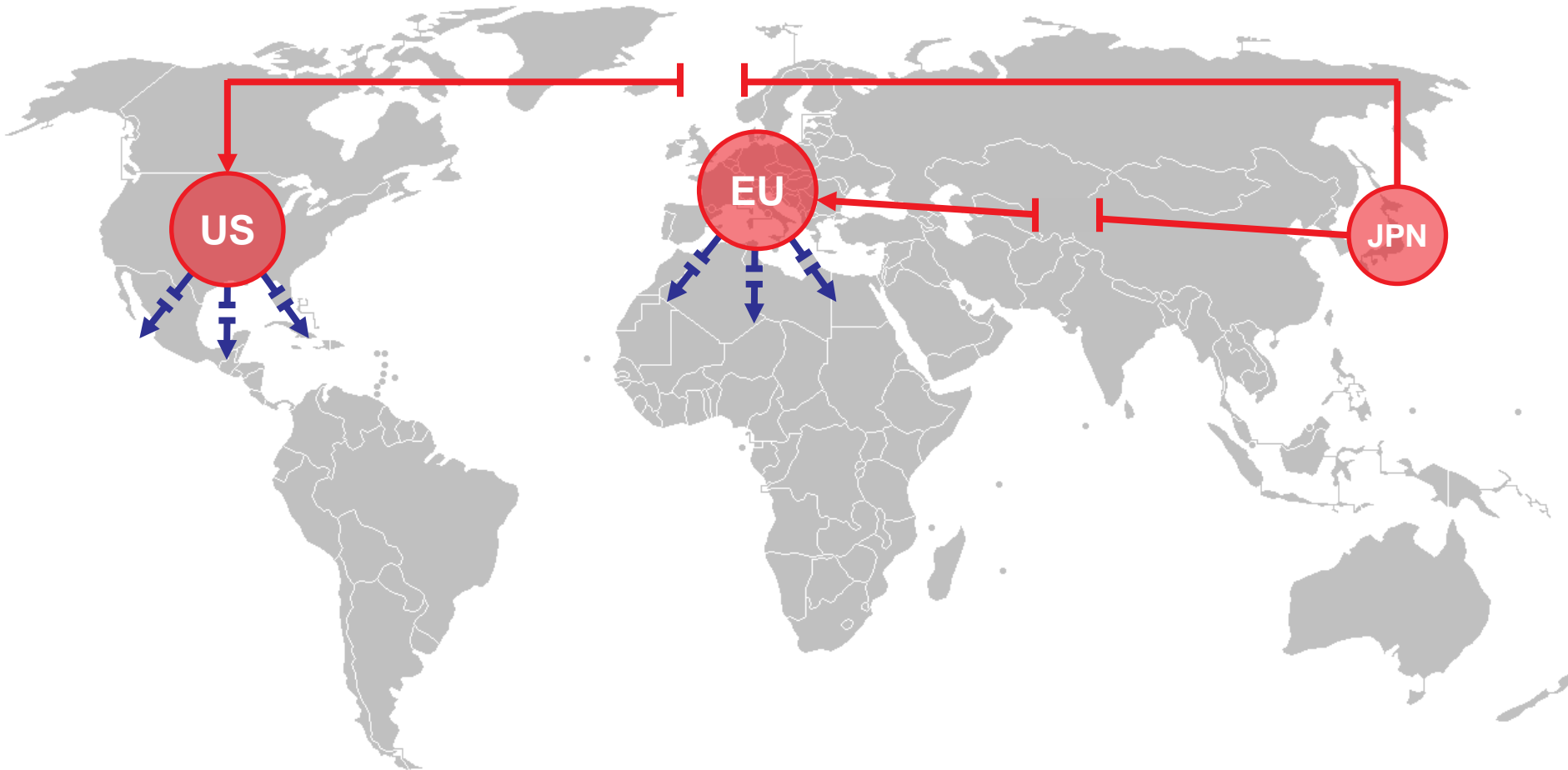
Exposed companies that do not purchase Cyber Liability policies

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Based on total shareholder equity Russell 1000 Energy Index vs. Russell 1000 Insurance P&C Index, December 2011

# リンケージ



# Fast Fast Forward

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- Deeply embedding analytics in every underwriting business
- Tripled the size of Cyber Liability underwriting teams
- Holding Underwriting Innovation Councils with clients and brokers
- Established an energy practice group
- Recruiting specialized expertise to build businesses





# RECLAIM