



Cyber and technology incidents can cause considerable difficulties and substantial costs for businesses and insurers, as well as providing a stark reminder of the fragility of business dependent systems.

To make sure your customers receive a prompt service of the highest standard, we've brought together a network of services to manage all elements of cyber claims.

To handle cyber claims you need a comprehensive understanding of technical issues and a calm and organised approach. Remediation options need to be swiftly investigated and evaluated, while costs must be kept under control. If not handled properly, cyber claims can disrupt and damage businesses' brands and reputations.

#### Consistent approach

An important aim of our approach to cyber and technology risks is to demystify the subject. We support businesses through to recovery and conclusion during a period when they're suffering disruption and loss.

#### We have a global reach


Sedgwick Australia is part of one of the world's largest risk services, loss adjusting and claims management companies. We offer expert and impartial advice to insurers, brokers and customers across the whole insurance industry.

We provide focused solutions that contribute to our clients' success and inspire continued brand loyalty in their customers. With over 21,000 employees worldwide, our services are enhanced by our collective global experience and expertise.

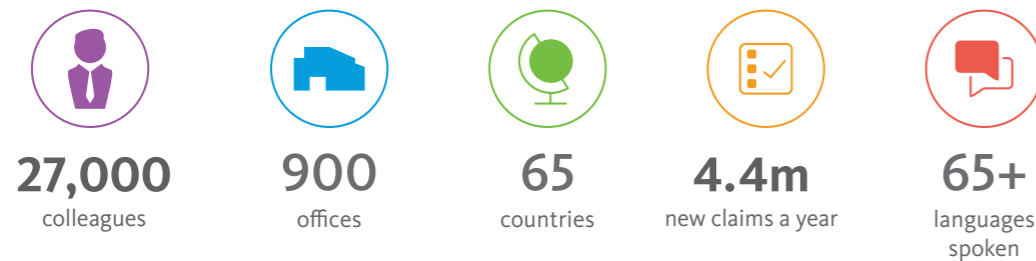
#### Contact us

Whether you're looking for high volume claims management, complex loss adjusting, third party administration, risk consultancy or repair and restoration, you can rely on us to get the job done. We get the right people, in the right place, at the right time. To find out more about how we can help you and your customers, please contact a member of our team or visit our website at [Sedgwick.com](http://Sedgwick.com).

## Global solutions. Local expertise.

 **Our services:**

- Forensic accounting
- Loss adjusting
- Major & complex loss adjusting
- Repair, restoration & mitigation services
- Third party administration



#### Loss adjusting

Our MCL Global team is made up of 55 of our most experienced adjusters, dedicated to managing major and complex losses in a variety of disciplines, including cyber. Having witnessed an increasing number of cyber related incidents, we've spent the last three years investing in and training and developing members of the team to manage our clients' cyber claims effectively and efficiently.

When managing cyber claims, we know the speed of our response is crucial. Our adjusters will quickly identify cause, deploy mitigation strategies and bring in specialist experts when needed to help manage the claim. We have cyber adjusters in each metro area, so we make sure clients get the right resource working on the incident as quickly as possible. Our team is also experienced in recovery procedures, so if a recovery action is possible, we'll get you the best results.

We've also made a significant investment in our global cyber capabilities. We've set up a dedicated cyber and technology group to ensure our processes are aligned and up-to-date with the global cyber market.

#### Forensic accounting

The Forensic advisory services division is our team of experienced forensic accountants. They're specialists in quantifying economic loss under insurance policies. We have vast experience in quantifying cyber, loss of income, crime and other financial losses.

Like our MCL Global team, the Forensic advisory services division has gained extensive experience in managing cyber losses over the last three years, having managed claims either in conjunction with the MCL Global division or as a standalone service.

#### 24-hour customer service and Third Party Administration (TPA)

Our customer service centre in Wollongong, NSW and our TPA team in Parramatta, NSW means we provide a 24/7 FNOL and triage service for your claims. We also employ our staff on flexible contracts, so we can flex their hours to accommodate any increase in demand or claims volume.

Our staff are well versed in determining whether a cyber incident has taken place, and have access to the right expert resources within our business to call on when needed. We also have extensive experience in claim and stakeholder management, ensuring excellent claim service to your customers.



**Engaging the right experts**

When managing cyber claims, we understand the importance of working with specialist experts to determine cause, develop mitigation strategies and recommend rectification.

Our teams have worked with a number of industry recognised experts in the following fields:

- Data and credit monitoring
- Investigative Response (IR) and digital forensics
- Legal
- Public Relations (PR) and crisis management

We know many insurers often have pre-agreed supplier arrangements in place, so we can either work with your existing suppliers, or we can recommend experts with whom we've pre-agreed terms in place.

**Investigative Response (IR) and digital forensics**

Due to their complex nature, cyber claims often require IR and digital forensics expertise to ascertain the extent of loss, mitigation, rectification requirements and forensic analysis.

Our teams work with a number of firms to assist in the investigation of cyber incidents, with experts available to help with:

- Digital forensics
- Electronic data recovery
- Electronic discovery
- Executive breach simulation
- Fraud trend analytics
- Incident response
- Incident response training
- Litigation support
- Malcode analysis
- Security health checks



We have agreed terms in place with these partners. We can also work with any of your preferred suppliers.

**Legal**

Cyber claims often have legal complexities, so it's sometimes necessary to seek legal advice. Our legal partners help with:

- Conducting litigated claims and recoveries
- Regulatory notifications
- Third party issues

Our adjusting team works closely with legal teams in all areas of insurance and have built strong relationships within the industry.

**Public Relations (PR) and crisis management**

Communicating a data breach to customers and the public can be a complex matter, so a good PR and crisis management firm is essential for preparing and managing communications around a data breach resulting from a cyber attack.

We've partnered with a specialist firm to help mitigate reputational fallout and make sure the right message is delivered to customers and the public. We work with our PR and crisis management partner and insurers' own providers to develop clear decision-making processes to communicate quickly and thoughtfully following a data incident.

**Data and credit monitoring**

When personal data has been compromised as a result of a data breach, our data and credit monitoring partner will monitor affected personal information across the open and social web, as well as black market forums that trade in stolen data.

To help mitigate the risk of identity theft, we notify individuals immediately if we find data which matches theirs.

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**First notification of loss**

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Global solutions.  
Local expertise.