

# 2025-2026 Cyber and Property Loss Control Credits

## Overview

As your industry mutual, AEGIS is committed to helping you manage your total cost of risk, including retained losses and investments in loss prevention. To further support your efforts, we are pleased to introduce new loss control credits for cyber and property risk mitigation.

These credits are a way for AEGIS to help you invest in risk mitigation projects, whether in areas identified during our risk assessments or those your risk management team has already been considering.

Our Loss Control and Underwriting teams will follow up to discuss how the credit was used and the impact of projects it supported. We will also proactively revisit its use the following year to ensure continued alignment with your risk management goals.

## Loss Control Credits



### Cyber Loss Control Credit

AEGIS offers a \$50,000 credit to support approved cybersecurity enhancements or risk mitigation projects. To qualify, the following conditions must be met:

- Renew an AEGIS Cyber Risk policy with at least 80% of the lead layer **or** a total of \$25 million in AEGIS limits in an excess layer between **July 1, 2025, and June 30, 2026**.
- The project must address areas identified in AEGIS cyber risk surveys.
- Be prepared to discuss proposed risk mitigation projects before policy renewal.
- It can be budgeted for, in-progress or due to be completed during the upcoming Cyber Risk policy period.

Once the risk mitigation project is approved and the renewal policy is bound, AEGIS will distribute the Cyber Loss Control Credit as a separate payment.



### Property Loss Control Credit

AEGIS offers a credit equal to the amount paid for AEGIS-provided Property Loss Control services to support members' risk mitigation efforts. To qualify the following conditions must be met:

- Renew an eligible Conventional or Renewable Property policy between **July 1, 2025, and June 30, 2026**.
- Use AEGIS Property Loss Control services during the policy period.
- \*Pay the contracted fee for those services within the policy period.
- Be prepared to provide feedback during renewal on how the credit supports your risk improvements.

\*There are no changes to how fees are handled. Once the service fees have been paid either separately, or via brokers, we approve and wire the loss control credit directly to you.