

Appetite Guide

Digital Partners

Since Digital Partners launched in 2016, the insurtech market has evolved and moved increasingly into the insurance mainstream. We have over eight years' experience and are dedicated to insurtech space.

We provide insurtechs and digital distributors with a consultative reinsurance partnership built on the financial strength and expertise of Munich Re.

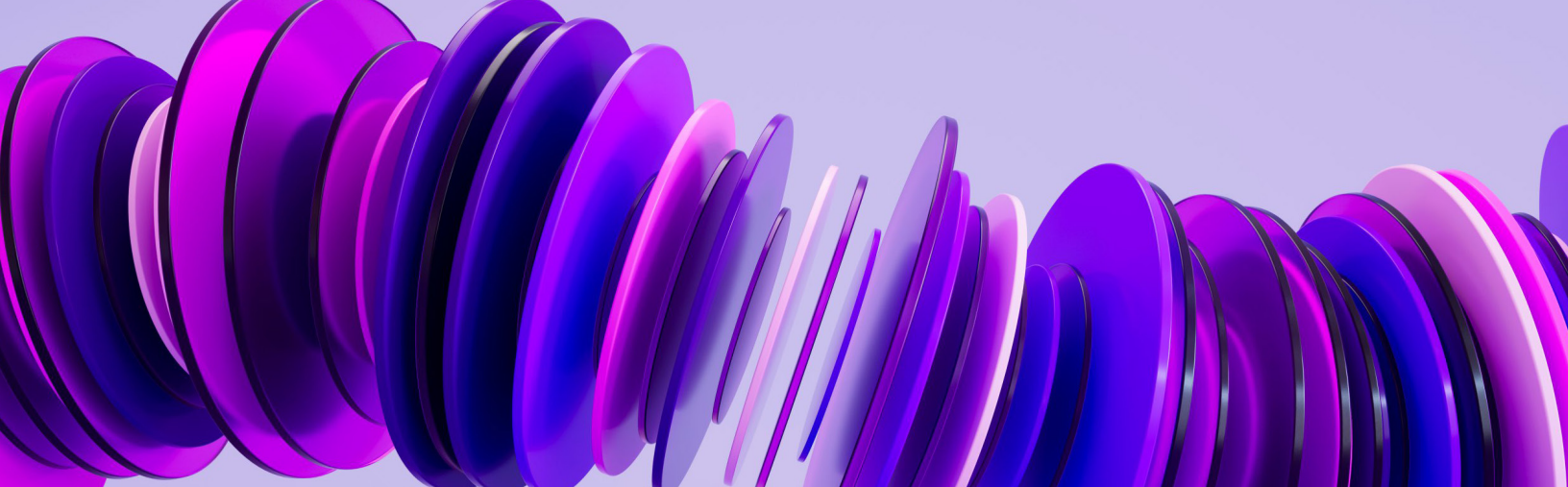
We partner with GA/MGA/MGU insurtechs and startups that:

- Capture customers differently than a traditional agent
- Leverage unique data points beyond the traditional market
- Build technology capable of servicing all transactions digitally and that supports auto decision underwriting
- Hire insurance talent in leadership positions
- Have a track record of funding, stable parent company, or proven funding for the treaty period

We provide:

Delegated authority (admitted primary, first-dollar basis) to insurtechs and startups that distribute insurance digitally. We provide the following value added services to all our partners.

- Underwriting expertise
- Actuarial support
- Consultancy
- Secondary UAT review
- Claims oversight
- Forms wording review
- Forms and filings
- Regulatory and compliance
- Insurance product development



Market — Property & Casualty

Segment:

Micro/Small Commercial Lines

Lines of business:

General Liability, Business Owners, Property, Commercial Multiple Peril, Workers' Compensation, Small Commercial Auto, Low Limit/Limited Errors & Omissions, Business Personal Property, Stock & Equipment

Ineligible classes:

Life & Health, Trucking, Surety, Drone Business, Dispensaries, Cyber, Personal Auto

Submission requirements

- Underwriting Guidelines
- Premium & Loss Dataset
- Gross Premium Projections
- Desired Commission
- Audited Financial Statements

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Munich Re Specialty is a description for the insurance business operations of affiliated companies in the [Munich Re Group](#) that share a common directive to offer and deliver specialty property and casualty insurance products and services.

For more information on Munich Re Specialty and its entities, including licensing, regulatory-required, and other information on the operating companies, please click [here](#).