



## Digital Partners Appetite Guide

Since Digital Partners launched in 2016, the insurtech market has evolved and moved increasingly into the insurance mainstream — we have over eight years' experience focusing on insurance innovation and digital brands, 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 services and insights to all delegated authority partners:

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

# Market — Admitted Property & Casualty

**Segment:**

Personal and 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, Homeowners Insurance, Renters Insurance

**Ineligible classes:**

Life & Health, Excess & Surplus, Trucking, Surety, Drone Business, Dispensaries, Cyber

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## Submission requirements

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

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Digital Partners is a description for the insurance business operations of affiliated companies of the Munich Re Group that provide innovative products and services to insurance technology entities. Insurance and reinsurance is underwritten by Digital Advantage Insurance Company, which is an affiliate of Munich Re America, Inc. For more information regarding Digital Partners and Digital Advantage Insurance Company, including licensing and regulatory information, click [here](#).