

# Cyber and Tech E&O — Appetite Guide

Leveraging the strength of Munich Re Group and the innovation of Lloyd's, we offer tailored solutions that combine technical expertise, risk management services, and responsive claims support to address your clients' needs on a primary basis.

## Revenue authority threshold

\$100mn - \$5bn

## Revenue sweet spot

\$250mn - \$1bn

## Excess vs. primary

Continued increased focus on growing our footprint on primary business.

## Coverage

Tech & Cyber — no MPL unless directly correlated with the Technology services provided for a fee. No contingent bodily injury or property damage sub-limit carveout. No consumer protection coverage for fines and penalties — nor defense/indemnity only requests.

## Contact your underwriter

### Steve Pacheco

Head of US Cyber & Tech E&O

Tel.: (562) 362-2179

steve.pacheco@munichre.com

## Sub-limits

Prefer not to follow any sub-limit that is under \$1mn in total. Our preference is to not drop-down over contingent BI/SF for non-IT providers.

## Industry segments outside of appetite

- Healthcare (Clinical and non-clinical)
- Pharmaceutical/Nutraceutical
- Education
- Public Entities
- Telecom
- Airlines
- Cannabis
- Cryptocurrency
- Adult Entertainment
- Firearm/Weapon
- Religious Affiliations
- Political Affiliations and Committees
- Autonomous Tech
- Gaming/Gambling
- Religious Affiliations
- Media Generation (Social media, etc.)

## Limit capacity

We can offer up to \$10mn; however, our preference is to maintain a line size of \$5mn on primary business. In order to deploy a \$10mn line, an attachment of \$20mn or greater would be required.

## Absolute minimum premiums

\$8k/Mil Excess; \$12k/Mil Primary (Cyber) - \$12k/Mil Excess; \$15k Mil Primary (Tech E&O)

## Pre-breach services

Complimentary access to [Reflex™](#), a set of pre-breach services available to all primary policyholders, including:

- Training and Education
- Phishing Simulations
- Tabletop Exercises
- Advisory Services
- White-glove Implementation

Learn more at:

[munichre.com/us-non-life/en/solutions/specialty-insurance/cyber-and-technology-eo.html](https://munichre.com/us-non-life/en/solutions/specialty-insurance/cyber-and-technology-eo.html).

Munich Re Specialty Insurance (MRSI) 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 in North America. For more information on MRSI, including licensing, regulatory-required, and other information on the operating companies, [click here](#).