



Cyber insurance – North America appetite guide

From ransomware to leaked data, the threats of cybercrime are ever-evolving. It can sometimes feel like you are charging forward without a guide, but you’re not – we’re here to help.

Munich Re has been confidently investing in a team of cyber experts with the training and data to not only understand cyber trends, but also anticipate cyber risks for businesses of any size.

	Small business	Middle market	Corporate
	HSB	Munich Re Specialty Insurance (MRSI)	Facultative & Corporate
Revenue	<\$25M Up to \$500M	\$25-500M	>\$500M
Product(s)	<ul style="list-style-type: none"> - Stand-Alone Cyber Policy (HSB Total Cyber™, admitted) - Reinsurance model is available 	<ul style="list-style-type: none"> - Cyber Insurance policy - Tech Insurance policy - DataVault™ 	<ul style="list-style-type: none"> - Bespoke cyber policies
Target Insured(s) or Industry Segments	Broad appetite including: <ul style="list-style-type: none"> - Agriculture - Contractors/Construction - Freight Transportation - Industrial - Manufacturing - Warehouses/Wholesalers - and more Excluded: Adult entertainment, Cannabis, Casinos, Managed Service Providers (MSPs), Managed Security Service Providers (MSSPs), Schools	<ul style="list-style-type: none"> - Middle market - Wide appetite for U.S. companies, including global exposure 	<ul style="list-style-type: none"> - Large/complex corporate insureds - All market segments

(continued)

	Small business	Middle market	Corporate
	HSB	Munich Re Specialty Insurance (MRSI)	Facultative & Corporate
Retention	Options from \$1,000 to \$50,000	Options from \$2.5K to \$5M	All sizes — from \$250K to \$100M
Limit	Up to \$10M	Up to \$10M	Up to \$50M standalone (net capacity)
Other Services	Complimentary pre-event consulting; access to Cyber Safety platform for security training, security policies, and website scanning; and WhiteHaX cyber security control scanning	<ul style="list-style-type: none"> - eRisk Hub® - Cyberwrite AI-enabled risk assessments - SRM risk consulting workshops for insureds - Prilock education and phishing training for insured's employees 	Bespoke risk assessment services with unique capabilities around industrial/manufacturing business interruption and property damage
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Cyber is also offered as a bundled solution with other products throughout Munich Re's insurance offerings on a single risk or program basis. Contact us for more details.

For more information, contact us at insurance@munichre.com or visit munichre.com/specialtyinsurance.

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