



Ryan Financial Lines provides innovative, enterprise-wide cyber and technology solutions for small-to-medium sized businesses. We engage with our Insureds to identify how a potential cyber event could affect their operations and work to understand the financial implications of such an event. Ryan Financial Lines then aligns an insurance offering with our Insureds' strategies to offset these unforeseen performance interruptions. As part of our tailored underwriting process, Ryan Financial Lines identifies potential cyber events that could affect an applicant's operations and the financial implications of such an event. Ryan Financial Lines' insurance offering is aligned to the applicant's strategies that offset these unforeseen performance interruptions.

The modern company is often heavily reliant on technology to deliver services to their Insureds. Ryan Financial Lines' 3rd party proposition can also be extended to provide professional liability to cutting edge technology firms as well as other miscellaneous E&O exposed companies whose operations are technologically centric.

Ryan Financial Lines has a broad appetite, offering customized solutions to companies of different sizes, industries and geographies.

Program Overview



Insurer

Insurance written by carriers "A" rated by A.M. Best



Jurisdiction

Available in all states on a surplus lines basis



Limits

Up to \$5M (primary or excess)



Eligibility

US-domiciled entities with revenues between \$100M - \$500M



Bespoke Risk Reports

Identify and benchmark the Insured's unique risk exposure across their industry of operation (developed for 50+ industries) and any geography



Claims Support

Available 24/7

Coverage Features

- Crisis Response
 - Emergency Response: Immediate access to a vendor panel and crisis management, with ability to access vendors for initial 48 hours before having to notify the insurer
 - Diminishing Retention: 50% reduction in retention if the insured utilizes our designated claims service provider
- Cyber extortion
- Computer System Interruption / System Failure
 - 0 waiting hour period for insured, 8 hours for vendors*
- Reputational Damage
- Computer Fraud, Social Engineering Fraud & IT Services Fraud
- Data and Software Restoration (Bricking)
- Privacy Breach and Other Third Party Liability: (including regulatory action, CCPA, BIPA, GDPR, etc.)
- Regulatory Investigation and Fines
- Post Breach Remediation
- Digital Media Liability Cover / Intellectual Property
- Telephone and Consumer Protection Act: Defense costs that an insured incurs arising from a claim alleging a TCPA Violation
- PCI-DSS Assessment
- Comprehensive Technology / Professional services E&O
- Enterprise Executive Cover, protects an insured person from a:
 - Network security event or privacy event that impacts a personal computer network, e-mail account or personally owned devices
 - Personal financial loss due to a social engineering event
 - Coverage for a cyber event (as triggered by this policy) that leads to a Management Liability claim.
- Data and Software Restoration

* For companies with up to \$250M in revenue



FINANCIAL
LINES
CYBER

Contact

Website: ryanfinlines.com

Email: RFL-US-Cyber@ryanfinlines.com

Any carrier ratings contained herein are as of 10/17/25. A.M. Best ratings are under continual review and subject to change or affirmation. To confirm the current rating, please visit www.ambest.com.

The information in this report is general in nature and for informational purposes only and is based on the information provided by the client. It is not intended to be a comprehensive description of the cyber insurance policies of Ryan Financial Lines. The information in this report does not constitute an insurance policy nor is it intended to constitute a binding contract. This report is not intended nor implied to be a substitute for professional advice. To the full extent permissible by law, Ryan Financial Lines disclaims all responsibility for any error, omission, incompleteness or inaccuracy in this brochure or its failure to comply with the relevant laws or regulations.

Ryan Financial Lines' operations are conducted through multiple legal entities, the choice of which depends on where the entities are authorized to operate and what insurance product they are selling. In the US, Ryan Financial Lines' operations are conducted by Ryan Financial Lines and Celerity Risk, each of which are series of RSG Underwriting Managers, LLC (Ryan Specialty Underwriting Managers US), by RSG Specialty, LLC (RSG Specialty) and by Freberg Environmental, LLC (Freberg). Ryan Specialty Underwriting Managers US, RSG Specialty and Freberg are Delaware limited liability companies based in Illinois. In the UK, Ryan Financial Lines is a trade name of Ryan Specialty International Limited (Ryan Specialty International), authorized and regulated by the Financial Conduct Authority (FRN 733324). Registered office: 6th Floor, 25 Fenchurch Avenue, London, England, EC3M 5AD, United Kingdom. Company number 07164987. In the UK, Ryan Financial Lines also distributes some products through Ryan Specialty Underwriting Managers International Limited (RSUMIL), authorized and regulated by the Financial Conduct Authority (FRN 582862). Registered office: 6th Floor, 25 Fenchurch Avenue, London, England, EC3M 5AD, United Kingdom. Company number 07774336. In the EEA, Ryan Financial Lines Europe is a trade name of Ryan Specialty Nordics AB (Ryan Specialty Nordics), authorized by the Swedish Financial Services Authority. Org nr 556741-6572. Registered office: Brahegatan 2, 114 37 Stockholm, Sweden. In the EEA, Ryan Financial Lines also distributes some products through Ryan Specialty Netherlands B.V. (Ryan Specialty Netherlands), authorized and regulated by the Autoriteit Financiële Markten (FRN 12046122). Registered office: Wilhelminakade 149a, De Rotterdam, East Tower, 29th Floor, 3072 AP Rotterdam. Company number 73042242. In Latin America and the Caribbean, Ryan Financial Lines' operations are conducted by the Ryan Financial Lines Reinsurance division of Ryan Specialty Latin America, LLC, a Delaware limited liability company based in Florida (Ryan Specialty Latin America). Ryan Specialty Underwriting Managers US, RSG Specialty, Ryan Specialty International, RSUMIL, Ryan Specialty Nordics, Ryan Specialty Netherlands and Ryan Specialty Latin America are subsidiaries of Ryan Specialty, LLC. Ryan Financial Lines works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain jurisdictions, and some products in the US may only be available from surplus lines insurers. In California: RSG Insurance Services, LLC (License #0E50879), RSG Specialty Insurance Services, LLC (License #0G97516) and FEI Insurance Services, LLC (License # 0G89298). ©2025 Ryan Specialty, LLC 10172025