



RYAN
SPECIALTY

FINANCIAL
LINES
CYBER

Enterprise Cyber & Technology
Insurance Solutions



Ryan Financial Lines provides cyber and technology insurance products designed for large and multinational businesses. Leveraging our understanding of your clients' operations and security practices, we aim to develop coverage options tailored to identified risks and business requirements, while remaining agile to the shifting threat landscape. This allows us to provide insurance solutions that help support financial resilience and risk management efforts.

The Ryan Financial Lines Cyber offering is built to help address the modern company's ever-increasing dependency on technology, as well as heightened regulation and requirements concerning the collection and handling of personal and corporate data. Through analysis of historical event data and the use of advanced risk modeling tools, Ryan Financial Lines works to refine and expand its coverage options, aiming to provide insurance solutions that are responsive and accessible.

Our core 1st and 3rd party cyber proposition can also be extended to provide professional liability to technology centric firms, as well as many other industry and sector-specific enhancements. Ryan Financial Lines is committed to enabling sustainable and collaborative results for all parties.

Program Overview



Capital & Security

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



Jurisdiction

Available worldwide



Eligibility

Entities with revenues above \$100M



Limits

Entities \$100-500M: Up to \$5M

Entities \$500M and above: Up to \$15M
(USD, CAD, EUR, GBP, or local equivalent)



Bespoke Underwriting

Use of real time data feeds and advanced technology solutions for tailored risk transfer



Claims Support

In-house claims team working in tandem with specialist panel of vendors available 24/7

Crisis Response

First Party Cover

- Emergency Response (nil Retention)
- Incident Response
 - Notification Costs
 - Legal and Forensic Expenses
 - Public Relations Management
- Cyber Extortion
- Data Restoration
- Business Interruption:
 - Security Failure
 - Operational Error
 - System Failure
- Dependent Business Interruption (IT Vendors)
- Dependent Business Interruption (Non-IT Vendors)

Third Party Cover

- Security Liability
- Privacy Liability
- Digital Media Liability
- Regulatory Liability (incl. GDPR, CCPA, etc.)
- PCI-DSS Coverage
- Technology & Professional Services E&O

Additional Covers

- Court Attendance Costs
- Bricking
- Reputational Damage
- Enterprise Executive
- Cyber Crime







A Global, In-House Approach

Cyber risk is fast-moving, complex and increasingly global. At Ryan Financial Lines, we understand that effective claims handling is critical to protecting insureds' business and reputation. That is why we offer a unique, in-house Delegated Claims Authority (DCA) for global mid-market and large enterprise cyber claims, as well as SME cyber claims, with the goal of delivering seamless, expert-led service when it matters most.

Key features include:

<p>COORDINATED INCIDENT RESPONSE</p> <p>Our claims professionals work efficiently and collaboratively with incident response teams, forensics, defence and coverage counsel, brokers, and most importantly, insureds themselves.</p>	<p>TREND MONITORING AND COVERAGE ALIGNMENT</p> <p>Our claims and underwriting teams collaborate by sharing insights and trend data to support the development of coverage options that reflect identified risks and evolving threat environments.</p>	<p>PROACTIVE CLAIMS MANAGEMENT</p> <p>Our team reviews and manages claims by assessing notices of loss, monitoring for material changes or potential impact on underlying layers, and maintaining communication with relevant stakeholders throughout the process.</p>
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What sets Ryan Financial Lines apart?

<p> Experience-Driven Expertise</p> <p>Our claims professionals bring deep industry knowledge and specialized product insight to every case, enabling strategic and informed decisions.</p>	<p> Efficiency Is Our Standard</p> <p>We aim to respond promptly by reviewing coverage, issuing necessary communications such as acknowledgements or reservation of rights, and providing determinations based on the applicable policy terms, conditions and exclusions.</p>
<p> Transparent Compliance, Trusted Process</p> <p>We rigorously follow DCA directives and maintain open communication with capacity providers and existing insureds, sharing significant claim developments for review.</p>	<p> Reputation-Backed Accountability</p> <p>We treat every claim as a reflection of our reputation. With strong relationships across the value chain, we are committed to resolving claims fairly, efficiently and with integrity.</p>

Vendor Panel

<p><u>Privacy Counsel: United States</u></p> <p>Pierson Ferdinand LLP</p> <p><i>Alternate counsel options:</i></p> <p>McDonald Hopkins LLC Cipriani & Werner, P.C. Mullen Coughlin Wood Smith Henning & Berman</p>	<p><u>Privacy Counsel: International</u></p> <p>Kennedys Law LLP</p> <p><i>Alternate counsel options:</i></p> <p>Weightmans LLP Pinsent Masons LLP</p>	<p><u>Forensics: United States</u></p> <p>CyXcel SR-M Kroll IronGate CrowdStrike PNG Cyber Palo Alto - Unit 42</p>	<p><u>Data Mining</u></p> <p>CyXcel S-RM</p> <p><u>Notifications</u></p> <p>IDX Epiq Kroll</p>
		<p><u>Forensics: International</u></p> <p>CyXcel S-RM</p>	

Please note that the use of these vendors is subject to the terms, conditions, and reporting requirements outlined in the insurance policy. We reserve the right to amend our vendor panel at any time.

Claims Support

US Incident Reporting:

RFLCyber@pierfed.com

833-737-7444

International Incident Reporting:

RyanfinlinesIR@kennedyslaw.com

UK/EMEA: +44 203 137 8749

AUS/APAC: +613 9498 6688

Contact

United States:

RFL-US-Cyber@ryanfinlines.com

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