



Cyber &  
Professional  
Lines Group

# We Know Specialty Insurance Solutions

When Tokio Marine HCC acquired NAS Insurance Services in April 2019, a new breed of specialty insurance services company was born. The combination of creativity, flexibility and know-how with broad financial strength and global expertise created a new underwriting powerhouse to service the cyber and professional insurance demands of today's businesses.

The new Tokio Marine HCC - Cyber & Professional Lines Group brings together state-of-the-art products to cover emerging risks for organizations in every industry. Our combined underwriting, risk management and claims-handling experience offers our clients unparalleled expertise and the confidence to drive their businesses forward.

## Tech and Cyber

**NetGuard® Plus Cyber Liability** – A leading-edge cyber insurance solution that combines broad first- and third-party coverages with a variety of free cyber security services and an expert claims staff. We've also designed this product for healthcare providers known as e-MD®.

**NetGuard® Select** – Our cyber solution for high net worth individuals and families provides identity protection, fraud alerts, and a range of cyber insurance coverage for today's always-on lifestyle.

**TechGuard®** – Technology E&O that combines the best of Errors & Omissions and Cyber Liability coverages as a one-stop-shop for tech firms that demand state-of-the-art protection

**MEDEFENSE® Plus** – A uniquely effective insurance solution for healthcare providers who face regulatory investigation or billing errors allegations by the federal government or private payers.

## Employment Practices Liability

Broad coverage for employers against claims made by current, former or prospective employees alleging harassment, discrimination, wrongful termination and much more.

## Architects, Engineers and Contractors Professional Liability (AECPL)

Professional liability protection for architects, engineers, surveyors, consultants, construction managers as well as contractors professional Liability and scientists professional liability.

## Miscellaneous Professional Liability

- Insurance Agents & Brokers
- Lawyers
- Miscellaneous E&O for Medical Billers
- Real Estate Professionals
- Scientists
- And many more classes. Call for details.



### Healthcare Professional Liability

**Allied Medical** – Broad coverage with a wide range of limits for Professional and General Liability.

**Social Services PL/GL** – Broad Professional Liability/General Liability coverage to meet the growing needs of social services organizations.

### Innovative Product Solutions

**Abuse/Molestation** – Covers an organization’s legal defense costs for allegations of abuse or molestation of clientele while in their care, custody or control.

**Sexual Misconduct & Molestation** – Designed to assist organizations in fulfilling contractual requirements to carry insurance for sexual misconduct and molestation claims.







**Tenant Discrimination** – Provides property owners and managers with coverage for defense costs and loss incurred from lawsuits brought by current, prospective, or former tenants alleging

### Turnkey Reinsurance & Programs

We can provide carrier clients innovative ‘bolt on’ coverage to their BOP, GL, Homeowners, or Professional Liability offerings. Through an embedded reinsurance structure, carriers cede liabilities for Tokio Marine HCC products, mitigating R&D costs, aggregation risk, and underwriting exposure. Our end-to-end offering includes risk and claims management, product development, marketing and educational support for the following:

- **Cyber Liability:** Personal CyberPlus™, Farm CyberPlus™ and Professional Liability
- **Sexual Misconduct and Molestation**
- **Workplace Violence**
- **Employment Practices Liability**
- **Tenant Discrimination**
- **MEDEFENSE® Plus**



-  Product Development
-  Underwriting
-  Risk Management
-  Compliance
-  Claims
-  Marketing & Training



# Tokio Marine HCC - Cyber & Professional Lines

## Expert Claims Service & Support

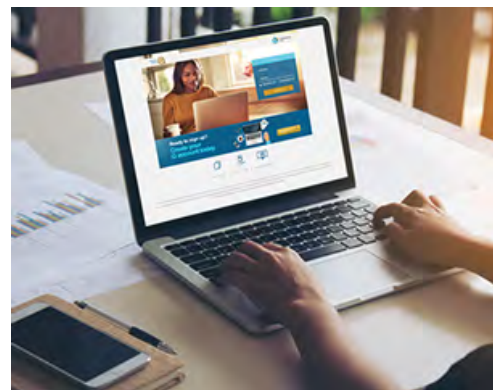
We know that the quality of an insurance policy is proven when your client has a claim. Our experience handling over two thousand claims a year gives our team the practical knowledge and the know-how to provide the support your clients need, when they need it most.

Our in-house team understands that our policyholders need issues resolved swiftly and thoroughly, and we're here to help them get back to business quickly. They can rely on our team of experts and our hand-picked partners to move from report to resolution in record time.

## Quote it on Q

Our state-of-the-art online quoting platform, "Q," helps you move quickly from quoting to issuing. Q is designed to make your job easier and more profitable by putting sales tools at your fingertips. Whether on your laptop or mobile device, connect with Q and take your business to the next level by signing up your agents, quoting more business, and winning more deals.

For more information, visit [tmhcc.com/Q](http://tmhcc.com/Q)



## Tokio Marine HCC Financial Power

Benefit from our solid foundation, proven track record and excellent industry ratings.

S&P .....A+(Strong)  
Fitch.....AA-(Very Strong)  
A.M. Best .....A++ (Superior)

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For more information or to contact your underwriter, visit us online at  
[tmhcc.com/pro](http://tmhcc.com/pro)

