

Turnkey Reinsurance  
& Programs

Cyber



TOKIO MARINE  
HCC

[tmhcc.com/pro](https://tmhcc.com/pro)

# IT'S A DIGITAL WORLD BE PREPARED



## About TMHCC

At **Tokio Marine HCC – Cyber & Professional Lines Group (CPLG)**, we deliver specialized cyber and professional liability solutions for modern businesses across all sectors.

Supported by the financial strength and global reach of Tokio Marine HCC, we combine innovative risk management with a trusted broker network to provide comprehensive protection and empower businesses to thrive. As part of the Tokio Marine Group, one of the world's largest and most established insurers, we bring decades of expertise and stability.

Beyond offering coverage, we provide proactive risk management, ongoing education, and continuous support throughout the policy term—ensuring true peace of mind.

Financial Strength

AM Best: A++ Superior

S&P Global Ratings: A+ Strong

Fitch Ratings: AA- Very Strong



## About Turnkey Reinsurance & Programs

Tokio Marine HCC has been at the forefront of innovative specialty insurance products, helping companies mitigate risks in the workplace and grow with confidence and peace of mind. For over 20 years, Tokio Marine HCC has been providing our partners with unique turnkey reinsurance products and services.

We provide Cyber Liability coverage with a complete array of support services so insurance carriers or program partners can differentiate and focus on their policyholders' needs. Our turnkey solutions facilitate agility and innovation in an ever-evolving marketplace.

## Cyber Product Highlights\*

### COVERAGE

### Healthcare

### Small Business

### Professional

### Personal

### Farm

#### THIRD PARTY COVERAGES

Multimedia Liability	✓	✓	✓		✓
Security & Privacy Liability	✓	✓	✓		✓
Privacy and Security Claims	✓			✓	
Privacy Regulatory Defense and Penalties	✓	✓	✓		✓
PCI DSS Liability	✓	✓	✓		✓
Bodily Injury Liability	✓	✓	✓		
Property Damage Liability	✓	✓	✓		
TCPA Defense	✓	✓	✓		
Cyber Bullying	✓			✓	✓

#### FIRST PARTY COVERAGES

Breach Event Costs	✓	✓	✓		✓
Breach Notification Costs	✓			✓	
Post Breach Remediation Costs	✓	✓	✓		
BrandGuard® (Reputational Harm)	✓	✓	✓		✓
System Failure	✓	✓	✓		✓
Data Recovery	✓	✓	✓	✓	✓
Non-Physical Business Interruption	✓	✓	✓		
System Restoration	✓			✓	
Dependent System Failure	✓	✓	✓		
Cyber Extortion	✓	✓	✓	✓	✓
Cyber Crime (Social Engineering)	✓	✓	✓	✓	✓
Credit Card Fraud, Forgery	✓			✓	✓
Cryptocurrency Crime	✓			✓	
Cyber Bullying	✓			✓	✓
Identity Theft Expenses	✓			✓	✓
Bricking Loss	✓	✓	✓		
Property Damage Loss	✓	✓	✓		
Reward Expenses	✓	✓	✓		
Court Attendance Costs	✓	✓	✓		

#### ADDITIONAL ENHANCEMENTS

MEDEFENSE® Plus (Regulatory Billing E&O)	✓				
Additional Defense Costs	✓	✓	✓		
Breach Event Costs Outside the Limit	✓	✓	✓		
Technology E&O		✓			
Generative AI Technology E&O		✓			
Sexual Misconduct and Molestation Liability		✓			
Employment Practices Liability		✓			
Tenant Discrimination		✓			

\*Please refer to your account executive for all available coverages, as some may not apply.

## Program Services

Enhance your clients' protection with Tokio Marine HCC's cutting-edge cyber solutions. Our 'bolt-on' cyber liability coverage seamlessly integrates with existing policies, helping you expand offerings without added R&D or administrative costs. We provide comprehensive support, including proactive threat prevention partnerships and direct access to cyber expertise.



### Product Development

We provide tailored coverage language to sit seamlessly with your primary policy.

#### Program Structure Solutions

- Turnkey Reinsurance – White labeled cyber wording crafted to fit seamlessly within your mainframe policy and ceded back to TMHCC.
- Insurance Program Solutions
  - Master policy programs with certificates of insurance issued to a group of insureds.
  - Pooled policies covering a cohort of members.
  - Excess policy solutions extending the limits of insurance over a pooled policy.
- Traditional Quota Share and Stop-Loss Reinsurance – Participation on cyber reinsurance placements.



### Underwriting

Flexible coverage solutions designed to fit various program structures, including endorsements, group policies, standalone policies with aggregation protection. We also offer broker portal access for higher limit policies.



### Risk Management

Our cutting-edge risk management solutions empower businesses to stay ahead of emerging threats. With robust online platform capabilities, you gain seamless access to risk assessment tools, compliance resources, and expert guidance. We also enhance your security posture with cyber threat intelligence, providing real-time insights to identify and mitigate potential risks before they become costly incidents.



### Compliance

State-by-state filing guidance with rates, coverage and objection support.



### Claims

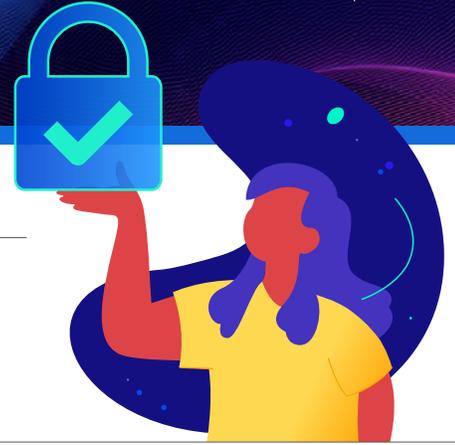
24/7/365 in-house incident response team works alongside our in-house fully licensed claims team and attorneys who handle all reported incidents and claims matters.



### Marketing & Training

We provide on-site or virtual product training, templated brochures, newsletter content, email blasts, and more to be informed of coverage and potential cyber exposures.

# Beyond Cyber Coverage



## Premier Protection



Intelligence Driven  
Monitoring and Alerting



Cyber Risk Report



Dark Web Security Scans



Tabletop exercises and  
cyber-attack simulations



Cyber Security Trainings



24/7/365 expert claims handling and  
incident response cyber security experts



Phishing Simulations



Preferred Rates and partnerships  
with security control vendors

## Contacts



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**Contact a member of our team to learn more  
about our cyber insurance.**