

WHOLESALE CYBER, TECHNOLOGY E&O, AND
MISCELLANEOUS PROFESSIONAL LIABILITY (MPL)

Appetite Guide



| Wholesale

Wholesale Cyber

Cyber Insurance Is Vital to Business Resilience

AXIS Wholesale Cyber offers customizable insurance solutions, streamlined for clarity and contract certainty, as well as deep expertise in managing data security, and guidance on preparing for and responding to a cyber incident.

Managing Cyber Risk

- We continue to elevate our focus on supporting customers with their critical information security and operational risk controls, which, with the partnership of customers and brokers, leads to improved cyber resilience
- Our Cyber Risk Advisory team provides brokers and customers with guidance, resources, and on solutions to help strengthen their cyber security hygiene and posture to be better prepared for and protected against cyber attacks
- Systemic risk remains a focus of ours as it relates to the monitoring of our portfolio. As such, we are mindful of industry classes and exposures that challenge that review

Resources for our Partners

- [AXIS 1012098 0623 AXIS Cyber Technology MPL Application](#)
- [AXIS 1012985 0623 AXIS Cyber Technology MPL Application for Small Business](#)
- [AXIS 1012992 0623 Cyber Technology MPL Renewal Application](#)
- [AXIS 1012739 0623 AXIS Cyber Ransomware Supplemental Application - All Size Business](#)
- [AXIS Cyber Supplemental Application \(Manufacturer\) AXIS 1012099 1020](#)
- [AXIS 1012728 1020 AXIS Cyber Supplemental Application \(Retail\)](#)



Wholesale Cyber

Sample Cyber New Business Accounts

Industry	Revenue*	Limits	Premium*
Construction	\$9.8B	\$10M	\$470K
Department Store Chain	\$15.5B	\$10M	\$266K
Financial Institutions	\$300M	\$2M	\$17K
Food Producer/Processor	\$4.8B	\$10M	\$247K
Grocery Store Chain	\$16.5B	\$10M	\$299K
Healthcare	\$128M	\$1M	\$55K
Industrial Products	\$2.8B	\$10M	\$406K
Investment Management	\$50M	\$5M	\$55K
Manufacturing	\$1.5B	\$5M	\$300K
Online Retailer	\$10.7B	\$5M	\$100K
Real Estate	\$280M	\$5M	\$70K
Retail	\$770M	\$5M	\$85K
Steel Manufacturer Scrap Metal Recycler	\$3.4B	\$10M	\$495K

*All figures rounded to a whole number. These de-identified examples are included for informational purposes only to show market participation, and are not indicative of a pricing range for other submissions. Submissions will be evaluated on their own individual merits and quoted pursuant to underwriting appetite, coverages requested, risks presented and other underwriting criteria. Please contact your AXIS Global Cyber & Technology representative to learn more.



Wholesale Cyber

Risk Advisory



Wholesale Cyber

Elpha Secure

AXIS is expanding its partnership with Elpha Secure as its solution for stand-alone primary cyber insurance for US-domiciled businesses up to \$100m in revenue, available on a wholesale basis.



Elpha Secure: Overview

Elpha is a digital distribution platform that provides cyber insurance coverage with inbuilt cybersecurity technology. Our partnership with Elpha began in 2021, when AXIS became both an investor and a capacity provider. Our expanded partnership combines the best of our respective expertise, service, and skills to deliver superior solutions for our mutual customers.

To support policies transitioning to Elpha's products, read on for a detailed coverage checklist and mapping to pinpoint coverage in Elpha's forms.

For submissions email: submissions@elphasecure.com

About Elpha Secure



Elpha is a surplus licensed MGA providing cyber insurance programs, services that support businesses in the face of growing cyber risks. To find out more about Elpha's cyber coverage + proprietary cybersecurity technology, visit elphasecure.com, or call (332) 242 6776.

Product information is for descriptive purposes only and does not provide a complete summary of coverage, and is intended for use by licensed insurance producers. It is not an offer to sell, or a solicitation to buy, any insurance product for a particular insured. Policy terms, conditions or exclusions may vary. Coverage may not be available in all jurisdictions and is subject to underwriting. Consult the applicable insurance policy for specific terms, conditions, limits, limitations, and exclusions. No insurance product is offered or will be sold in any jurisdiction in which such offer or solicitation would be unlawful. Products may be offered by AXIS companies not admitted in certain states, and therefore may be available only through licensed surplus lines brokers.



Technology E&O

Solutions

With evolving technology, telecommunications or internet-based services and products, protection from errors and omissions is critical in risk management. AXIS Technology Errors & Omissions insurance offers customizable coverage for a wide range of liability exposures arising from technology, telecommunications and internet-based services and products. For more information on appetite, reach out to your AXIS Wholesale underwriter.

Sample Classes

- Application service providers (ASP)
- Cloud service providers
- Computer integrated systems design
- Computer related services, NEC
- Computer repair and maintenance
- Computer training (not a school)
- Custom computer programming
- Custom software developer
- Customer relationship management (CRM) software or services
- Data processing
- Data hosting services
- Infrastructure as a services (IaaS)
- Internet service providers
- Platform as a service (PaaS)
- Prepackaged software developer
- Software as a service (SaaS)
- Telecommunications service providers



MPL

- We are motivated to grow this line of business across all sector sizes
- In addition, we can offer standalone MPL or MPL with Cyber on ACTM
- Primary or Excess
- Over 300 available classes of business



Sample MPL New Business Accounts

Industry	Revenue*	Limits	Premium*
Advertising Agency	\$150M	\$5M	\$50K
Event Planner	\$24M	\$2M	\$10K
Franchisors	\$45M	\$3M	\$80K
Insurance Agents	\$3M	\$5M	\$55K
Marketing Services	\$25M	\$2M	\$17K
Office Management	\$1.3B	\$5M	\$180K
Post-production/Commercial Editing	\$87M	\$5M (includes cyber)	\$73K

*All figures rounded to a whole number. These de-identified examples are included for informational purposes only to show market participation, and are not indicative of a pricing range for other submissions. Submissions will be evaluated on their own individual merits and quoted pursuant to underwriting appetite, coverages requested, risks presented and other underwriting criteria. Please contact your AXIS Global Cyber & Technology representative to learn more.

MPL Classes of Business

Sample Classes

- Accident Reconstruction Services
- Accounts Receivable
- Accrediting Organizations
- Agricultural Consultants
- Alarm Installers
- Alarm Monitoring Services
- Animators
- Arbitrators
- Arborists/Timber Consultants
- Archaeologists
- Archivists
- Art Appraisers
- Association Management Services
- Association Services Consultants
- Auctioneers
- Audio/Video Equipment Installation and Consultants
- Audit Services (non-financial)
- Billboard and Sign Designers
- Billing Auditors
- Billing Services
- Billing Specialist
- Bookkeepers
- Broadcast Captioners
- Business Administrators
- Business Coaches
- Business Managers
- Business Operations Consultant Services
- Business or Commercial Public Relations Firms
- Career Counselor or Career Coach
- Cartographer/Photogrammetrists
- Cemeteries
- Claims Adjusters
- Clinical Evaluation Testing Services
- College Admission Counseling Services
- Commercial and Industrial Photographers
- Commercial Property and Equipment Appraisers
- Commercial Property and Equipment Auctioneers
- Communications Consultants
- Compensation & Benefits Consulting Services
- Concierge services
- Conservation Management
- Conservators
- Construction Loan Monitors
- Consultants
- Convention Managers
- Copy/Scanning Services
- Copywriter Services
- Corporate Trainers
- Corporate Video Production Specialists
- Correspondent Lenders
- Cost Containment Consultants
- Coupon and Rebate Distribution
- Coupon and Sweepstakes Advertising Printers
- Courier/Messenger Services
- Court Reporters
- CPR Trainers
- Credit Counseling Centers
- Cremation Services
- Crisis Management Consultants
- Customer Satisfaction Measurement Services
- Customer Services Operations
- Customs Brokers
- Dance Instructors
- Data Analysts
- Data Compilation Services
- Data Entry Services
- Data Services
- Decorators
- Digital Marketers
- Direct Email Marketers

MPL Classes of Business

Sample Classes

- Direct Mail Marketers
- Dispute Resolution
- Document Analysts
- Document Appraisers
- Document Shredder
- Document Storage and Documentation Services
- Editor/Proofreader Services
- Educational and Professional Development Seminars and Training Services
- Educational Consultants
- Efficiency Experts
- Employee Benefit/Health
- Employment Agents
- Energy consultants
- Enrolled Agents
- Ergonomic Consultants
- Event Planners
- Excavation Notification Services
- Executive Coaches
- Executive Search Services
- Exhibition Designers
- Expert Witnesses
- Facilities Management/Farm Managers
- Film Editors
- Floral Designers
- Food and Drug Testing Services
- Foodservice/Restaurant Consultants
- Forensic Investigators
- Forestry Consultants
- Freight Brokers
- Freight Forwarders
- Fund Raising Consultants
- Funeral Directors
- Funeral Homes
- Genealogical Investigators
- Golf Course Managers
- Golf Instructors
- Grant Coordinators/Grant Writers
- Graphic Designers
- Green/Sustainability Consultants
- Handwriting Analysts
- HIPAA Consultants
- Home Staging Professional Services
- Hotel Managers
- Human Resource/Personnel Consultants
- Image Consultants
- Implementation Consultants
- Inbound Call Centers
- Information Services
- Insurance Administrators
- Insurance Claims Administrators
- Insurance Liquidator/Receivers
- Interior Designers
- Inventory Auditors
- IT Search/Placement
- Jewelry Appraisers
- Kitchen Planners and Designers
- Laboratories/Testing Services
- Leadership and Business Training Management Consultants
- Lease Brokers
- Librarians
- Lighting Design Consultants
- Literary Agents
- Litigation Consultants
- Litigation Support Services
- Lobbyist
- Logistical Consultants
- Managed Service Providers (non-IT)
- Management and Administration Seminars and Training Services

MPL Classes of Business

Sample Classes

- Litigation Support Services
- Lobbyist
- Logistical Consultants
- Managed Service Providers (non-IT)
- Management and Administration Seminars and Training Services
- Management Auditors
- Management/Strategic
- Manufacturer Sales Rep
- Marine Surveyors
- Market Research Firms
- Marketing Consultants
- Marketing Services
- Meal Planner Services
- Media Buyers
- Media Monitoring Services
- Media Replication and Duplication
- Mediators
- Medical Bookkeeping or Record Keeping Services
- Medical Practice Management Consultants
- Modeling, Talent and Sports Agents
- Mortgage Brokers
- Morticians
- Multimedia Artists & Animator
- Museum Consultants
- Music Teacher Services
- Notaries
- Office Administrators
- Office Managers
- Operations Research Analysts
- Organic Certifying Entities
- Organic Inspectors
- Organizational Design Consultants
- Outbound Call Centers
- Outplacement Counseling and Assistance
- Package Display and Design Services
- Paging Services
- Paralegal
- Party Planning Services
- Payroll Processing Services
- Permanent Placement Employment Agencies
- Personal Property Appraisers
- Personal Property Auctioneers
- Personal Shoppers
- Personal Stylists
- Personnel Relocation Services
- Pet Groomers
- Pet Obedience Trainers
- Pet Sitters
- Planning Consultants
- Polygraph Examiners
- Postproduction Services
- Premium Auditors
- Premium Finance Services
- Presentation Design Consultants
- Printers
- Process Consultants
- Process Servers
- Professional Home Organizers
- Project Managers (non-construction)
- Property Managers
- Property Preservationists
- Public Adjusters or Loss Assessors
- Public Relations
- Quality Control Consultants
- Real Estate Agents
- Real Estate Brokers
- Recordkeepers
- Records Archival and Retrieval Services
- Records Storage Services

MPL Classes of Business

Sample Classes

- Recruiters
- Registered Agents
- Regulatory Compliance Consultants
- Relocation Consulting Services
- Research and Development Consultants
- Research Organization
- Reserve Study Consultants
- Resume Writing Services
- Retrieval Services
- Safety Consultants
- Seminars
- Set Designers
- Social Media Consultants
- Social Services
- Space Planners
- Special Effects Makeup Artists
- Specialty Directory Publishers
- Speech Coaches
- Stage Lighting Designers
- Statistical Consultants
- Stock Photographers
- Strategic Planners
- Tax Consultants
- Tax Preparers
- Technical Support services
- Technical Writers
- Telephone Answering Services (non-medical)
- Temporary Placement Employment Agencies
- Third Party Logistics and Fulfillment Services
- Third-Party Administrators
- Tour Operators
- Training & Development Consultant Services
- Training and Development Specialists
- Training Services (nonmedical)
- Transcriptionists (nonmedical)
- Translators or Interpreters
- Travel Agents
- Tutors
- Typesetting Services
- Underwriting Inspectors
- Videographers
- Vineyard Managers
- Virtual Assistants
- Wedding/Portrait Photographers
- Wedding Planners and Coordinators
- White/Yellow Pages Publishers
- Wildlife Consultants, Managers or Public Educators, or Outreach Specialists
- Workflow Process Consultants
- Yacht or Boat Brokers
- Non-profit membership associations providing one or more of the following:
 - Providing certification or accreditation services
 - Setting standards
 - Providing educational and training support including the teaching of programs, courses, classes and seminars
 - Providing professional opinions in their capacity as an expert or authority in their profession, industry, or trade

Specialty Solutions, Elevated

More than 20 years of commitment to the E&S space

- Deliver on promises
- Long-term partnerships
- Financial security with AM Best A rating and S&P A+ rating*
- Established and experienced claims handling
- Responsive underwriting at appropriate risk adjusted terms, conditions, and pricing



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