



Cyber XS:

Excess cyber insurance for a wide-variety of small and mid-sized businesses

Why ProFinity

ProFinity offers a full-service E&S excess cyber liability solution for a wide variety of small and mid-size enterprise (SME) businesses. Enjoy direct access to an experienced technology and cyber underwriter who delivers same-day service.

ProFinity is committed to efficiency without compromising quality.

Target Clients

- Revenues up to \$100M
- No claims or incidents in last five years (will consider risks with limited claims activity)

Firms providing the following services or products

- Education – Public and Private (Higher & K-12)
- Healthcare
- Financial Institutions
- Hospitality
- Retail
- Professional Services
- Wholesale Distributors
- Non-Profit Organizations

Limited Appetite

- Law Firms
- Municipalities
- Manufacturers
- Medical Testing/Imaging
- Printers
- Property Managers
- Utilities

Classes Generally Not Considered

- Accountable Care Organizations (ACO)
- Billing Services
- Collection Agencies
- Document Destruction/Storage
- Health Information Exchanges (HIE)
- Payment/Payroll Processors
- Technology Service Firms
- Third-Party Administrators

Coverage Highlights

- Follow-form
- Can be endorsed to drop down over sublimits for various coverages
- Can be offered on a traditional or quota share structure

Limits, Premium & Availability

- Up to \$5M limits (primary or excess)
- \$2,500 minimum premium
- Available for firms in all 50 states and the District of Columbia

Submission Requirements

- ProFinity application or industry-standard equivalent
- Underlying Terms

For more information, visit profinityinsurance.com or contact:

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