



M S R U N D E R W R I T E R S

WHO WE ARE AND WHAT WE DO

At the heart of MSR's mission and vision is the desire to offer solutions to real problems that clients of all sizes face in today's hyper-connected world, and one where the value of a companies' intangible assets might be far greater than that of its tangible assets. The insurance market, once a pioneer in offering insurance behind what has become somewhat "routine" privacy breaches, is lagging behind.



Ms. Guzman, a Lloyd's cover-holder, joined Miami Specialty Risk as Managing Director, Cyber, E&O, and Intellectual Property in June, 2019. She leads the MGA's efforts in these specialty product lines. Ms. Guzman has 25+ years of brokerage experience, consulting and placing insurance for mainly F1000 companies. Over the last 17 years, she focused on Cyber/IT/media risks and professional liability coverage for global clients.

From her experience, Ms. Guzman is uniquely qualified to understand the complex challenges companies face and what in-house counsel, risk managers, and CFO's have trouble navigating. MSR Underwriters' products were created to address these emerging risks.



OUR MISSION

To gain recognition as the most innovative developer of risk mitigation strategies and insurance products in the cyber, media, and E&O arena, offering unparalleled expertise to brokers, and assisting their clients with the management of these top-tier business risks.

RESOURCES

MSR Underwriters offers our Pre-Loss Solutions through our trusted partners at Cyberwrite. Cyberwrite enables insurers, brokers and agents to cyberprofile and benchmark the cyber insurance risk of small-medium businesses worldwide, and to estimate the financial impact of potential cyber incidents on their business using its unique Cyber Profiling technology. Leading companies in the US and Europe use its insurance information and consultancy solutions for informed cyber underwriting, aggregated risk management, and digital customer enablement.



MSR Underwriters offers Global Cyber Response Services through Charles Taylor Adjusting (CTA) which will take notifications of new incidents through a centralized call center. CTA's Incident Managers have handled thousands of cyber incidents and the call center is manned 24 hours/7 days a week. CTA onboards and facilitates the services offered through our top-tier breach response vendors including forensics, notification, credit monitoring, legal, and public relations services.



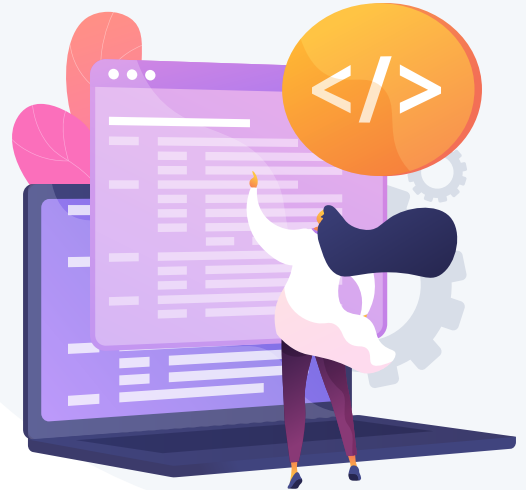
For more information on these partners, visit the resources page on our [website](#).



PRODUCTS

MSR CYBERSECURE

- Full limits breach response (option for outside the limit)
- Full limits for fines and penalties where insurable by law
- Broadened crime and social engineering coverage
- Invoice manipulation coverage available
- Full limits dependent business interruption
- “Vanishing” business interruption waiting period
- Punitive damages coverage with most favored venue wording
- Sub-limit available for affirmative TCPA violations (excluded under most policies)
- Full limits for media liability



Cyber and Tech E&O coverage for small to medium sized enterprises.

[Click here to learn more](#)

MSR VENDORTECH

- Contract-specific technology E&O which Inures only to the benefit of the “Owner”/sponsor of the program
- Vendor/third party service provider is the Named insured
- Primary coverage to the other insurance (Corporate E&O program) carried by the insured/vendor
 - Broadened definition of damages
- Affirmative coverage for unintentional Breach of covered contract (specifically named on the policy as the only covered Contract)
 - Narrowed “fee” exclusion, important for E&O risks
 - No aggregate/cap on the number of participants



Contract specific technology E&O coverage designed to support mid-size to F500 companies in their vendor governance programs.

[Click here to learn more](#)



Excess + Surplus



A.M. Best Rating



Lloyd's of London

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PRODUCTS

MSR RIA CYBERSECURE

- Affirmative coverage for PCI fines, penalties, and assessments and other civil fines arising out of federal and state breach privacy laws
- Third party coverage for defense costs and settlement expenses
- Designed to bolster relationship between services firm and its Advisors while improving the security and reputation risk for all parties
- Advisor service firm/sponsor is granted vicarious liability coverage for breaches caused by the RIA
- Sub-limited coverage for cyber extortion
- No aggregate cap on number of participants; each RIA gets its own policy (and limit)

Cyber coverage provided through advisor support services firms (their sponsors) to their RIAs and/or broker/dealers.



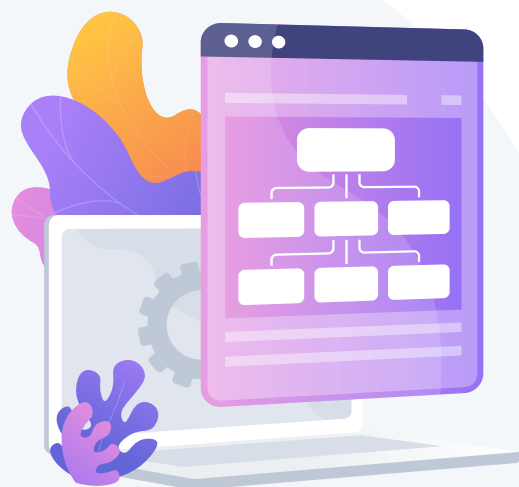
[Click here to learn more](#)

MSR FRANCHISEGUARD

- Franchisor sponsors program to protect its reputation and deep pocket exposure
- Affirmative coverage for PCI fines, penalties, and assessments
- Franchisee benefits from discounted cyber insure coverage that includes valuable turn-key breach response
 - Franchisor granted vicarious liability coverage for breaches caused by the franchisee
- Customer attrition loss (coverage for unusual business churn following a breach event)
 - Customer attrition mitigation coverage sub-limit
- Coverage for value of compromised gift/rewards cards

Cyber coverage for the unique franchisor & franchisee relationship.

[Click here to learn more](#)



For more information visit

<https://www.msruw.com/>

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