

# appetite guide

Primary and excess cyber risks with revenue > \$250m.  
Aggregate limits up to \$25m.

Emergence has appetite for a broad range of industries, with key industries outlined as follows:

#### Target business

- + Financial Institutions
- + Retail and Hospitality
- + Construction and Engineering
- + Manufacturing (with strong BCP)
- + Property Owners and Developers
- + Wholesale (Distribution Outsourced)
- + Agribusiness
- + Professional Services
- + Aged Care Facilities
- + Mining (excluding thermal coal and risks with autonomous vehicles)

#### Selective appetite

- + Healthcare
- + Education
- + Technology Firms (up to \$1bn revenue)
- + Government Owned Corporations
- + Local Governments
- + Hotels

#### Limited appetite

- + Airlines
- + Adult Content
- + Critical Infrastructure / Power Gen
- + Federal and State Governments
- + Hospitals
- + Logistics & Freight-forwarding
- + Exchanges Platforms
- + Petrochemical
- + Telecommunications and ISPs
- + Payment Processors
- + Mass Transit
- + Military Defence

The cyber maturity of our Policyholders is a key consideration for our underwriters:



#### Minimum cybersecurity and risk governance controls

- Multifactor authentication for all remote access, email inbox access and O365/M365 (if applicable)
- Strong patch management procedures
- Strong privileged access controls (role-based access control and principle of least privilege)
- Back-ups stored securely, preferably offline and encrypted
- Back-ups tested annually
- Incident Response Plan, Business Continuity Plan, and/or Disaster Recovery Plan tested annually (ideally including ransomware scenarios)



#### Preferred cybersecurity controls

- Risk-based network segmentation to prevent lateral movement
- Next-gen antivirus and endpoint detection & response
- EOL software isolated from wider network
- Penetration tests conducted annually
- 24/7 Security Operations Centre (own or via MSSP)
- SIEM and audit log retention of at least 90 days
- PII and sensitive data encrypted
- Application whitelisting