

# Ein internationaler Seitenblick: Herausforderungen bei der Versicherung von Cyberrisiken im internationalen Kontext

Cyber Insurance Talk TH Köln, 22.01.2025  
Kathrin Zeman, Cyber Product Lead MR F&C

# Zooming into perspective: Munich Re Facultative & Corporate

## Wer sind wir? In welchen Parametern bewegen wir uns?

As the world's leading reinsurer

Our strategy is to facilitate a sustainable and profitable Cyber insurance market together with our clients



### Munich Re F&C

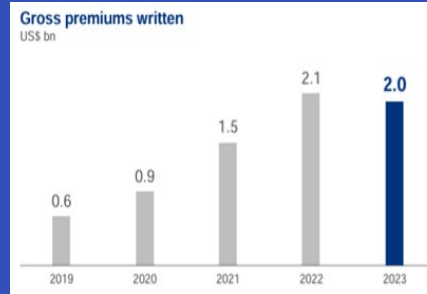
Cyber Insurance solutions for large companies and industrial clients, worldwide

Placement via NY, LON, MUC, with approx. 30 FTE

Solutions provider: Tailored cover but wording agnostic

Book: Majority of Primary participations

Capacities between 10m and 50m



Award-winning market leading Cyber-reinsurer



Leading provider of cyber insurance solutions  
Cyber insurance is fundamental to economies and successful digitalization

**Sustainable Capacity**

- Continuing to offer adequate risk transfer solutions by providing resilience to foster long term profitability
- Continuing adequate cybersecurity standards with appropriate premium and adequate retention levels
- Clearly defined risk appetite while being disciplined in underwriting and claims in risk management
- Increasing certainty by ensuring clarity of wording and transparency

**Systemic Risk**

- Tackling the core challenges of cyber exposure to clearly define rates and levels of insurability
- Appropriate mechanisms to make systemic risks explicit and to control exposures
- Continuous coverage for defined exposures while identifying and being able to limit or diversify risks on their structure, nature and cyber risk
- Engaging in regular exchanges with our clients and retool vendors on cyber accumulation issues to properly manage cyber risks
- Ensuring data on the risk and the proper accumulation modeling

**Cyber Expertise**

- Maximize the benefits from our early commitment to the cyber challenge and growth opportunity
- Early and continuous investment in multidisciplinary Cyber teams with the right expertise and a specific focus on accumulation
- Maximizing the intercompany working risk landscape in an all-encompassing state-of-the-art manner
- Clearly collaborating with clients to understand exposures, their needs and learn feedback from their experience

**Data**

- Increasing quality and quantity of data on exposures, working topics, trends and losses
- Insisting that an understanding of the data provides the basis for risk underwriting, underwriting and portfolio steering
- Further investment in quantitative
- Working up with clients to share challenges, data and learning regarding the underlying data
- Jointly developing innovative data-centric solutions

# Herausforderungen

## Implementierung der Strategie auf internationaler Ebene



### Solution Provider<sup>1</sup>

Kundennähe

Wholesale

Maturity

Buying Pattern



### Nachhaltigkeit

Was wird über den  
Londoner Markt platziert?

Neue Kapazität

Deckung



### Profitabilität

Prämienstruktur in  
Versicherungsprogrammen

Market Cycles

Growth

Vielen Dank für Ihr Interesse!

**Q & A**