



Business appetite and product contacts

An overview of Liberty's appetite for Cyber risks

Cyber insurance

Up to \$15,000,000 capacity

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 Preferred risks

 Selective risks

 Non-preferred risks

| Nature of risk | Risk appetite |
|-------------------------------|---------------|
| Adult websites and apps | ■ |
| Airlines | ■ |
| B2B | ■ |
| Biotechnology | ■ |
| Charities and not-for-profits | ■ |
| Credit card processors | ■ |
| Educational institutions | ■ |
| Gambling websites and apps | ■ |
| Government agencies | ■ |
| Healthcare | ■ |

| Nature of risk | Risk appetite |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| High data aggregation risks such as cloud computing service providers, data centres, business process outsourcers, direct marketing companies and payment processors | ■ |
| Industrials and materials | ■ |
| Large financial institutions | ■ |
| Leisure and hospitality | ■ |
| Live financial trading | ■ |
| Manufacturing and logistics | ■ |
| Pharmaceuticals | ■ |
| Professional regulatory bodies | ■ |

| Nature of risk | Risk appetite |
|------------------------------------------------------------------------------------------|---------------|
| Professional service providers including lawyers, consultants, engineers and accountants | ■ |
| Resources | ■ |
| Retail and consumer services (with < 60% online trade) | ■ |
| Retail and consumer services (with > 60% online trade) | ■ |
| Small to medium financial institutions | ■ |
| Social media | ■ |
| Superannuation funds | ■ |
| Technology | ■ |
| Telecommunications | ■ |
| Utilities | ■ |

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