# The Scoop!

A collection of notable articles from across the industry.

# **Cyber Insurance:**

### IN THE SPOTLIGHT

Businesses of all sizes need cyber insurance but fewer than 20% of small and medium enterprises purchase it. This interview with Joshua Parrish of RT Specialty explores how brokers can efficiently and cost-effectively protect their clients. Now with cyber on RT Connector it is easier than ever.

Learn more

In what's being called the mother of all breaches, 26 billion records of personally identifiable information have been stolen.

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Two fintech startups are creatively transforming cyber protection and trapping potential hackers.

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### **Healthcare**

2023 marked a turning point for healthcare management liability insurance, with increased capacity and competition among insurers.

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## Crypto

Crypto is owned by roughly one in every ten Americans, and 55% of the top 100 banks have either directly or indirectly invested in crypto. This article provides tips to help brokers manage clients' crypto-related risks.

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# **Errors and Omissions**

E&O lawsuits against brokers related to lack of coverage for COVID disruption haven't really materialized, but the hard market is creating other E&O challenges.

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# **Architects and Engineers**

Insurers that specialize in professional liability insurance for architects and engineers say economic and social inflation are impacting claims costs, and more rate hikes are expected.

# **Directors and Officers Insurance**

The first Al-related securities lawsuit has been filed, and it alleges that an Al-enabled software platform misrepresented the extent of its use of Al tech and its investments in Al. Noting increased capacity and decreased demand, AM Best assigned a negative outlook to the U.S. directors and officers insurance segment.

## **Biometric**

Will insurance carriers cover BIPA lawsuits? As large settlements pile up, companies trying to seek reimbursement are facing policy exclusions and contradictory legal decisions.

#### Other

Liability verdicts have surged and a higher percentage of cases are going to trial, creating both frequency and severity issues for insurers. Is third-party litigation funding causing these trends?

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