

APRIL 2024

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.

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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.

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Directors and Officers Insurance

The first AI-related securities lawsuit has been filed, and it alleges that an AI-enabled software platform misrepresented the extent of its use of AI tech and its investments in AI.

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Noting increased capacity and decreased demand, AM Best assigned a negative outlook to the U.S. directors and officers insurance segment.

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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.

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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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