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The Scoop!

A collection of notable articles from across the industry.

Directors and Officers Insurance

IN THE SPOTLIGHT

What's happening in D&O liability exposures now? From ESG backlash to AI-related securities litigation, here are the trends to keep an eye on.

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Are D&O price cuts sustainable? New data shows that D&O insurance is still profitable despite year-over-year price declines of 8%.

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Employment Practices Liability

Is an employer at fault if one employee calls another employee a racial slur? In this case, two courts found in favor of the employer, but the CA Supreme Court found otherwise.

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Cyber Insurance

How much does a cyber incident cost now? The new report from NetDiligence shows that the average BEC claim surged to \$183,000 in 2023.

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How will the CrowdStrike outage impact reinsurance? In the wake of the global IT outage and significant losses, the impact could be felt in cyber, D&O and P&C lines.

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What gaps exist in cyber insurance policies? Respondents highlighted issues like indemnity payments and social engineering, but there is hope that solutions are on the horizon.

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Artificial Intelligence

Will generative AI replace workers? Most business leaders think some jobs will be made obsolete – and this is leading to new employment practices liability risks.

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Can existing insurance solutions handle AI risks? The rapid adoption of AI is leading to unforeseen consequences, and insurers will need to adapt.

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Social Inflation

Rising litigation costs aren't the only consequence of social inflation. Insurers also need to adapt to evolving societal expectations and increasingly complex claims.

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BIPA

Are businesses prepared for increased scrutiny on biometric data use? With Meta's \$1.4B settlement and rising class action lawsuits, privacy concerns are more crucial than ever.

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