**APRIL 2025** 

# The Scoop!

A collection of notable articles from across the industry.

### **Professional and Executive Liability Insurance**

#### IN THE SPOTLIGHT

Are you planning to buy or renew professional and executive liability insurance soon? Overall, the market is soft, but some lines and industries are facing challenges. Read this market report for details.

Learn more

# **Employment Practices Insurance**

What happens when multiple related lawsuits fall under different insurance policy periods? A recent ruling in the Giorgio Armani case provides some guidance.

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### **Cyber Insurance**

Cyber insurance rates have been falling, but how long can this trend last? A new report warns that premiums could surge as cyber threats continue to mount.

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The construction industry is embracing technology and digitalization, and it's leading to new cyber exposures. This article looks at the key threats and how to mitigate them.

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# **Social Inflation / Third Party Litigation**

The once-stable third-party liability insurance market is experiencing reduced capacity, more restrictive terms and higher premiums in response to the impact of social inflation and nuclear verdicts.

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#### **Directors and Officers Insurance**

Are you ready for the next cycle of rising D&O rates? Although premiums have been falling, recent developments in claims costs could trigger a reversal.

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Generative AI is advancing quickly and attracting investors – but rapid development could also lead to heightened D&O exposures.

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## **Fiduciary**

The Cornell decision
highlights the growing
problem that ERISA has been
weaponized to turn voluntary
employee benefit plans into
liability traps. This article
highlights five key points.

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#### **E&0**

How can architect and engineering firms obtain the high limits they need to compete for top contracts? Amid rising claims severity, new insurance strategies are needed.

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As U.S.-based manufacturing enjoys a resurgence, are companies ready to manage the risks involved? This article looks at the importance of E&O insurance.

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