Cyber insurance: information Age's comprehensive guide to cyber liability insurance

Cyber insurance market growth

Cyber Insurance broker

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Beyond being able to help navigate through the nuances and details of the policy, the relationship with the insurer is another factor that can provide a competitive edge, according to RMS. Although most policies are standard and don't require much negotiation, the top-tier insurers have an additional level of support that can help business leaders make sense of their cyber insurance.

According to Fox Rothschild's research, only 21% of companies with a cyber insurance policy had a dedicated cyber insurance broker on hand to guide them through the process. Moreover, one in five companies had a dedicated broker for all of their risk and insurance needs. These companies know which costs related to breaches are covered by their policy and how to navigate through the claims process.

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But that's changing. The rise of cyber insurance is a trend that is now being emphasized by insurers and brokers alike. As the security landscape continues to evolve, more companies are looking to cyber insurance as a way to mitigate risk.

As for shaping the future of cyber insurance coverage, executives can look for three key trends in 2019:

1. The shift from general to specific policies: With the growing number of cyber breaches, insurers are recognizing the need for policies that are more tailored to the specific risks faced by different organizations.

2. The move toward bundled packages: As competition in the cyber insurance market increases, insurers are looking to offer packages that include a variety of services, from forensic analysis to incident response.

3. The rise of cyber insurance as a necessity: As cyber attacks become more frequent and sophisticated, businesses are realizing the importance of having cyber insurance as part of their risk management strategy.

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