

## Cyber Risks, Data Privacy and Insurance

Cyber technology and the Internet are the most dynamic engines for economic growth in the world today. They are rapidly evolving in ways that defy prediction. They also present rapidly evolving risks and liabilities from cyber exploitations, cyber attacks, and the use and misuse of technology. These risks include first-party and third-party claims arising from technology service and supply contracts, data breaches, the disclosure of personal information, business interruption from network disruptions, loss of digital assets, cyber extortion, and Internet media liability.

Addressing cyber risks and liabilities requires an integration of skill sets and conceptual agility. Our attorneys help clients meet this challenge through our knowledge of the ever-changing threat matrix, as well as the developing legal, regulatory, and legislative framework. We bring experience in drafting and evaluating technology and intellectual property-related contracts, including the development and licensing of software, databases, data processing, and web-based products and services.

The unique public-private nature of cybersecurity and the Internet presents another challenge. Our attorneys apply their knowledge of insurance, terrorism, international and national security law, and the law of war to analyze exposures involving data breaches, industrial risks, the Internet of Things, extortion, cyberwar, and terroristic threats. When needed, we have access to a network of leading academics, former government officials, and cybersecurity technical specialists.

With this background, we assist insurers and reinsurers in product development, including manuscript policies, and in all aspects of coverage evaluation and dispute resolution across all lines of business, including cyber, general liability, and professional liability. We also assist in complex claim evaluations, and if necessary, the defense of insureds in complex matters.