ZYWAVE

NAVIGATING THE Escalating Risk Trajectory

An Insurance Industry Special Report

Q2 2025

EXECUTIVE SUMMARY

Risk is not just changing—it's accelerating and expanding. As forces such as AI-powered cyberattacks and billion-dollar natural disasters make the threats businesses face more uncertain and complex, shifting regulations and societal expectations are pressing the insurance industry to rethink how it assesses and manages risk.

For the insurance industry, keeping up with this mounting change is not simply about staying profitable—it's about long-term viability. Insurers must continually hone their underwriting and loss-control strategies, meet policyholder needs and stay competitive in an increasingly volatile world. At the same time, brokers must stay ahead of emerging risks, provide expert counsel and recommend coverage solutions that address their clients' evolving exposures.

This report addresses **six driving forces** that are shaping the insurance landscape:

Emerging Risks

Causes of Loss

Types of Loss

Laws and Regulations

Litigation Trends

Costs of Loss

All of these impact how insurers deploy capacity, underwrite policies, design and price coverage. By understanding them, businesses, alongside their insurance brokers, can better manage uncertainty and prepare for tomorrow's risks today.

Emerging Risks

Put simply, the risks businesses must navigate are changing fast. Advances in technology, environmental shifts and evolving societal expectations have forced the insurance industry and businesses alike to rethink how they assess and manage risk. To keep up with these emerging threats, insurers will have to change their underwriting and pricing methods. What's more, brokers will have a critical role in making customers aware of and managing their shifting exposures, and recommending coverage to help transfer risk where available.

TECHNOLOGICAL FACTORS

As **artificial intelligence (AI)** continues to revolutionize industries of all kinds—from health care and finance to marketing and manufacturing—it also introduces a host of new and complex risks. Among the most pressing is algorithmic bias, which occurs when AI systems generate flawed, unfair or discriminatory output due to biased or incomplete training data. These biases can have serious real-world consequences, reinforcing existing inequalities and undermining public trust in AI technologies. In response, there is growing pressure from regulators, advocacy groups, and the general public to increase oversight and accountability as it relates to the development and deployment of AI systems.

While there's a lot of excitement around the potential of AI to boost productivity and reshape entire industries, the road hasn't been without bumps. Through its Loss Insight solution, leading insurtech, Zywave has tracked more than 100 investigations and lawsuits brought by investors and regulators tied to missed expectations—or in some cases, outright fraud. These cases surged in 2024, and 2025 is already following trend.

DATA SPEAKS: INCREASED VISIBILITY WITH LOSS INSIGHT

Zywave's Loss Insight data set offers access to over 1 million historical loss events, totaling more than $10 trillion in loss value, aiding in smarter coverage decisions.

1 Million

HISTORICAL LOSS EVENTS

$10 Trillion

IN TOTAL LOSS VALUE

As AI becomes increasingly embedded in everyday products and services, it's also creating new risks that many businesses haven't had to consider before. For instance, the AI-driven, addictive design of social media and casino-style apps is contributing to physical and mental health issues by using algorithms that maximize user engagement often at the expense of well-being, trends now reflected in Zywave's loss data. There are also documented incidents involving vehicles in autopilot mode causing crashes. Looking ahead, the threat of a coordinated hijacking of an entire fleet of networked autonomous vehicles is no longer just science fiction—it's a real and growing concern with the potential to trigger significant losses.

Cybercriminals are also exploiting AI in increasingly sophisticated ways. For one, many AI-driven phishing scams use hyper-personalized messages, which can make fraud harder to detect. Further, deepfake technology is being weaponized to manipulate public perception and commit identity fraud. At the same time, the interconnected nature of digital infrastructure has amplified cyber risks. Industries like health care, finance and energy are prime targets for cyberattacks that trigger widespread disruptions. The recent ransomware attack on Change Healthcare is a prime example. During the attack, medical services nationwide stalled, and sensitive patient data was exposed, proving how a single cyber event can have massive ripple effects.

ENVIRONMENTAL RISK FACTORS

Climate change isn't some distant concern—it's here, and its impact on insurance is undeniable. **Wildfires, hurricanes, severe convective storms and flooding** are escalating and becoming more severe and frequent, triggering insurance claims and making coverage harder to secure across the country, but especially in high-risk areas like Florida, Louisiana and California. The rising cost of rebuilding after disasters has already forced some insurers to pull out of these markets or impose stricter policy terms.

Water exposures are also increasing. Sea levels are rising, and water scarcity is affecting property values, crop yields and business continuity. In fact, the Congressional Budget Office reported that property vulnerability is increasing, causing insurers to reassess their risk models and adjust their pricing strategies to account for these environmental changes.[1]

At the same time, there's also a growing push to hold companies accountable for their role in driving climate change and environmental damage. **Lawsuits are increasingly targeting businesses whose products or operations are seen as contributing directly or indirectly to environmental harm.** One high-profile example is the recent $750 million verdict against Chevron, which could mark a shift in how willing courts and juries are to assign responsibility for the broader impacts of fossil fuel use.[2] As this trend continues, companies in a range of industries could face rising legal and reputational risks, especially if they haven't taken steps to address or be transparent about their environmental impact.

SOCIETAL FACTORS

Shifting workplace dynamics and evolving social expectations are introducing new risks for businesses and insurers.

The **gig economy and remote work** have changed how companies operate, bringing unique insurance challenges. Gig workers often lack traditional employment protections, creating gaps in workers' compensation and liability coverage. Meanwhile, remote employees face cybersecurity threats and mental health concerns that businesses must address to manage risk effectively.

At the same time, businesses are being put under mounting pressure to be transparent and accountable for their labor and environmental practices. Failing to rise to these expectations can lead to regulatory action, lawsuits and reputational harm.

LOOKING AHEAD

The risk landscape is evolving at an unprecedented pace, and the insurance industry must remain proactive to keep up. By closely monitoring the effects of technological, environmental, and societal shifts, insurers, brokers, and businesses can strengthen their risk management strategies, enhance underwriting models, and build more resilient insurance solutions.

In the next section, we'll explore the leading causes of loss and examine how they impact both businesses and the insurance industry as a whole.

Evolving Causes of Loss

The various threats facing businesses are evolving, which, in turn, has made risk management and risk transfer increasingly more complex. This growing complexity calls for a new approach to underwriting, risk analysis and claims management—one that is as sophisticated as the risks themselves. Most losses can be traced back to three primary drivers: technology failures, natural disasters and operational disruptions. Understanding these core risk factors is essential for insurers and businesses seeking to navigate an increasingly uncertain and volatile world.

TECHNOLOGY-RELATED LOSSES

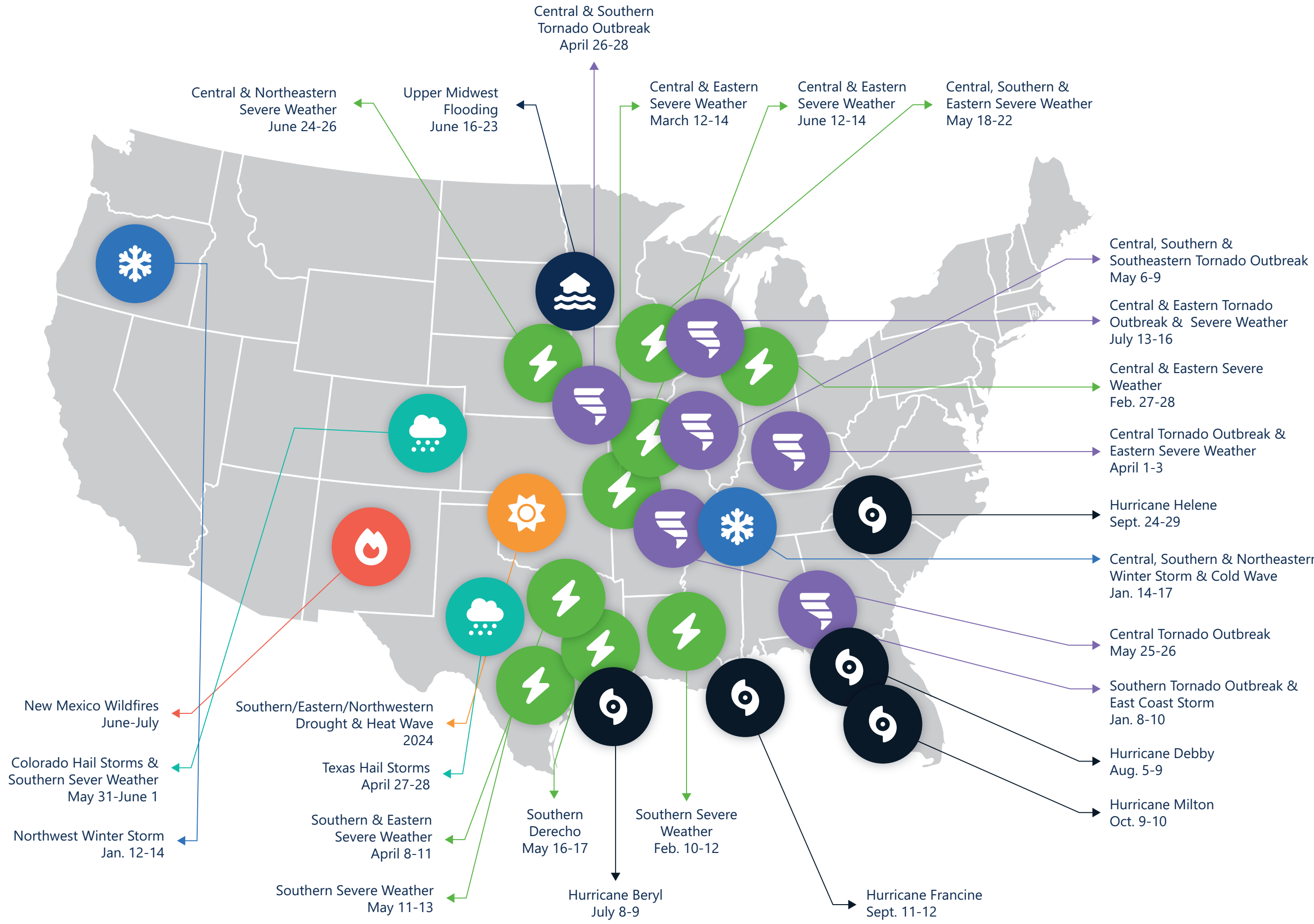
As businesses become more reliant on digital infrastructure, cyber-related losses are escalating. **Cyberattacks, ransomware incidents and data breaches** aren't just more frequent—they're also more expensive. According to IBM's 2024 Cost of a Data Breach Report, **the average global cost of a data breach has reached $4.88 million**, marking a 10% increase from the previous year.[3]

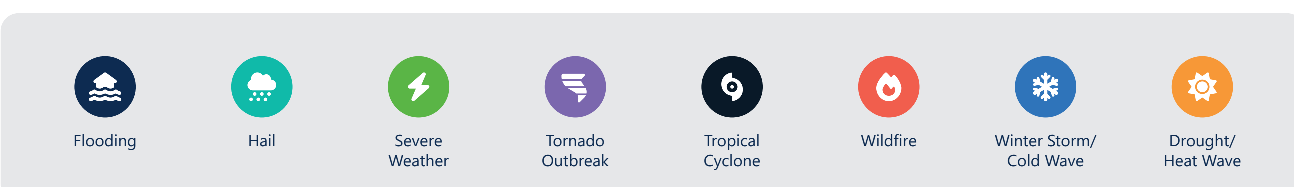
But cyber threats aren't the only concern. The rapid adoption of AI and automation is bringing new risks to the forefront. Flawed algorithms, ethical dilemmas and regulatory compliance issues are uncharted exposures, and errors in AI-driven decision-making can lead to lawsuits, fines and significant reputational harm. As the regulatory landscape surrounding AI continues to evolve, businesses must stay ahead of emerging legal standards to minimize financial exposure and maintain public trust.

NATURAL DISASTER CAUSES OF LOSS

Climate-related disasters are pushing insurance losses to record highs. Wildfires, floods and severe convective storms are becoming more destructive, causing billions in insured losses each year. **In 2024 alone, the U.S. saw 27 weather and climate disasters that each caused damages of over a billion dollars**, according to the National Oceanic and Atmospheric Administration. That made it the second most costly year on record.[4] Globally, natural disasters caused $320 billion in losses, with insurers covering $145 billion of that total, according to Munich Re. For five years in a row, insured losses have exceeded $100 billion annually.[5]

U.S. 2024 BILLION-DOLLAR WEATHER AND CLIMATE DISASTERS





Source: National Oceanic and Atmospheric Administration (NOAA)

And climate change is causing more than just property damage—it's also disrupting global supply chains, which can result in production delays, transportation bottlenecks and widespread business interruptions. Extreme weather events are damaging critical infrastructure such as roads, ports and manufacturing facilities, making it increasingly difficult for businesses to maintain operations. As these vulnerabilities intensify, the insurance industry must evolve in tandem, refining risk models and pursuing innovative strategies to help mitigate financial losses and support long-term resilience.

OPERATIONAL CAUSES OF LOSS

Operational risks are caused by failures in processes, systems and controls and these risks are a major source of financial strain for businesses. Workplace accidents and safety failures not only increase workers' compensation claims but also attract more regulatory attention. According to the Bureau of Labor Statistics, U.S. private industry employers reported 2.6 million nonfatal workplace injuries and illnesses in 2023.[6] These incidents contribute to rising insurance costs and highlight the need for better workplace safety programs and proactive risk management strategies.

Meanwhile, industries dealing with high-value assets are becoming more vulnerable to financial crimes, including both internal fraud and sophisticated external theft schemes. The rise of cyber-enabled fraud is further complicating the landscape, forcing businesses to invest in stronger security measures and advanced fraud detection systems.

LOOKING AHEAD

The nature of insurance losses is shifting, and the industry must evolve in tow. Whether it's cyber threats, AI-related liabilities, climate disasters or workplace safety concerns, risks are growing in both frequency and severity. To stay resilient, businesses need comprehensive risk management strategies, and insurers must refine their coverage options to keep pace with emerging challenges.

In the next section, we'll explore the different types of losses businesses experience and how they impact insurance and risk management strategies.

Types of Loss

It is essential for businesses to understand the various types of losses they face in today's ever-evolving landscape. Broadly, these losses fall into three categories: tangible, intangible and human-related.

TANGIBLE LOSSES

Tangible losses are measurable losses that often involve physical damage or financial harm that directly impact businesses and individuals. Property damage is one of the most common examples, often caused by fires, natural disasters or vandalism. For example, in 2023, approximately **1.4 million fires in the United States resulted in $23.2 billion in direct property losses** across residential, commercial and industrial sectors.[7]

Beyond property damage, businesses can face substantial financial setbacks from equipment failures and supply chain disruptions. This is because unexpected downtime often results in lost revenue, higher operating costs and potential contractual penalties. When it comes to addressing these concerns, business interruption insurance is critical, as it may provide critical financial support to help companies stay afloat while they recover from unforeseen disruptions.

INTANGIBLE LOSSES

While physical damage often grabs the headlines, intangible losses can be just as harmful—if not more so—in the long term. These losses are harder to quantify but can have lasting effects. One of the biggest risks in this category is reputational harm, which often stems from **cyberattacks, corporate scandals or unethical or illegal business practices**.

Take, for example, the **2023 cyberattack on MGM Resorts**, which forced the company to shut down systems across its properties, from hotel check-ins to slot machines. In addition to operational disruption, the incident sparked widespread media coverage, customer frustration and investor concern—leading to an **estimated $100 million loss and a significant reputational hit**.[8] This case underscores the value of cyber and crisis management insurance, which helps recover from reputational damage.

Another growing concern as it relates to intangible losses is **intellectual property (IP)** theft, particularly for industries reliant on proprietary technology and trade secrets. Whether it's stolen competitor data or leaked confidential information, such breaches can erode a company's competitive edge, lead to costly legal battles and spark government investigations. To address these threats, insurers are increasingly offering specialized coverage to protect businesses from the financial consequences of intellectual property risks.

HUMAN IMPACT

Employee health and safety risks remain a significant—and often underestimated—source of financial loss for businesses. Workplace injuries and fatalities don't just impact individuals; they can trigger a ripple effect of expensive insurance claims, legal battles and regulatory fines. Industries like manufacturing, construction and transportation are particularly vulnerable and consistently report higher rates of incidents. These realities highlight the importance of proactive safety programs and comprehensive workers' compensation insurance, both of which are essential to protecting employees and maintaining business continuity.

But physical injuries aren't the only concern—mental health issues are also taking a toll on businesses. **Workplace stress has been linked to 60% to 80% of workplace accidents**, especially in high-pressure fields like health care and construction.[9] Burnout and stress-related conditions can lead to lower productivity, increased absenteeism and even safety hazards. This growing issue highlights the need for mental health initiatives, wellness programs and supportive workplace policies.

LOOKING AHEAD

Businesses and the insurance industry must continue to prepare for and address a wide range of tangible, intangible and human-related losses. Taking proactive steps—whether through enhanced safety measures, cybersecurity protections or crisis management planning—can help companies safeguard their financial stability and operational continuity.

In the next section, we'll explore how shifting legal frameworks are reshaping corporate risk profiles and what that means for the insurance industry.

Changing Regulatory Landscape

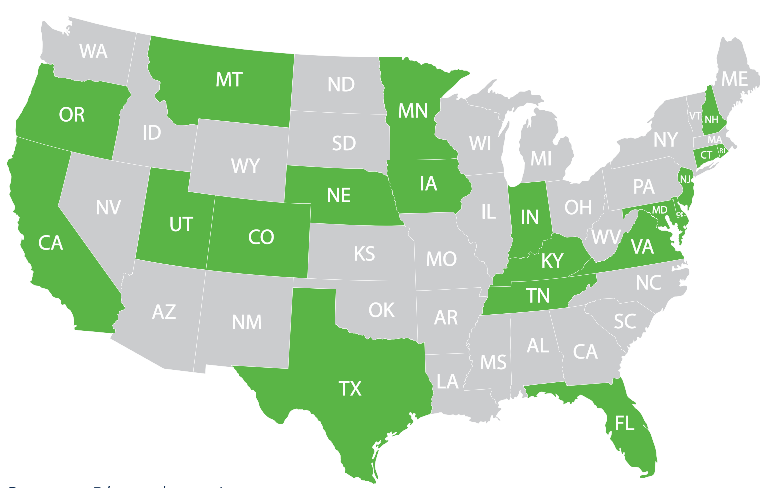
As businesses navigate an increasingly complex risk landscape, changing laws and regulations are redefining compliance requirements and liability risks. Keeping up with these changes isn't just about following the rules— it's about avoiding costly fines, litigation and reputational damage.

DATA PROTECTION AND PRIVACY LAWS

Cybersecurity and consumer privacy regulations have become some of the biggest compliance challenges for businesses today, driving up costs and increasing liability risks. Laws like the General Data Protection Regulation (GDPR) in Europe and the California Consumer Privacy Act (CCPA) in the U.S. require companies to invest heavily in data protection. According to the National Bureau of Economic Research, data management costs have risen by an average of 20% since GDPR took effect. For small- and medium-sized businesses, compliance expenses can reach $1.7 million, while large enterprises may spend up to $70 million.[10]

And it's not just the GDPR and CCPA—state-level privacy laws are expanding across the U.S. In 2025, several states, including Delaware, Iowa, Indiana, Maryland, Minnesota, Nebraska, New Jersey, New Hampshire and Tennessee, are rolling out new consumer privacy rules, further tightening data protection rules.[11] In total, **20 U.S. states have passed comprehensive consumer privacy laws**. As these regulations take effect, businesses will face increased regulatory scrutiny and rising compliance challenges nationwide.

U.S. States with Consumer Data Privacy Laws



Source: Bloomberg Law

Two other privacy laws are starting to raise red flags for both businesses and the insurance industry. In Illinois, the Biometric Information Privacy Act (BIPA)—which governs how businesses collect and use things like fingerprints and facial scans—has led to a staggering $1.6 billion in losses since it went into effect in 2008, according to Zywave loss data. Out west, California's newer Genetic Information Privacy Act (GIPA) is beginning to spark its own round of legal action. Although the full impact of GIPA is still unfolding, it's becoming increasingly clear that companies need to pay closer attention to how they handle sensitive data like biometrics and genetic information. These risks aren't going away anytime soon, and the legal and financial consequences can be significant.

ENVIRONMENTAL COMPLIANCE

Stricter environmental regulations are also adding pressure on businesses, increasing the risk of fines and legal actions. For instance, under California's Climate Accountability Package, large companies with $1 billion or more in revenue must start disclosing their Scope 1, 2, and 3 emissions by 2027, requiring them to track and report their greenhouse gas emissions across their entire supply chain.[12]

At the federal level, the U.S. Securities and Exchange Commission (SEC) introduced a climate disclosure rule in March 2024, requiring companies to report their greenhouse gas emission and comply with phased-in assurance requirements. Corporations and their executives are facing potential liability risks due to the introduction of climate risk reporting requirements.[13] While the rule is currently facing legal challenges and its future is uncertain, it signals a **broader shift toward climate risk reporting and corporate accountability**. Globally, the European Union's Corporate Sustainability Reporting Directive (CSRD) is already in effect, requiring around 50,000 companies to disclose their environmental impact starting in 2024.[14]

These evolving regulations mean businesses must be proactive in tracking emissions, sustainability efforts and potential legal risks.

TECHNOLOGY GOVERNANCE

Laws governing AI and emerging technologies are evolving rapidly, reshaping how businesses approach compliance and risk. Landmark efforts like the EU's AI Act and state-level rules in the U.S. are driving a **global push for greater transparency, fairness and accountability in AI use**. Industries that depend heavily on AI-driven decision-making—such as financial services and health care—are now subject to stricter rules aimed at preventing bias, protecting data and ensuring ethical deployment.

Regulatory frameworks for autonomous systems, like self-driving vehicles and AI-powered industrial equipment, are also undergoing significant change. Traditional fault-based liability models are giving way to scenario-based validation, real-time safety monitoring and continuous oversight. As a result, companies that leverage AI technologies must also invest in proactive risk management and compliance strategies to keep pace with shifting regulatory expectations.

LOOKING AHEAD

As regulations in data privacy, environmental compliance and AI governance continue to tighten, businesses face growing costs, higher compliance burdens and increased liability risks. These regulatory changes are also impacting the insurance industry, leading to more compliance-related claims, enforcement actions and rising policy costs. To stay ahead, companies need to adopt proactive compliance strategies, integrate regulatory updates into their risk management plans and explore insurance solutions that help mitigate these evolving risks.

In the next section, we'll examine how shifting litigation trends are affecting businesses and the insurance industry, driving up claims severity and influencing policy pricing.

Litigation Trends

Lawsuits are becoming an increasingly significant concern for businesses and the insurance industry, driving higher claims costs and rising premiums. The expansion of class action litigation, coupled with record-setting jury awards and settlements, is impacting both insurers and policyholders. As litigation risks continue to escalate, proactive claim management is essential for insurers and businesses alike. What's more, securing adequate liability coverage is more important than ever for businesses.

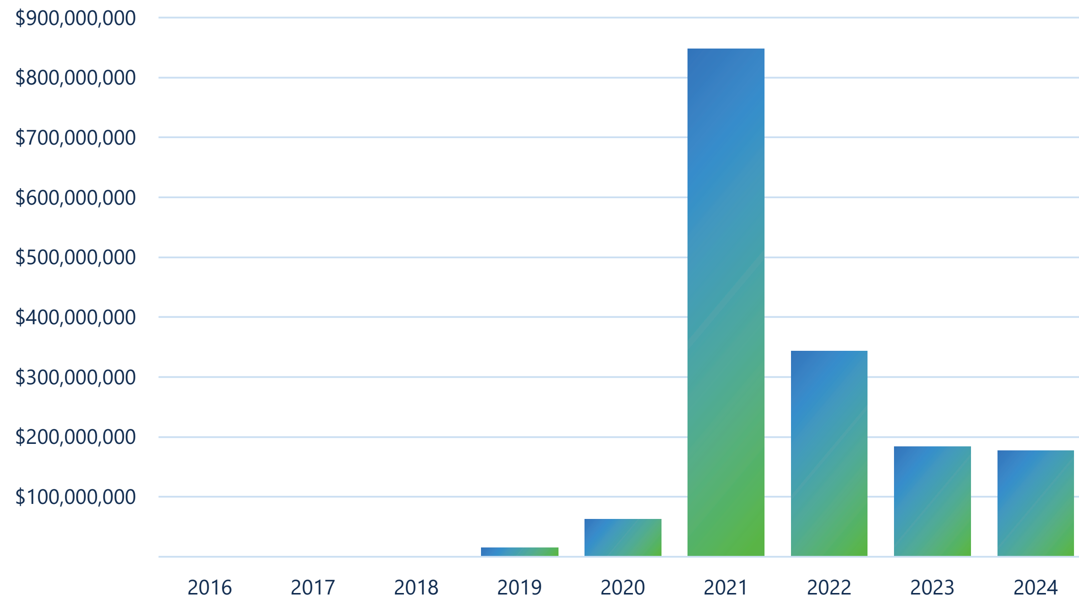
THE GROWTH OF CLASS ACTIONS

Class action lawsuits are on the rise, especially in areas that directly impact consumers. **Two of the most active fronts in this growing wave of litigation are data privacy and product liability**. As consumers become more aware of their rights and regulators tighten enforcement, businesses are facing increased exposure to lawsuits stemming from data breaches, misuse of personal information, and unsafe or defective products.

More than ever, consumers are fighting back when their data is misused. Between 2021 and 2023, **requests to delete, access or opt out of data collection skyrocketed by 246%**.[15] This surge reflects a growing awareness of privacy rights, and companies that fall short in protecting consumer data are finding themselves in court. Lawsuits over data breaches and mishandled opt-out requests are piling up, and regulators are keeping a close eye on compliance. Businesses that fail to adapt are not just risking legal trouble—they're also putting their reputation on the line.

As previously mentioned, another privacy-related concern relates to biometric data. Many of these lawsuits stem from the Illinois Biometric Information Privacy Act (BIPA), which gives consumers the right to sue companies for mishandling their biometric information. While BIPA lawsuits have become less frequent since their peak in 2019, claim severity has significantly increased since 2020, according to Zywave's proprietary loss data. In total, **Zywave has tracked $1.6 billion in losses associated with Illinois Biometric Information Privacy Act (BIPA)**.

BIPA Settlement Values

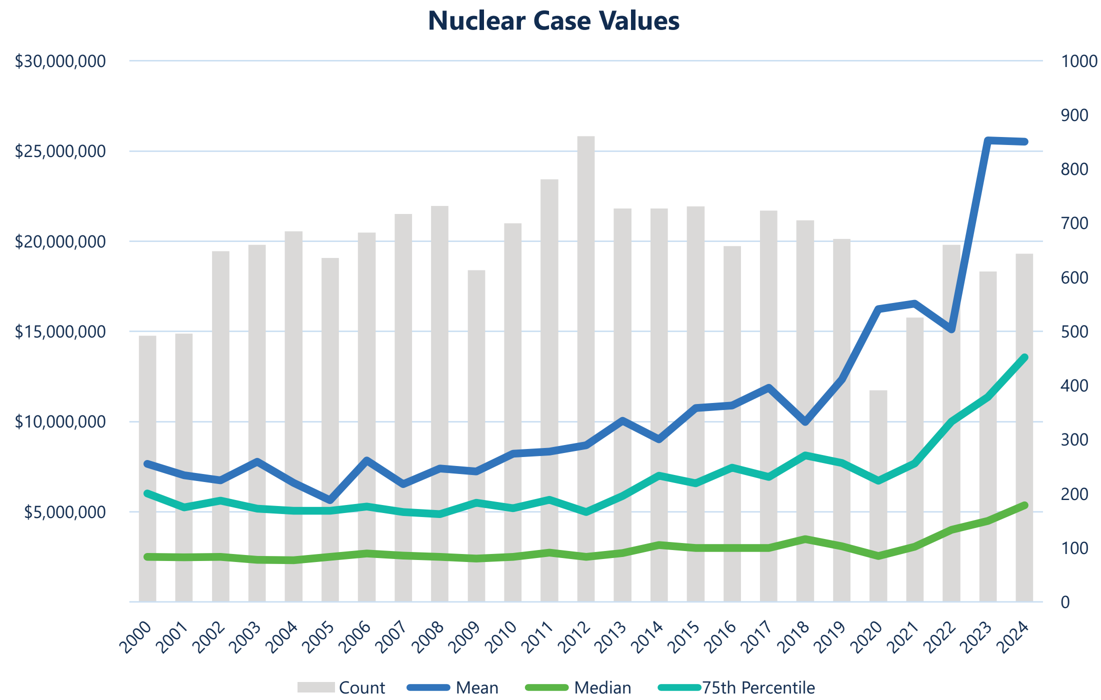


Source: Zywave Loss Insight

In the realm of product liability, PFAS, known as "forever chemicals" because they don't break down easily in the environment, have become a hot-button topic in recent years. Found in countless industrial and consumer products, these chemicals are now at the center of high-stakes litigation. For example, in 2024, two major class action settlements related to **PFAS claims reached over $11 billion**, including nearly $1 billion in attorneys' fees, highlighting the complexity and seriousness of these cases.[16]

As lawsuits continue, companies are scrambling to recover costs, often by suing their own suppliers. This chain reaction of litigation is making PFAS cases some of the most complex and costly in the legal world, forcing companies to reassess their practices surrounding these controversial chemicals.

THE IMPACT OF NUCLEAR VERDICTS AND RISING SETTLEMENTS



Source: Zywave Loss Insight

Beyond class action lawsuits, businesses and insurers are grappling with the alarming rise in nuclear verdicts. **Nuclear verdicts, which are characterized by awards exceeding $10 million, are often tied to auto liability, personal injury and product liability cases**. These massive settlements have surged over the past decade, with 2024 alone having over 200 cases that exceeded the $10 million threshold. At the same time, the average loss per nuclear verdict has ballooned from under $40 million in 2009 to $75 million in 2024, according to Zywave loss data. These massive payouts are putting serious pressure on insurance companies and policyholders alike.

Adding fuel to the fire is the rise of litigation financing, which occurs when third-party investors fund lawsuits in exchange for a portion of any potential settlement or award. These investors are increasingly backing high-stakes cases, extending the duration of legal battles and significantly inflating the costs involved. As a result, lawsuits are becoming even more expensive and complex. And the ripple effects are being felt throughout the insurance industry in the form of higher claim payouts, larger settlements and mounting legal fees. This is prompting insurers to reassess their underwriting strategies and raise premiums to offset the growing financial risk.

LOOKING AHEAD

For business leaders, understanding these litigation trends isn't just about avoiding lawsuits—it's about protecting financial stability. In the next section, we'll explore how rising risks are increasing the overall cost of losses and what steps both insurers and policyholders can take to stay ahead of these growing challenges.

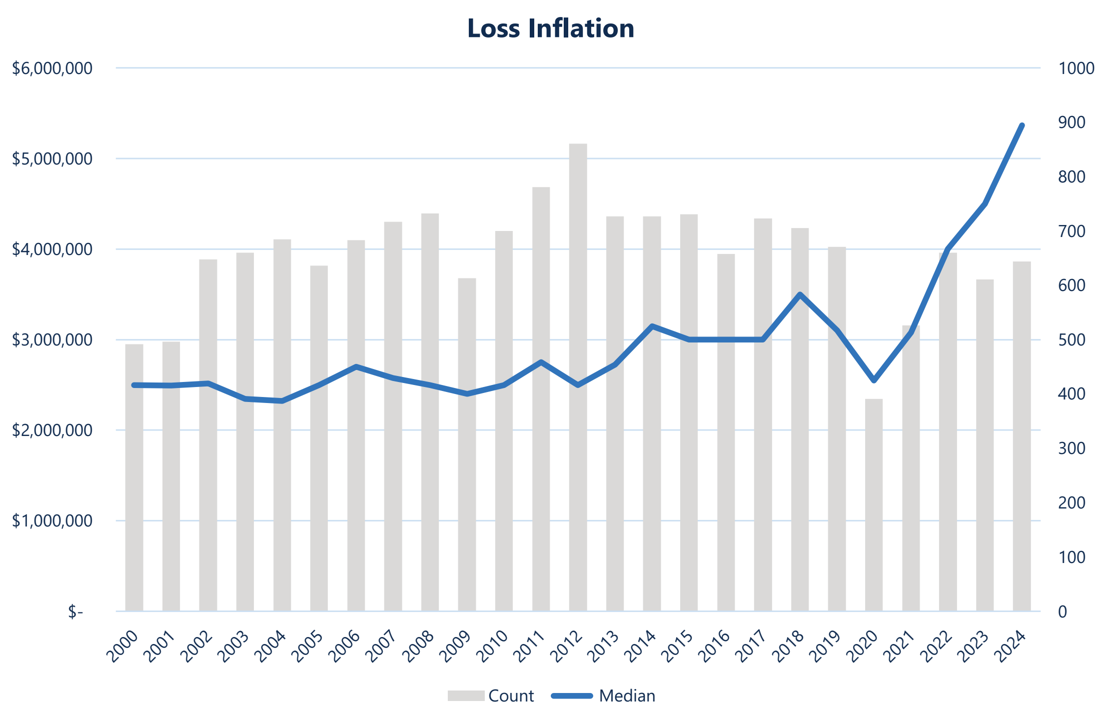
Costs of Loss

As risks mount across industries, businesses and insurers alike are feeling the financial squeeze. From direct costs related to soaring claims severity to indirect costs (e.g., business disruptions and reputational damage), the cost of losses is climbing. These pressures are reshaping the insurance landscape, forcing insurers to rethink their strategies and introduce new products to address emerging threats.

DIRECT COSTS

One of the biggest reasons for rising insurance costs is the **increasing severity of claims**. Lines of insurance like commercial auto, product liability and general liability are seeing higher payouts, which, in turn, pushes premiums up and leads to tighter coverage terms. In response, insurers are more selective about the risks they take on, making it harder for businesses to secure comprehensive coverage at affordable rates.

One reason for the increase in claims severity is social inflation, which refers to skyrocketing litigation costs fueled by shifting societal attitudes about financial responsibility. The National Association of Insurance Commissioners (NAIC) notes that social inflation is pushing more of the financial burden onto businesses (and their insurers), leading to larger settlements and higher claims costs.[17] A report from Swiss Re found that between 2017 and 2022, social inflation in the U.S. grew at an average annual rate of 5.4%, outpacing general economic inflation (3.7%). By 2023, it had surged to approximately 7%, with liability claims feeling the biggest impact.[18] **Zywave loss data provides further evidence that direct loss costs are on the rise**. The median loss over $1 million grew from approximately $2.5 million in 2012 to roughly $6 million in 2024.



Source: Zywave Loss Insight

INDIRECT COSTS

Beyond direct claims, businesses must also contend with indirect losses that can be just as damaging—if not more so. **Business interruptions remain a top global concern, with cyber incidents, climate disasters and supply chain disruptions ranking among the biggest threats**. The Allianz Risk Barometer 2025 highlights business interruption as the second most pressing risk worldwide.[19] The scale of potential losses is staggering. By itself, the CrowdStrike incident from July 2024 reportedly cost Fortune 500 companies more than $5.4 billion in lost revenue, with insured losses estimated between $540 million and $1 billion.[20]

In addition to financial losses, reputational damage can affect businesses long after the initial crisis has passed. A single cyber breach, product recall or legal scandal can lead to customer losses, plummeting revenue and regulatory scrutiny. In today's digital world, where news spreads fast, protecting a company's reputation has become just as critical as managing financial risks. Recognizing this, insurers are developing new coverage options to help businesses weather PR crises and mitigate long-term damage.

LOOKING AHEAD

As claims grow in size and complexity, insurers are tightening their underwriting practices. They're scrutinizing policy terms more closely, introducing stricter risk assessments and leveraging advanced analytics to predict and manage losses. At the same time, they're innovating to address previously uninsurable risks—offering new products that cover supply chain disruptions, reputational fallout and cyber business interruptions.

With claim severity rising, social inflation driving up costs, and indirect losses becoming harder to predict, businesses need to stay ahead of the curve. Understanding what's driving these cost increases—and adapting accordingly—will be key to maintaining financial resilience and securing the right insurance coverage in the years ahead.

The Path Forward: Resilience and Innovation

The insurance industry is at an inflection point and faces an increasingly complex risk landscape that requires adaptability and forward-thinking. Insurers, brokers and businesses can't afford to tackle these challenges alone—success will depend on collaboration, innovative strategies and a willingness to evolve.

Looking ahead, the industry's ability to thrive will rest on two key pillars: resilience and innovation. Insurers must refine their approach, leveraging advanced technologies and data analytics to anticipate and mitigate risks more effectively. Brokers will play a crucial role as trusted advisors, educating clients and helping them navigate evolving exposures with expert guidance. At the same time, businesses must take a proactive stance on risk management, integrating it into their overall strategy rather than taking a more reactionary approach.

By working together and building strong partnerships, stakeholders across the industry can stay ahead of emerging risks, minimize potential losses and create a more stable and secure future—despite an increasingly unpredictable world.

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HELP IS HERE

Zywave's Data, Content & Client Solutions

No matter your focus, Zywave has unrivaled data and content solutions that can help you mitigate the impact of the escalating risk trajectory and serve as a Performance Multiplier for your organization.

DATA

Commercial Analytics leverages a vast database of more than 6 million insurance programs enabling benchmarking of client programs, analyzing potential risks through loss data, and gaining critical market intelligence.

miEdge revolutionizes prospecting by aggregating and analyzing millions of data points to create detailed insurance profiles for prospects.

Loss Insight offers access to over 1 million historical loss events, totaling more than $10 trillion in loss value, aiding in smarter coverage decisions.

ModMaster engages policyholders with customized reports that combine workers' compensation education with specific information, delivering value and achievable savings through loss control.

CONTENT AND CLIENT EXPERIENCE

Content Cloud offers specialized materials from an expansive library to address compliance, cyber liability, employee benefits, HR, and risk management.

Client Cloud provides self-service resources and tools for clients to stay compliant, manage risk, and improve their workforce.

Client Engagement Suite combines content and LMS tools into a customizable portal, enhancing engagement efforts for Benefits and P&C insurers.

Front Page News keeps industry leaders informed with hand-picked articles and exclusive content.

To learn more about Zywave solutions, visit **zywave.com** or email us at **marketing@zywave.com**.

Explore Zywave's Content Cloud for additional in-depth market outlooks and insights to stay informed and help customers better understand the complex insurance landscape.