



CYBER Approximately 383 million customers impacted in Marriott International cyber breach



[Source: Press release, Marriott International – Published January 4, 2019.](#)

Months after Marriott International fell victim to a massive data breach, more accurate numbers regarding the number of customers impacted have been released.

The world's largest hotel company has claimed that over five million unencrypted passport numbers were accessed during the breach, with more than 20 million encrypted passport numbers being swiped. There is no evidence supporting that hackers were able to decrypt the data of the latter.

After a forensics and analytics investigation, Marriott believes the number of "unique guests" is an estimated 383 million, down from the originally predicted 500 million.

Although the numbers have dropped, this cyber breach is still one of the largest on record, and the affected passport numbers are only a fraction of the what the hackers stole. Other compromised identity-related items include names, contact information,

dates of birth, gender, as well as loyalty program and reservation information. It is now estimated that more than eight million encrypted payment cards were involved in the incident, 354,000 of which were unexpired as of September 2018.

D&O Lawsuit filed against Alphabet for role in alleged concealment of sexual misconduct



[Source: Jillian D'Onfro, CNBC – Published January 10, 2019.](#)

San Francisco-based attorneys have filed a lawsuit against Alphabet's board of directors for allegedly concealing sexual misconduct claims. The suit, submitted on behalf of a shareholder of the multinational conglomerate, takes aim at the board for breach of fiduciary duty, abuse of control, unjust enrichment and waste of corporate assets. A result of a wide-spread investigation into evidence not made publicly available, the lawsuit asserts, "The Directors' [sic] wrongful conduct allowed the illegal conduct to proliferate and continue ... As such, members of Alphabet's Board [sic] were knowing and direct enablers of the sexual harassment and discrimination."

Last October, it was reported that Google covered up sexual misconduct claims against executives. It was previously reported that the technology company gave a \$90 million exit package to an accused senior leader, while allowing another to quietly resign.

SURETY On the safe side with surety bonds



[Source: StrategicRisk, November 8, 2018.](#)

In 2018, UK construction company Carillion declared insolvency, resulting in billions not paid to private owners and contractors. However, had surety bonds been in place, they would have provided extra protection for the owners and contractors, mitigating financial loss to both parties.

"If you're looking to build a new prison, hospital or motorway, you want to make sure that the contractor that you appoint will be there to complete the project," Tomas Zapletal, head of UK surety at Swiss Re Corporate Solutions, explains. "The bonds are there to compensate the government for losses or damages suffered under those contracts as a result of the contractor defaulting. For sureties, the contractor is the risk and the government is looking for a third-party guarantee that if the contractor defaults, the government will be able to call on the guarantee and look for compensation."

Surety bonds are present through the length of the contract, and, in addition to providing financial protection, construction project completion is also a top priority.

CGL The extent of a host's duty of care



[Source: Jason Contant, Canadian Underwriter – Published January 24, 2019.](#)

A recently appealed court decision has shed light on the extent of a host's responsibility when providing alcohol to guests.

When visiting with a colleague in 2011, Mark Williams consumed 15 cans of beer. Upon arriving home, he picked up his babysitter and, along with his three children, set out to drive the babysitter home. On the way, Williams' vehicle collided into a stationary tractor, resulting in his death and his three children allegedly injured.

The children and their mother filed two lawsuits: one for the children's alleged injuries and another for damages under the Family Law Act. A motion judge initially dismissed the case, finding the host did not owe a duty of care to Williams. Recently, however, the Court of Appeal for Ontario overturned this decision.

Although the insurer argued that the host's duty of care ended upon the Williams' safe return home, the Court of Appeal disagreed: "Absolutely not, it doesn't end there. It proceeds for the rest of the night. As long as he is intoxicated while having consumed alcohol at the social host premises, the duty of care continues."

