

Business

HACKING AND DATA LAW BOOST EUROPEAN CYBER INSURANCE

Reuters -- New European legislation on data privacy is helping push up regional demand for cyber insurance, industry specialists say, after companies such as TalkTalk and Experian were affected by hackers earlier this year.

The European Union agreed this week to change fragmented data protection laws, forcing companies to report breaches likely to harm individuals to national authorities within 72 hours.

Up until now, insurers say many European companies have swept the issue under the carpet and shown little interest in cyber cover. But anticipation of the European law has already boosted demand, according to Paul Bantick, technology, media & business services UK focus group leader at insurer Beazley.

"We have seen clients buying policies because they know that this is coming," Bantick



said. "Breaches are going to get more expensive, they are going to get more complex and they (clients) want insurers to help with both of those issues."

The development of the U.S. cyber insurance market is an indication of possible trends in Europe, where big players in cyber insurance also include Axa, Hiscox, Ergo (part of Munich

Re (MUVGn.DE)) and Zurich Insurance.

The U.S. market has grown by more than a third this year, with gross written premiums totaling \$2.75 billion, according to The Betterley Report, a survey of the cyber insurance market.

Most U.S. states have introduced legislation requiring companies to notify individuals of security breaches of per-

sonal information, with the first law enacted in 2002. Before that, almost no cyber insurance was written, a situation similar to the current state of play in Europe.

In Germany for instance the market is only expected to total \$10 million this year, while in Britain the market only totaled between 20 million pounds (\$30 million) and 25 million in premiums last year, according to brokerage Marsh.

That low take-up is already changing.

Stephen Ridley, senior development underwriter at Hiscox UK, estimated the UK market has at least tripled this year and noted the Lloyd's of London [LOL.UL] underwriter has seen demand increase month by month.

Ridley expects this to continue in 2016, boosted in part by media coverage of the high profile data breaches that have hit UK-based companies.

Politics

PUTIN MY FAN? IT'S MUTUAL SAYS TRUMP

AFP -- Mutual admiration between Donald Trump and President Vladimir Putin continued to flower Friday, when the Republican presidential frontrunner praised Russia's leader as forceful and popular.

"I think that he's a strong leader, he's a powerful leader," Trump told MSNBC television. "He's represented his country."

The real estate mogul was speaking a day after Putin lauded him as "talented" and "outstanding."

"When people call you brilliant it's always good, especially when the person heads up Russia," the one-time reality TV star said on MSNBC's "Morning Joe" program.

Trump brushed off the



assertion by the show's co-host Joe Scarborough that Putin "kills journalists and political opponents and invades countries."

"He's running his coun-

try and at least he's a leader, unlike, you know, what we have in this country," he responded.

"I think our country does plenty of killing, also, Joe," Trump added. "There's a lot of stupidity going on in the world right now, Joe. A lot of killing going on."

Only when asked, for a third time, whether he condemned the killing of journalists and political opponents, did Trump change tack:

"Oh sure, absolutely," he said.

The surprise leader of the Republican presidential race, Trump has only gained in popularity since making abrasive anti-Muslim comments in the wake of the California shooting this month.

Two recent polls show him at new heights with the support of 41 percent of Republican voters.

Rivals in the primary race for 2016 have sought to use Putin's endorsement against the billionaire.

"To get praise from Vladimir Putin is not going to help Donald Trump," former Florida Governor Jeb Bush told CNN on Thursday.

Putin made the remarks when asked about the prospect of a new US president during his annual news conference in Moscow on Thursday.

"He is a very outstanding man, unquestionably talented," Putin told journalists. "It's not up to us to judge his virtue, that is up to US voters, but he is the absolute leader of the presidential race."

Perspective

Does world control the tobacco or tobacco controls the world?

The world has made a steady progress in implementing the WHO Framework Convention on Tobacco Control MPOWER measures on stopping the global tobacco epidemic in the past decade. More than half of the world's countries implemented at least one of the MPOWER measures, affecting 40% of the entire population and almost 20% of world's population live in 49 countries that have implemented two or more MPOWER measures.

Monitor tobacco use and prevention policies are extremely important for assessing the effects of MPOWER measures. Monitoring systems should track all of the tobacco indicators, policy intervention and tobacco industries. Tobacco Questions for Surveys are being standardized as a set of 22 questions and conducted periodically for better comparability between the countries in which the TQS has been implemented.

Protect from tobacco smoke measures ensure a safe environment from second-hand smoke exposure. Smoke free legislation continues to be the most effective, widely adopted measure since the laws are easy to pass and enforce with strong public support.

Smoking rooms of any kind are not preventing people's exposure to an unhealthy environment. Middle income countries are leading while the low income countries are at the very bottom in

smoke free legislation in public places.

Offer help to quit tobacco use is the most under-implemented of all MPOWER measures. Most of the smokers would like to quit smoking but the high addictiveness to nicotine makes the quitting process extremely difficult. The clinical cessation interventions are, extremely cost effective and decreasing the number of tobacco users at the same time, in comparison to other healthcare systems interventions. These interventions include doctor's advices, quit lines and nicotine replacement therapy.

Warn about the dangers of tobacco is highly implemented measure in majority of the countries. Nearly 86% of the countries have a pack warning legislation but only a third mandated graphic warning while less than a third of these countries ensured graphic to be large enough to cover at least 50% of the package. Anti-tobacco mass media campaigns are very cost effective in low and middle income countries.

Enforce bans on tobacco advertising, promotion and sponsorship (TAPS) hinders the ability of the industry to sell and promote the products and it reduces the countries tobacco consumption regardless of the level of income. Unfortunately, the TAPS ban activities are globally underused and only 832 million of peo-

ple in 29 countries are fully protected by a complete ban.

Raise taxes on tobacco measure is the most effective and efficient way of reducing the amount of users and preventing smoking related illnesses and deaths. While the tobacco industries are putting in a great effort to keep taxes low, governments tend to raise the taxes on tobacco, however, the measure is underused. In some of the countries cigarette prices have risen more than the income but the cigarettes are still inexpensive in much of the world. Not many of the countries dedicate tobacco tax revenues to health.

Despite the fact that the world has decided to fight against the leading preventable cause of death, the partial implementation of the measures and insignificant tobacco taxation are still the most important issues to overcome for many of the countries.

Source: WHO Report on Global Tobacco Epidemic, 2015

By: Jelena Celebic

Space

NASA releases beautiful high-res Earthrise image



UPI -- NASA has shared a composite Earthrise image captured by cameras on the space agency's Lunar Reconnaissance Orbiter.

On the moon, Earth never actually appears to rise or set because the Earth and moon are tidally locked -- it's why the face of a full moon always looks the same.

"Earth is always in the same spot above the horizon, varying only a small amount with the slight wobble of the moon," Mark Robinson, principal investigator for LROC, said in a press release.

"The Earth may not move across the 'sky', but the view is not static," Robinson continued. "Future astronauts will see the continents rotate in and out of view and the ever-changing pattern of clouds will always catch one's eye, at least on the nearside."

The appearance of Earth rising

from the lunar horizon is created by LRO's movement around the moon as it captured the photos of Earth. The composite image is a combination of data acquired by Lunar Reconnaissance Orbiter Camera, or LROC.

LROC actually has two cameras -- a black-and-white, high-resolution Narrow Angle Camera and a color, low-resolution Wide Angle Camera.

LRO spends most of its time imaging the lunar surface. Occasionally it points skyward toward outer space to image the moon's wispy-thin atmosphere. Sometimes, Earth is caught in the lens. But capturing the Earth and moon, positioned as they are in the latest image, is no easy task. It's a feat of acrobatics.

"The image is simply stunning," said Noah Petro, deputy project scientist for LRO.

Movies

BEWARE HORROR FANS: FEAR REALLY MAKES BLOOD CURDLE

UPI -- People who love horror movies often say they enjoy the unexpected adrenaline rush of gruesome, surprising scenes often described by critics and fans alike as "bloodcurdling," a metaphor that may have more truth to it than previously thought.

Researchers at Leiden University Medical Center in the Netherlands tested the physiological effects of horror movies on a group of volunteers, finding fear inspired by a horror movie increased levels of clotting agents in viewers' blood.

While they said this doesn't mean people's veins will start clogging while bingeing on the Freddy Krueger or the Saw movie series, it does mean the term is somewhat literal.



"For centuries the term 'bloodcurdling' has been used to describe feeling extreme fear under frightening situations," researchers wrote in the study, published in the British Medical Journal. "The term dates back to medieval times and is based on the concept that fear or horror would 'run the

blood cold' or 'curdle' [congeal] blood."

The researchers recruited 24 healthy volunteers from the hospital under age 30, showing 14 the movie Insidious and then a documentary called A Year in Champagne separated by a week, while the other 10 were shown both movies a week apart in the reverse order. The researchers took blood samples from each participant 15 minutes before and after watching each movie.

Insidious was expectedly found more frightening by viewers than the documentary, and levels of coagulating factor VIII increased in 57 percent of participants, as opposed to just 14 percent of participants' levels going up during A Year in Champagne. During the

documentary, 86 percent of the participants' levels decreased, compared to 43 percent during the horror movie.

The researchers said they think the increase in the clotting factor is the body preparing to heal itself as a physical response to fear -- if a person is running from an animal attack but is caught, the body's preparation could help stop bleeding faster, they explained.

"We suspected that fear might speed clotting in the blood," said Nemeth Banne, a researcher at Leiden University Medical Center, in a press release. "Damaged tissue gives off tissue factor, which triggers the coagulation really, but that's probably faster if there are more clotting factors in the blood."