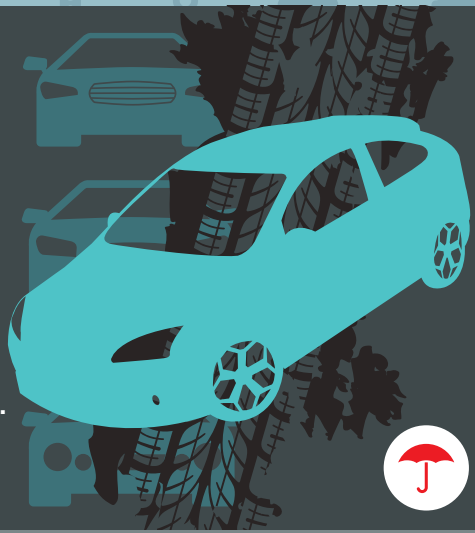


6 EMERGING CATASTROPHIC LIABILITY RISKS

1

AUTO

Rising medical costs, distracted driving, and non-owned & hired exposures increase risk.



2

MOBILE TECHNOLOGY

Employees connecting to the workplace 24/7 expose employers to unexpected liability.



3

IMPORTED PRODUCTS

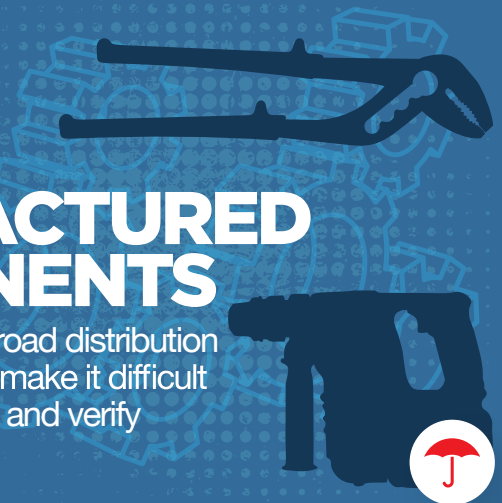
Foreign suppliers with inadequate domestic insurance are vulnerable to risk gaps.



4

MANUFACTURED COMPONENTS

Imported products, broad distribution and unintended uses make it difficult to quantify exposures and verify adequate limits.



5

LONG HAUL DRIVERS

New legislation expanding driving hours for truckers impacts driver fatigue and public safety.



6

CONSTRUCTION SKILLS SHORTAGE

Lack of skilled workers can lead to project delays, poor workmanship and safety and liability issues.

