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.

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