



out 2018  
**FRONT**  
ideas

WITH KIMBERLY AND MARK

2 0 1 8  
ISSUES  
TO WATCH



# HEALTHCARE

I N 2 0 1 8

# LEGISLATIVE WATCH



GIG  
ECONOMY



LICENSING,  
CLAIMS ACT



CALIFORNIA,  
FLORIDA



EMPLOYERS  
NOT LOBBYING  
FOR CHANGE



# TREATMENT GUIDELINES & DRUG FORMULARIES



**JUDICIAL**

W A T C H



W O R K P L A C E  
**V I O L E N C E**



**STATE**  
**VARIATIONS**

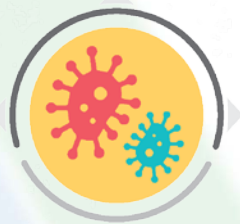


# PAIN

## MANAGEMENT

CBT OPIOIDS PRE-PAIN  
PREHABILITATION SELF-SOOTHING  
CULTURE PRE-PAIN  
LITERACY ACUTE PAIN LITERACY CBT ACUTE PAIN  
CHRONIC PAIN LITERACY PREHABILITATION  
SELF-SOOTHING SELF-SOOTHING  
OPIOIDS CHRONIC PAIN  
CBT OPIOIDS CULTURE  
SELF-SOOTHING ACUTE PAIN PRE-PAIN

# NATURAL DISASTERS



DISEASE  
EXPOSURES



PUBLIC  
ENTITY



AUTO  
INDUSTRY



CONSTRUCTION  
INDUSTRY



DISRUPTION



CYBER  
RISKS

TAIL COSTS

SOLVENCY



**RATE**

**ADEQUACY**



**ACCOMMODATIONS**

# IMPAIRED WORKFORCE





# CURRENT STATE OF

# OSHA<sup>®</sup>



# WORKFORCE



WELLBEING



# FRAUD

PERCEPTION **VS** REALITY



**CONSUMER**

**EXPERIENCE**  
& **ENGAGEMENT**

# PEOPLE | PLACES | THINGS

THE EVOLVING INSURANCE INDUSTRY



# INSURTECH

## CONSIDERATIONS



# IMMIGRATION





**QUESTIONS??**

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