

# Emerging Trends in Insurance 2016

## *Are You At Risk?*

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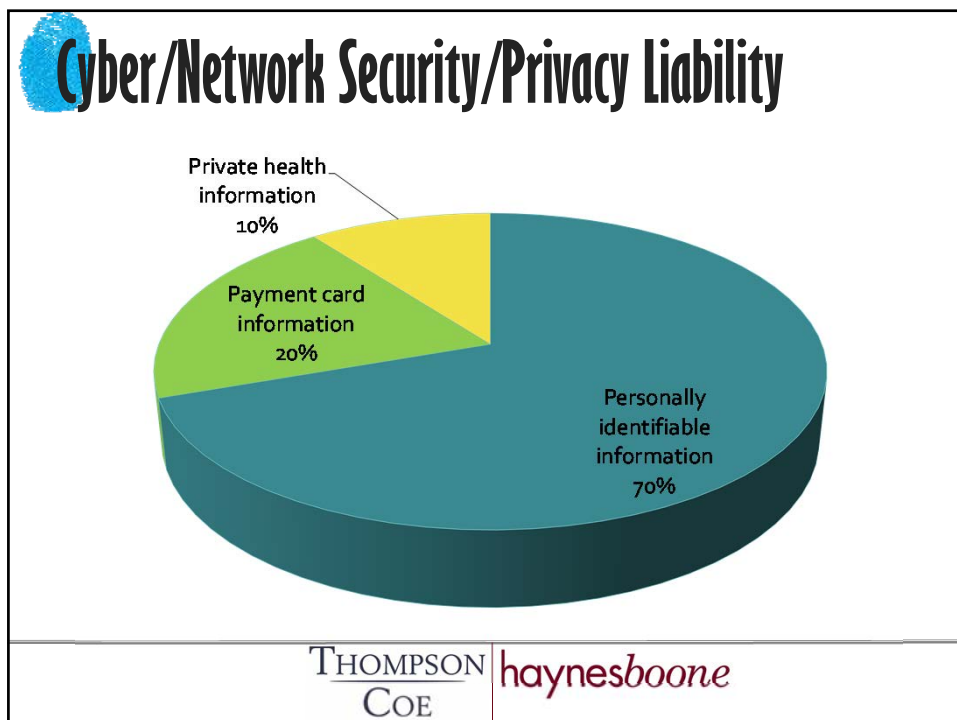
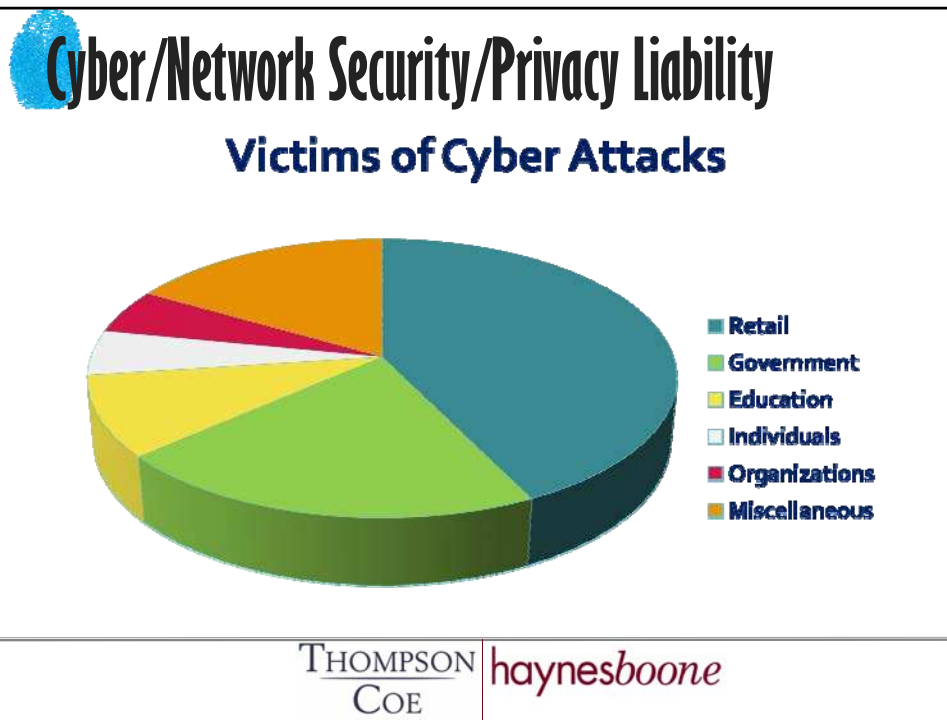
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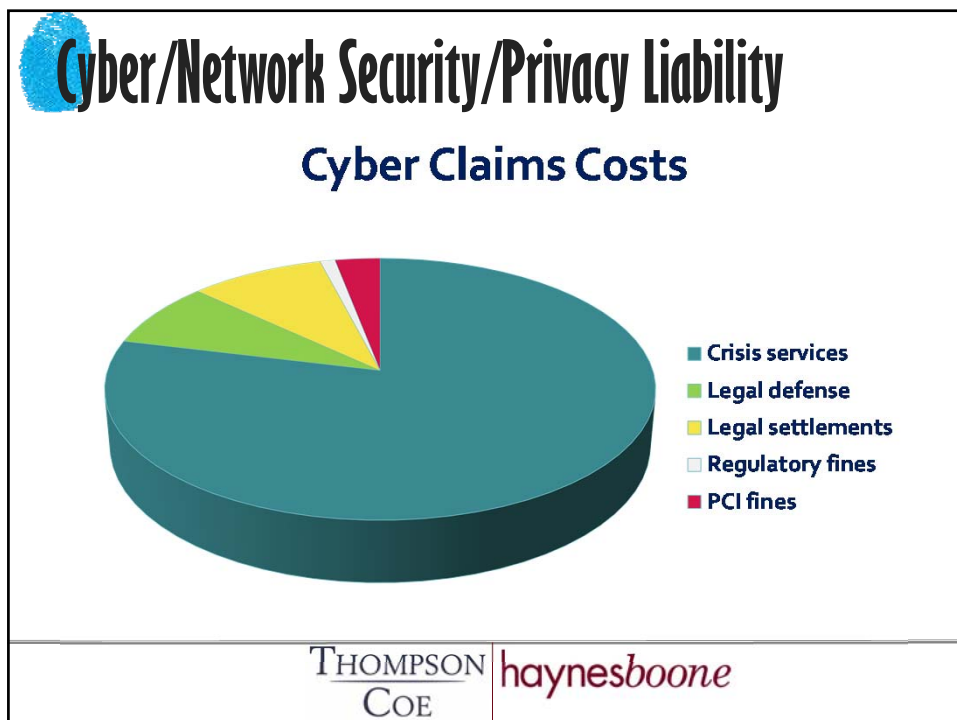
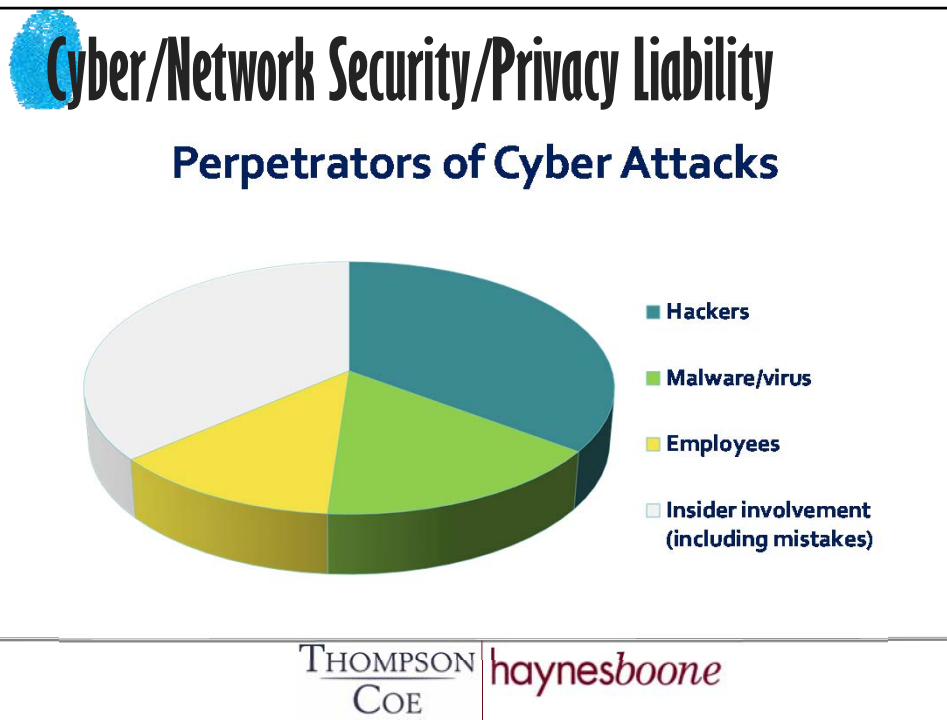


- **Cyber Insurance**
- **Scope of Additional Insured Coverage**
- **“Property Damage”**
- **“Independent Injury”**
- **EPLI Coverage**

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