

# OUT FR→NT IDEAS



Hosted by  
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and Mark

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# **20 Issues to Watch in 2023**





# 2022 Election Impact



# Healthcare Watch

*Extreme weather/  
Climate Risk*





*Economy*  
*(Inflation/Recession)*

# *Social inflation*

# Geopolitical Risks

*rising  
inflation*

**GLOBAL  
ENERGY**

**UKRAINE  
WAR**

**CHINA**

**social  
unrest**

*trade  
tensions*





# *Public Entity Challenges*

# COVID continues





# Cyber risk

# *Technology Transformation*

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*data science* | modeling | **AUTOMATION** | digitization

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**RPA** | machine learning | **AI** | *bots* | CLOUD | **live chat**

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**sentiment** | *data lake* | ROADMAP

# Workplace Safety





# Growth Mindset



# Rising medical costs on catastrophic claims

# Insurance Gig Work





# *Supply Chain Challenges*

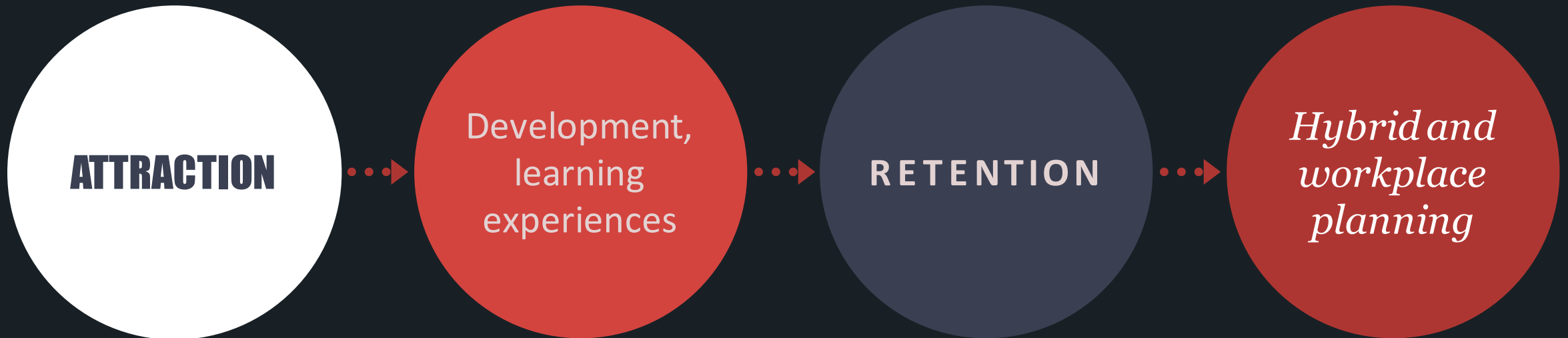


# Employee benefits

# Employee / Independent Contractor classification



# Talent



*Forever Chemicals*  
*PFAS/PFOA*



# Workplace wellbeing

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