



Emerging Issues: Research on evolving risks, from **Artificial** intelligence to **Zoonotic disease**



In a world of risks that are more complex and interconnected than ever, staying informed is vital to your business.

Verisk's Emerging Issues is your source for insights on cutting-edge research on evolving risks facing insurers and risk managers.

Through in-depth research, regular webinars, and a weekly newsletter, the Emerging Issues team helps Verisk customers stay informed on over 40 topics—from artificial intelligence to zoonotic diseases.

Available through ISOnet®, the Emerging Issues website features:

- Proprietary research conducted by Verisk
- Links to timely research from third parties, including media publications, research groups, universities, and government regulatory agencies
- A regularly-updated newsfeed of topical articles curated by our expert team
- Webinars featuring Verisk thought leaders and outside experts

The Emerging Issues website is organized to help you find and explore a wide-range of topics.

Each topic has a dedicated page that includes updates in reverse-chronological order. The pages are searchable and include sub-topic categories so you can drill down into even more specific areas.

Emerging Issues research is vital market intelligence that can help inform product development and strategic planning and is included for Verisk customers.

From insight to action

Emerging Issues research can help insurers identify new threats or opportunities.

How do we know? Emerging Issues research has helped inform the development of some of Verisk's ISO Insurance Policy Programs.

Commercial Drones

Verisk activity: Introduced a suite of endorsements to help insurers limit or add limited liability coverage with respect to drones across a number of lines of business. The endorsements modify insurance coverage provided under the ISO General Liability, Commercial Liability Umbrella/ Excess programs, Commercial Property, and Businessowners. Additionally, we updated our Commercial Inland Marine Handbook with various optional forms addressing unmanned aircraft. We've also developed pricing products for certain property and liability exposures related to unmanned aircraft to accompany the forms and rules.

Cannabis

Verisk activity: Released several new optional cannabis-related endorsements in our ISO General Liability, Homeowners, Businessowners, Commercial Property, Commercial Auto, and Commercial Umbrella programs alongside new classifications, advisory loss costs, and updated rule guidance. Options in certain lines generally allow insurers to place a sublimit on either cannabis activity as a whole or hemp specifically. Other endorsements provide the flexibility to limit coverage for cannabis exposures.

Vehicle Hacking

Verisk activity: Developed a new, optional Auto Hacking Expense Coverage endorsement and corresponding rating rule to help insurers address insurance needs for vehicles equipped with modern technology. The endorsement is generally designed to cover certain expenses for private passenger auto and light/medium trucks associated with diagnosing, restoring, and repairing a vehicle after a hack.

Other topics we're monitoring:



Autonomous Vehicles



Biodiversity Loss



Civil Unrest



Climate Change



Cyber Risks



Data Breach and Security



Food-related Issues



Genetic Engineering



Hydraulic Fracturing



Internet of Things (IoT)



Mobility-as-a-Service (MaaS)



3D Printing



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