**Purpose:** Help Producers realize how many Emerging Risks are in the market so they can articulate to a prospect the need for a partner who watches out for these risks.

**Prep work:** Bring some different newspapers (USA Today, Local newspaper, NY Times, or any papers available at a local grocery store/convenience store).

**MEETING AGENDA**

1. Tell the group the purpose of the meeting
2. Spend a few minutes talking about Emerging Risks. Ask the following questions:
	1. What is an emerging risk?
	2. What concern does an emerging risk pose on our clients and prospects? (May not have proper coverage; May not be aware that it exists and don’t have prevention plans in place; May not be aware of how prevalent something is in the market; etc.)
3. Explain “our” definition of emerging risks. We define it with three criteria:
	1. Increased Frequency. Something happening more often or we are seeing more claims than usual (like discrimination, weather, etc.)
	2. Increased Severity. Something that is having higher claim amounts (like weather related, food industry claims recently, etc.)
	3. Something that didn’t exist in the past (like cyber issues, people working from home and work comp, etc.)
4. Have the Producers try to add to the examples in the above three categories
5. Put the Producers in small groups (3 or 4 in a group)
6. Give each group a newspaper and ask them to find 1-3 emerging risks. Ask them to be prepared to tell the entire sales team why the risk is an emerging risk and explain how that would be a valuable story to tell a prospect
7. Ask the Producers to each tell one thing they learned from this session