



It is the new year!  
Can you see clearly now?



- Contractors.... General..... roofing.....landscaping
- Yachts and boats..... Marinas and marine contractors
- Med Mal: physicians, surgeons, ER Docs, psychiatrists, medical equipment mfg.
- Public entities... townships, villages, municipal districts
- Vacant buildings, remodels, renovations, rentals
- Underground Storage Tanks (UST pollution)
- Garage risks..... used car dealers, repair, tire dealers
- Assisted living facilities, home health care, day care, shelters, clinics, labs
- Restaurants with liquor liability
- Apartments and student housing
- Professional liability... architects, data technologies



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Or are you still getting into  
the swing of things?