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lifestyle. With the proliferation of smartphones, smart homes and IoT (Internet of Things), data is moving to these devices. This is the new era of the IoT with a massive wealth of data that is changing the way people live and work. In 2012, the World Wide Web Foundation launched the Code4Devi initiatives: AI for Development. The initiative is supported by a coalition of a group of companies including IBM, Google, Intel, Microsoft, Salesforce, Wipro, Accenture and Google. With a wide cross-industry sponsorship, they aim to boost the development and use of AI and machine learning for development. The initiative emphasizes the role of AI in low-cost and reliable health, water and energy development. The infrastructure of e-learning around the

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world is becoming completely digitalized. Computer science and information technology for education is changing dramatically. The availability of computing and network technology, the easy access to online teaching resources and the easy availability of online education have opened up a whole new world of possibilities to both teachers and students. Smart classrooms are equipped with real-time interaction with students and teachers. The availability of the technology is critical to the success of e-learning. Without it, e-learning would not have the same impact as it does now. Cloud computing is the future of technology because the pace of innovation is so rapid. Everything is becoming the cloud from our phones, our watches, our homes and anything that connects

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to the Internet of Things. In many ways, it is a real game-changer. It is a brave new world and it is having a major impact on how we learn. Resilient digital technology allows us to learn anytime anywhere. The technology is allowing people to change their behavior in a way that connects their lifestyle to their education. It is all about tailoring learning experiences to suit where people are and what they are doing at any given time. The significance of this new era of learning is the huge increase in information, knowledge and access to data. Data has traditionally been the exclusive domain of the IT department. With the technology boom around the world, everyone is generating data which can be used to improve people's lives in a big way

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Estudiante, java internado en aula selectiva.xlsx .Defending & Arbitration: Medical Malpractice In today's medical world, timely and expedited treatment of injuries or illnesses is needed. For your medical malpractice insurance needs, you need a medical malpractice defense firm with the legal and medical resources to help ensure the medical profession fulfills the duty of care to patients. Facts about Medical Malpractice Insurance Medical malpractice cases are costly to both patients and insurance companies. An estimated one-third of insured U.S. physicians (7,600 physicians in 2008) will face a medical malpractice claim at least once during their careers, including almost 18 percent of primary care physicians.<sup>1</sup> According to the AMA, each year, an estimated 29,900 people die from medical malpractice;\$3.7 billion is spent on malpractice payouts; and 250,000 babies are born every year with birth defects as a result of medical malpractice.<sup>1</sup> The U.S. is one of only a handful of countries that allows a non-medical plaintiff, usually a family member or friend, to file a medical malpractice case without a medical professional's prior diagnosis and assessment of the injury.<sup>2</sup> The increasing involvement of private companies in medical malpractice compensation has given rise to more medical malpractice lawsuits. In addition, insurance companies are often criticized for underwriting medical malpractice coverage.<sup>3</sup> Defense Firm Representing Your Interests Our attorneys are well versed in the intricacies of defending a medical malpractice case and are familiar with the various cases of malpractice that have happened over the years. With additional experience, they are prepared to help defend your interests while protecting the privacy and interests of the involved physicians and health care professionals. Our attorneys have represented medical professionals for more than 40 years and understand how to best defend and protect their clients' interests throughout the entire investigation, litigation and appeal stages of a case. We work closely with your other professionals, including therapists, medical reviewers, private investigators, medical and legal consultants. We also understand the inner workings of the medical profession. Medical Matters: General Liability General liability represents the possibility that the business may be held liable for property damage and personal injury resulting from its operations. Liability insurance provides protection against claims for which the business is not insured. Since medical malpractice cases are among those that could potentially place liability on the business, most medical

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