2019 | SURVEY

The Future of
INSURANCE

ARGO
GROUP

The Future of
INSURANCE

2019 Insights: Technology and Climate Change
Creating Today's Risks and Opportunities

Last year, we surveyed brokers and small and medium enterprises (SMEs) in the U.K. and the U.S. to learn how they perceive the evolving insurance landscape, how they think the changes will affect them and how they plan to respond. The responses highlighted the urgent issues — risks, uncertainty and talent gap — facing the insurance industry.

We relaunched our annual survey to see how their perspectives have changed over the past 12 months. As you will see, the results are largely in line with 2018's survey responses, but some interesting changes show how the industry is evolving.

Both SMEs and brokers are learning more about the effects that risk areas such as cryptocurrency, autonomous vehicles and climate change are having — and are expected to have — on the industry. We learned more about the societal and human dimensions of insurance in a series of questions introduced in this year's survey. Also, we revisited the talent gap and learned some of the ways the industry can attract new talent with a broad set of skills and perspectives to help guide us through the innovation and change we face.

Methodology: CoreData Research surveyed brokers and SMEs in both the U.K. and the U.S. to obtain a detailed understanding of their attitudes and opinions about a range of factors that will affect the insurance industry in the future. All interviews were conducted in May and June of 2019.

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CYBERSECURITY

Cybersecurity is a top priority for the insurance industry, though many still have cost concerns.

Cyberattacks are now front-page news, with individuals increasingly understanding the risks to their personal data and financial well-being. Based on this year's survey results, it's clear that brokers and SMEs have made addressing those risks a top priority. Still, more than a quarter of brokers point to cost concerns and to confidence in in-house security measures as the primary reasons why companies are not purchasing cyber insurance.

Survey Key Findings

SMEs ARE CYBER AWARE
More than 90% of SMEs are familiar or somewhat familiar with cyber risks.

TARGETING PERSONAL DATA
Viruses, spyware, malware and other malicious code continue to be the most frequent forms of cyberattack, according to 61% of brokers.

GROWING SME COVERAGE
Forty-six percent of SMEs have purchased a cyber insurance policy – up from 40% in 2018.

COVERED INCIDENTS COST LESS
The reported average amount of damage from uncovered cybersecurity incidents was $63,500 compared to $33,460 for covered incidents in the U.S.

FEWER LOSSES
The percentage of companies suffering no loss from uncovered cybersecurity incidents increased in the U.S. (21% vs. 15% in 2018) and U.K. (22% vs. 16%).

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Paul Miskovich
Group Head of Cyber,
Argo Group

"Cyber insurance products like Argo Pro's Cyber Tech PROtect^{SM} can be customized to meet a company's coverage requirements by offering a full spectrum of coverage solutions related to professional and technology services. This includes coverage for the processing and dissemination of content, and the increasingly difficult challenge of keeping a company's computer networks and information private and secure."

Cost, confidence in internal security drive SMEs' cyber insurance decisions

Why have you not purchased any form of cyber insurance?

It's too expensive.

U.S. 37%
U.K. 39%

38% OVERALL

My in-house security personnel and processes provide all the protection I need.

U.S. 33%
U.K. 50%

42% OVERALL

Cyber coverage for SMEs more common in U.S. than in U.K.

Have you purchased any form of cyber insurance?

■ Yes
■ No

54% **U.S.** **46%**

38% **U.K.** **62%**

46% **54%**

OVERALL
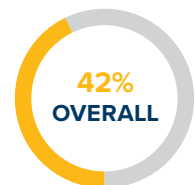
INTERNET OF THINGS

The internet of things is unlocking tremendous opportunities for business and consumers, but brokers and SMEs are cautiously optimistic.

Smart home products from thermostats to lightbulbs are bringing the internet of things (IoT) to life for consumers. Meanwhile, increasingly sophisticated sensors and automated equipment are reshaping businesses in every industry – including insurance. In fact, approximately two-thirds (64%) of SMEs and brokers think the IoT will significantly disrupt the insurance sector over the next five years. This sentiment is felt more strongly among U.S. brokers (73%) than their U.K. peers (60%). There's no question that the IoT can offer convenience to consumers and efficiency gains to the commercial side. The challenge will continue to be how to manage the risk of compromised or stolen data.

Survey Key Findings

FAMILIARITY STILL GROWING
Fifty-one percent of SMEs and 39% of brokers say they are only somewhat familiar with IoT concepts.

BROKERS SEE UPSIDE …
Fifty-seven percent of brokers agree IoT solutions can reduce a company's cost of risk.

DISRUPTION AHEAD
A greater proportion of SMEs than in 2018 think the IoT will significantly disrupt the insurance industry within the next five years (64% vs. 58% in 2018).
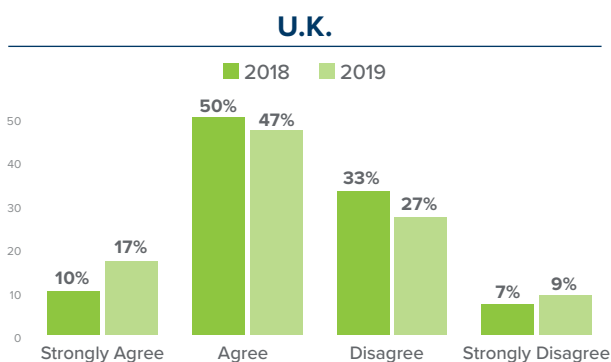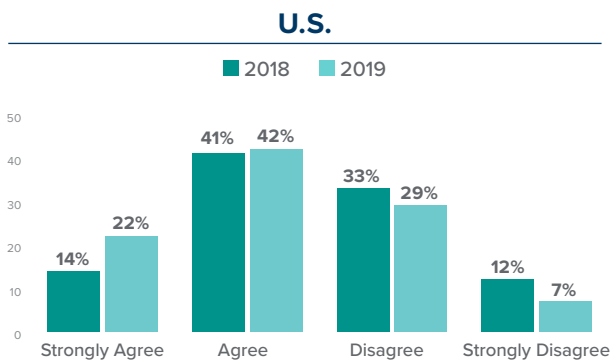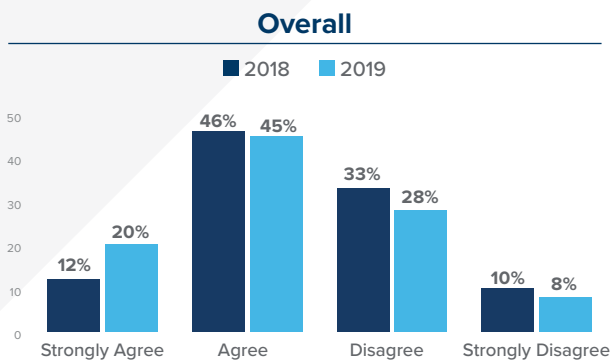
… YET ARE WARY OF RISKS
Ninety-one percent of brokers see IoT as the dominant technology threat over the next 12 months.

Rooney Gleason
President of U.S. Grocery and Retail, Argo Group

"IoT data enables insurers to flip the conversation with clients, so it's less about policy details and more about how they can better manage risk. Having access to objective, real-time metrics helps insurers make the case to clients that minimizing business interruption and risk can have a big impact on the business."

More SMEs in 2019 strongly agree IoT will disrupt insurance

I believe the internet of things will disrupt insurance in a significant manner in the next five years.

Overall

■ 2018 ■ 2019

	Strongly Agree	Agree	Disagree	Strongly Disagree
2018	12%	46%	33%	10%
2019	20%	45%	28%	8%

U.S.

■ 2018 ■ 2019

	Strongly Agree	Agree	Disagree	Strongly Disagree
2018	14%	41%	33%	12%
2019	22%	42%	29%	7%

U.K.

■ 2018 ■ 2019

	Strongly Agree	Agree	Disagree	Strongly Disagree
2018	10%	50%	33%	7%
2019	17%	47%	27%	9%

Brokers in U.S. and U.K. see IoT as a tool for reducing cost of risk

Do you agree that IoT solutions can rapidly and permanently reduce a company's current cost of risk?

■ Strongly Agree ■ Disagree
■ Agree ■ Strongly Disagree

OVERALL
■ 19%
■ 38%
■ 37%
■ 6%

U.S.
■ 21%
■ 36%
■ 35%
■ 8%

U.K.
■ 17%
■ 40%
■ 39%
■ 4%
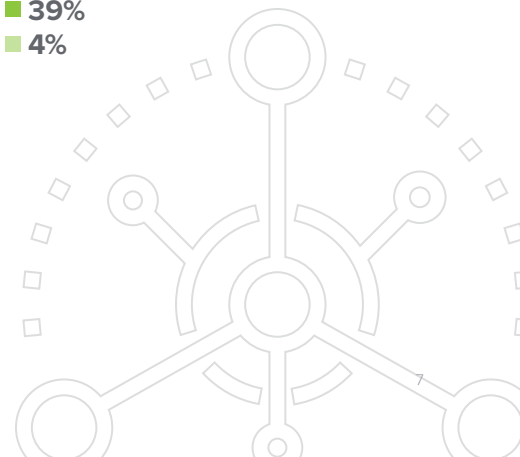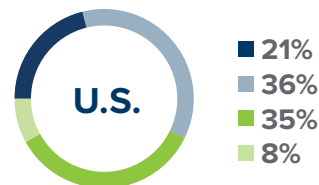
ARTIFICIAL INTELLIGENCE

Brokers and SMEs expect that artificial intelligence (AI) will deliver productivity and efficiency gains but introduce new liabilities.

The advent of new technologies is opening up challenges and opportunities for the insurance sector. Eight in 10 SMEs think AI innovations will expose them to new liabilities such as cyberattacks, and they are acting on their concerns by purchasing insurance to cover issues stemming from implementing automation. What's more, a strong majority of brokers think AI will significantly disrupt traditional insurance distribution models. Y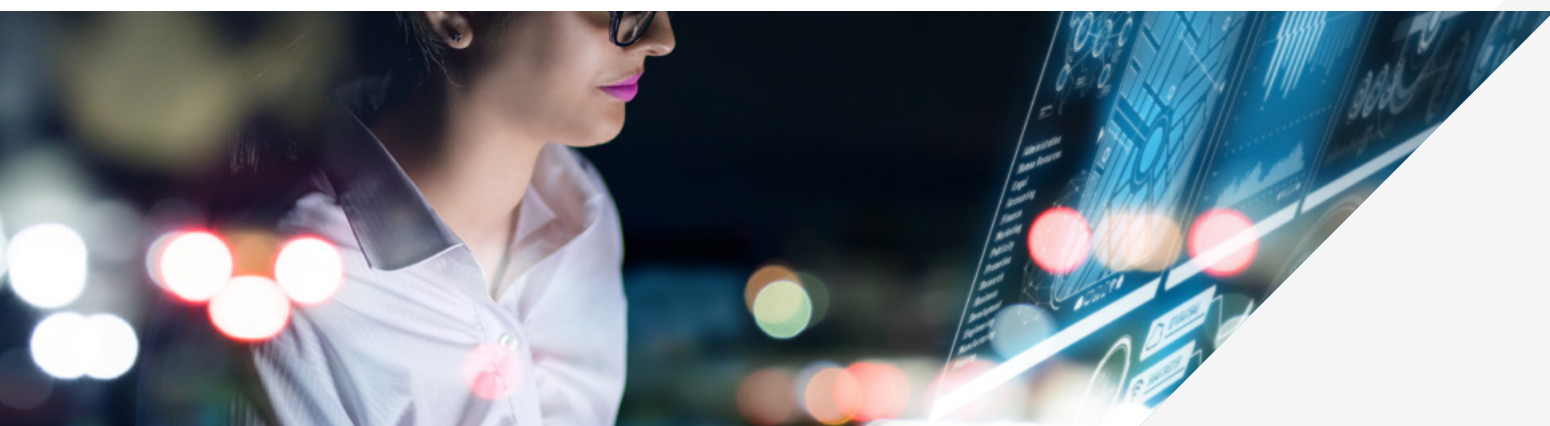et, not all change is bad; brokers do not think such disruption will be detrimental. Nearly seven in 10 brokers believe AI will enable them to work smarter and offer personalized solutions to clients.

Survey Key Findings

AI ADDS VALUE
Nearly three quarters (73%) of brokers agree or strongly agree that AI is a complement to insurance brokerage services, up from 66% in 2018.

FUELING EFFICIENCY
Seventy-eight percent of brokers say advances in AI will make work processes more efficient for their companies.

SMEs MANAGE THEIR OWN RISK
Nearly six in 10 SMEs (58%) say they have purchased or plan to purchase insurance to cover issues that may arise when their business implements more automation or AI.

Farah Gasmi
Director of AI Products,
Argo Group

"Hybrid models — where underwriters use machine learning and artificial intelligence to analyze massive amounts of data, such as that acquired by the internet of things — are the most powerful at providing a broader perspective and producing far more accurate risk evaluations."

Most brokers say AI will bring new opportunities

Do you agree that using artificial intelligence for processes like interpreting data and responding to inquiries will make brokers work smarter and offer more personalized solutions to their clients?

■ Strongly Agree   ■ Disagree
■ Agree   ■ Strongly Disagree

OVERALL
- ■ 17%
- ■ 51%
- ■ 21%
- ■ 11%

U.S.
- ■ 23%
- ■ 49%
- ■ 17%
- ■ 11%

U.K.
- ■ 12%
- ■ 52%
- ■ 25%
- ■ 11%

SMEs say AI and automation will introduce new liabilities

Do you agree that automation and new artificial intelligence innovations will expose us to new liabilities?

■ Strongly Agree   ■ Disagree
■ Agree   ■ Strongly Disagree

OVERALL
- ■ 24%
- ■ 56%
- ■ 16%
- ■ 5%

U.S.
- ■ 28%
- ■ 52%
- ■ 17%
- ■ 3%

U.K.
- ■ 19%
- ■ 60%
- ■ 15%
- ■ 6%

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BLOCKCHAIN AND CRYPTOCURRENCY

Innovations are more well known, but adoption is still on the slow track.

Another year of exposure to blockchain and cryptocurrency does not appear to have increased understanding about what they are, how they work and what they can be used for. Indeed, respondents are less bullish on the technology this year than last; while general awareness has increased, plans to incorporate the technology have stalled.

Survey Key Findings

BROKERS AND BLOCKCHAIN
Fewer brokers (19%) than in 2018 (25%) claim they will be using blockchain in the next five years.

A LOW PRIORITY FOR SMEs
Forty-five percent of SMEs said adopting Bitcoin and other cryptocurrencies is not a priority in the next 12 months.

FEW ACCEPT THEM AS PAYMENT
Only 1% of brokers in both the U.S. and the U.K. currently accept cryptocurrencies.

Ian Macartney
Senior Vice President,
Head of Innovation,
Argo Group

"Though we expect it will take years to deploy, we are beginning to see examples of blockchain benefitting the insurance industry. Many insurance databases, for example, contain redundant, repeated information. By using blockchain, each party can maintain control of their own while offering a way to exchange needed information that isn't document-oriented."

Brokers' adoption of blockchain is on a slow trajectory

When is your organization likely to incorporate blockchain technology?

	OVERALL	U.S.	U.K.
→ CURRENTLY INCORPORATING	4%	1%	7%
→ IN THE NEXT 12–18 MONTHS	3%	3%	4%
→ IN THE NEXT 5 YEARS	19%	17%	20%
→ IN THE NEXT 10 YEARS	9%	11%	8%
→ IN THE NEXT 10+ YEARS	7%	7%	7%
→ NEVER	4%	4%	4%
→ UNSURE	54%	57%	51%

A third of SMEs don't expect to accept cryptocurrencies – ever.

When is your organization likely to accept cryptocurrencies?

	OVERALL	U.S.	U.K.
→ CURRENTLY ACCEPTING CRYPTOCURRENCY	7%	8%	6%
→ IN THE NEXT 12–18 MONTHS	11%	17%	5%
→ IN THE NEXT 5 YEARS	14%	14%	13%
→ IN THE NEXT 10 YEARS	9%	6%	12%
→ IN THE NEXT 10+ YEARS	3%	1%	5%
→ NEVER	32%	27%	37%
→ UNSURE	25%	27%	22%

AUTONOMOUS VEHICLES

Advances in mobility technologies are not seen as a major threat.

Autonomous vehicle technology is evolving rapidly, bringing us closer to wider deployment of systems that can control multiple driving functions simultaneously, such as steering, accelerating or braking. As the technology evolves, so does the industry's thinking around it.

Survey Key Findings

SOFTWARE RISKS
Brokers point to software malfunction (37%), cyber threats (28%) and inability to account for other drivers (27%) as primary risks when insuring autonomous vehicles.

FEWER ACCIDENTS, LOWER PREMIUMS
Seventy-seven percent of brokers expect autonomous vehicle usage to reduce the number and severity of accidents, and 59% expect it to result in lower insurance premiums.

WARY OF HACKERS
For SMEs, the two biggest risks when investing in autonomous vehicles are hackers gaining control (57% vs. 52% in 2018) and determining where accident liability lies (56% vs. 55% in 2018).
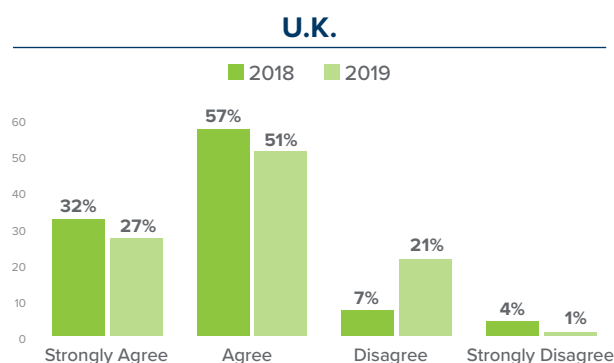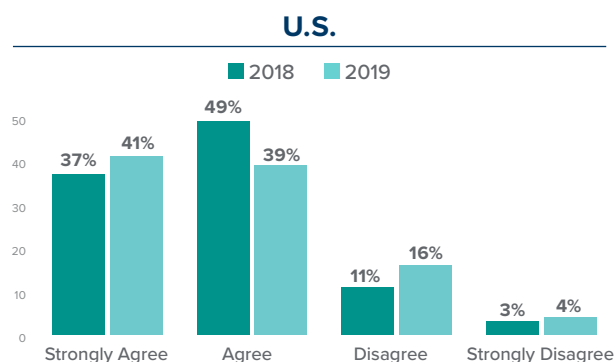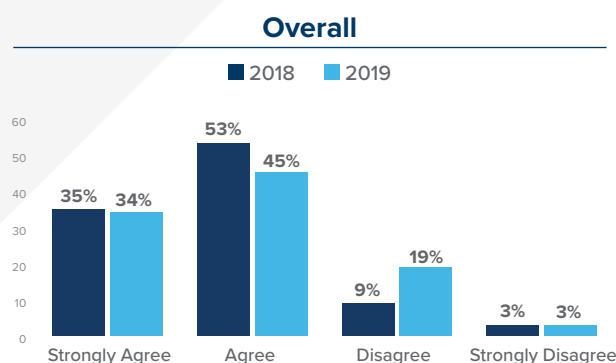
STAYING PUT
A quarter of SMEs intend to never invest in autonomous or automated vehicles.

Thom Rickert
Trident Public
Risk Solutions

"Autonomous vehicles offer tremendous potential for improving traffic safety, saving lives and enhancing quality of life. There are also tremendous challenges and many unanswered questions about how we will safely integrate autonomous vehicles into our lives and communities."

Fewer brokers in 2019 agree autonomous vehicles risk will shift to manufacturers and municipalities

Do you agree that the adoption of autonomous vehicles will shift the emphasis in risk analysis from individuals to manufacturers and/or municipalities?

U.S.

2018 / 2019

	Strongly Agree	Agree	Disagree	Strongly Disagree
2018	37%	49%	11%	3%
2019	41%	39%	16%	4%

Overall

	Strongly Agree	Agree	Disagree	Strongly Disagree
2018	35%	53%	9%	3%
2019	34%	45%	19%	3%

U.K.

	Strongly Agree	Agree	Disagree	Strongly Disagree
2018	32%	57%	7%	4%
2019	27%	51%	21%	1%

Near-term investments by SMEs are growing, but slowly

When will your organization invest in automated/autonomous vehicles?

	OVERALL	U.S.	U.K.
CURRENTLY INVESTING	6%	6%	6%
IN THE NEXT 12–18 MONTHS	16%	17%	14%
IN THE NEXT 5 YEARS	12%	14%	9%
IN THE NEXT 10 YEARS	7%	6%	7%
IN THE NEXT 10+ YEARS	5%	3%	6%
NEVER	26%	31%	21%
UNSURE	30%	23%	37%

CLIMATE CHANGE

Demand for insurance coverage that protects against risks related to climate change is set to rise as its impact becomes more evident.

As reflected in last year's survey, brokers again say they believe climate change will pose a high risk in the long term, with a majority of them saying climate change is a low priority for their clients in the short term. However, clients say climate change will pose a high risk. More than half of respondents from SMEs believe climate change already poses a near-term risk. SMEs say they are most concerned about climate change increasing the risk of flooding and human health crises.

Survey Key Findings

MORE LIKELY TO PURCHASE COVERAGE
Forty-seven percent of SMEs say they will likely purchase insurance that protects against risks associated with climate change over the next five years, up from 44% in 2018.

DIFFERING OPINIONS IN U.K.
Thirty-five percent of U.K. brokers see climate change as a medium/high priority in the short term, but nearly three-quarters (71%) consider it a priority in the long term.

LESS URGENCY IN U.S.
More U.S. brokers (73%) think climate change represents a far greater priority in the long term than in the short term.

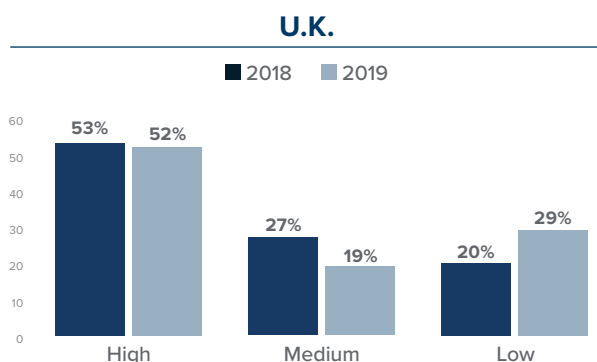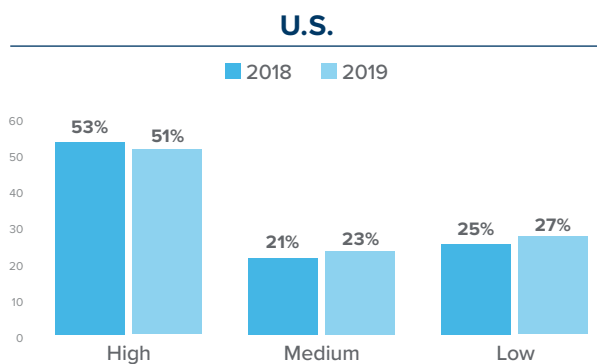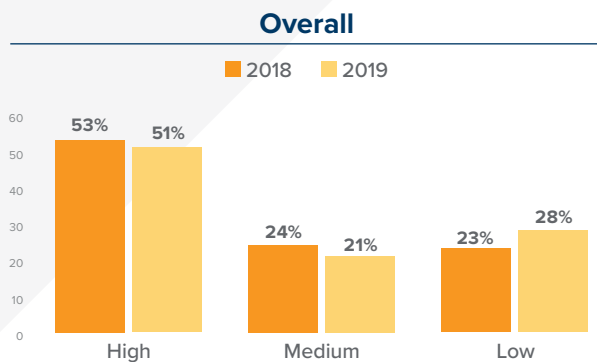**GROWING CONCERN OVER HUMAN HEALTH EFFECTS**
In 2019, SMEs are more concerned about the effect climate change will have on human health (36% vs. 31% in 2018). Concerns about flooding remain largely unchanged.

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Federico Waisman
Head of Analytics,
Ariel Re

"As global climate continues to change, it's predicted that while hurricanes may become less frequent, they are likely to be more intense, with stronger winds and extreme precipitation. The intensity of storms creates a growing problem as well as an opportunity for our industry, particularly in the U.S., where flood insurance reform has become an urgent priority for both the industry and government institutions."
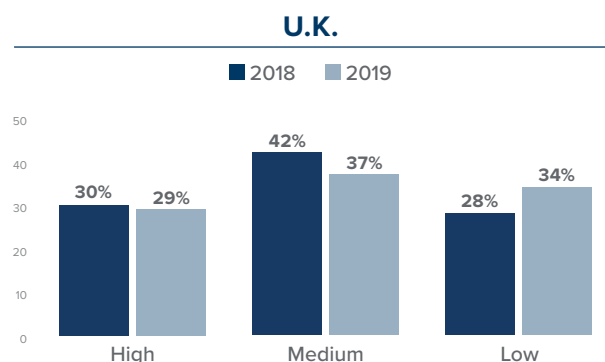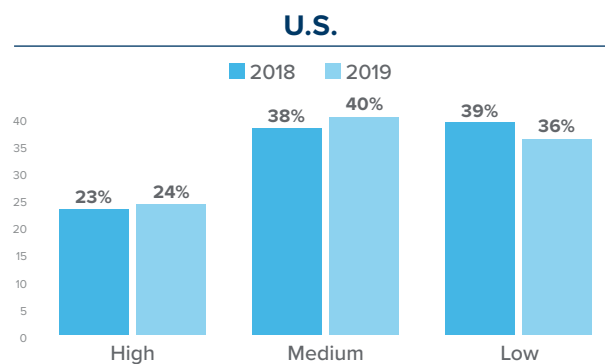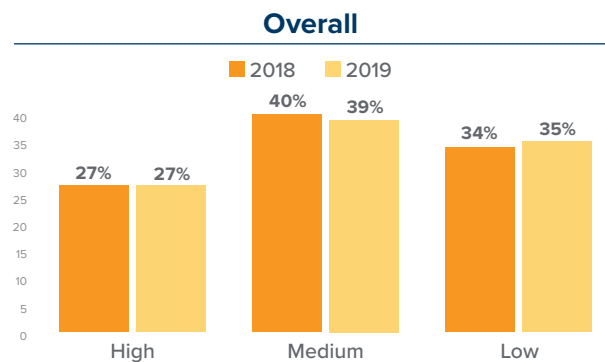
Fewer brokers in 2019 see climate change as a high risk

Based on your interactions with clients, what kind of risk do you feel climate change poses to their businesses in the long term?

Overall

■ 2018 ■ 2019

	High	Medium	Low
2018	53%	24%	23%
2019	51%	21%	28%

U.S.

■ 2018 ■ 2019

	High	Medium	Low
2018	53%	21%	25%
2019	51%	23%	27%

U.K.

■ 2018 ■ 2019

	High	Medium	Low
2018	53%	27%	20%
2019	52%	19%	29%

Same percentage of SMEs in 2019 see high long-term risks of climate change; more in U.S. see it as a medium risk

What kind of risk does climate change pose to your organization in the long term?

Overall

■ 2018 ■ 2019

	High	Medium	Low
2018	27%	40%	34%
2019	27%	39%	35%

U.S.

■ 2018 ■ 2019

	High	Medium	Low
2018	23%	38%	39%
2019	24%	40%	36%

U.K.

■ 2018 ■ 2019

	High	Medium	Low
2018	30%	42%	28%
2019	29%	37%	34%

INSURANCE INDUSTRY

Global threats are accelerating.

A year ago, brokers and SMEs cited cyber threats as the most concerning global risks. In 2019, respondents place a high threat potential on geopolitical risks, such as the U.S. political climate and the U.S.-China trade war, as well as the ongoing risk of cyber threats. Also, this year we asked both brokers and SMEs to tell us what they see as the most important contribution insurance makes to society. Seven in 10 brokers (71%) and half of SMEs (53%) said "promoting risk management and control." For both groups, this was followed by "helping businesses grow" (55% of brokers, 50% of SMEs) and "strengthening the economy" (50% and 39%, respectively).

Survey Key Findings

INDUSTRY CONTRIBUTIONS
Both brokers (71%) and SMEs (53%) point to promoting risk management and control as the most important contribution insurance makes to society.

TRADE WAR TENSIONS
Roughly a third of SMEs in the U.S. (38%) and the U.K. (28%) view the U.S.-China trade war as a potential threat to their organization.

CYBER FEARS INCREASE
Addressing cyber threats and attacks are seen as a top priority for brokers on both sides of the Atlantic — 70% in the U.S, 71% in the U.K.
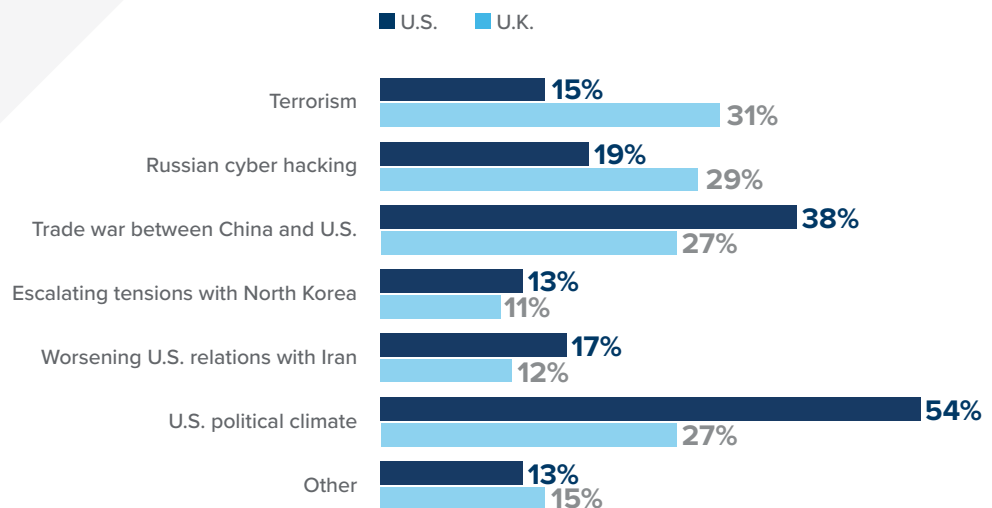
SUPPORTING ECONOMIC GROWTH
Thirty-nine percent of SMEs (38% in the U.S., 40% in the U.K.) see innovation in insurance benefitting society by strengthening the economy.

Mark E. Watson III
CEO, Argo Group

"Insurance has a deep history, and it's one we'll continue to lean on. Now, we must emphasize innovation and adaptability – whether it's autonomous vehicles, IoT or cryptocurrencies – and that our future promises to be exciting."
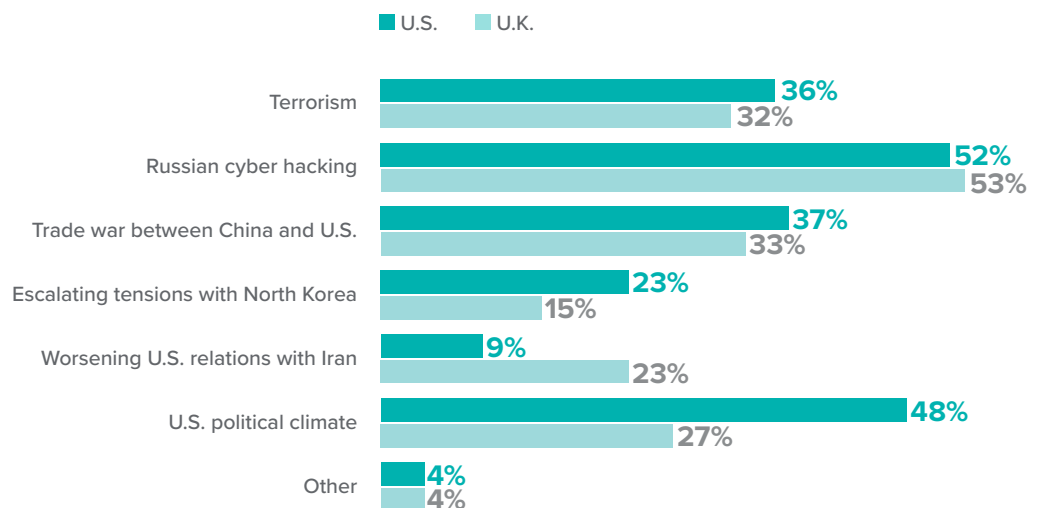
SMEs see trade and political climate as major global risks

Are any of the following geopolitical risks a potential threat to your organization?

■ U.S.　■ U.K.

Risk	U.S.	U.K.
Terrorism	15%	31%
Russian cyber hacking	19%	29%
Trade war between China and U.S.	38%	27%
Escalating tensions with North Korea	13%	11%
Worsening U.S. relations with Iran	17%	12%
U.S. political climate	54%	27%
Other	13%	15%

Brokers see cyber hacking and political climate as major global risks

Are any of the following geopolitical risks a potential threat to your clients?

■ U.S.　■ U.K.

Risk	U.S.	U.K.
Terrorism	36%	32%
Russian cyber hacking	52%	53%
Trade war between China and U.S.	37%	33%
Escalating tensions with North Korea	23%	15%
Worsening U.S. relations with Iran	9%	23%
U.S. political climate	48%	27%
Other	4%	4%

THE HUMAN SIDE OF INSURANCE

What drives success in the insurance industry? For starters, a focus on detail and people skills.

In this year's survey, for the first time, we asked questions that can provide deeper insight into the day-to-day issues facing SMEs and brokers. We wanted to learn what's working, what gets in the way and how the industry should evolve. The message was clear: Brokers and SMEs say that to appeal to a new generation of talent, the industry needs to address a lack of diversity in its ranks. What's more, the results illustrate that the industry must do a better job of sharing its story, particularly its contribution to society and the creation of extensive career opportunities.

Survey Key Findings

DIVERSITY LAGGING
Forty-seven percent of brokers think the industry lacks diversity.

TOO MUCH RED TAPE
Sixty-seven percent of U.S. SMEs find bureaucracy particularly challenging, versus 56% in the U.K.

FOCUS ON OPPORTUNITY
For brokers, highlighting career opportunities (88%) and pay (85%) will draw new talent to jobs in insurance.

MONEY MATTERS
Eight-six percent of SMEs said conversations about fees and costs are the hardest aspects of communicating with their brokers.

STAYING CURRENT TOUGHER FOR U.K. SMEs
More SMEs in the U.K. (72%) said they experience greater challenges being kept up to date on new products than their U.S. counterparts (48%).

IMAGE PROBLEM
Brokers (47% in the U.S. and 45% in the U.K.) think the primary reason people don't want to work in insurance is a perception that it's a dull industry.

Sue Coates
President, Trident
Public Risk Solutions

"There's a growing awareness of our changing world and our changing industry. Matching a person's competencies with the need at any given time means we're constantly able to adapt around that evolution. And it's created opportunities for women in insurance to advance."

Most brokers in U.S. hold degrees in business; in U.K. it's a mix of business and humanities

What category was your college/university major?

	OVERALL	U.S.	U.K.
➡ **BUSINESS/FINANCE**	52%	65%	39%
➡ **STEM** (Engineering, computer science, etc.)	5%	5%	5%
➡ **SOCIAL SCIENCES** (Economics, political science, sociology, etc.)	11%	11%	11%
➡ **HUMANITIES** (English literature, history, politics, etc.)	25%	15%	36%
➡ **OTHER**	7%	4%	9%

For brokers, attention to detail and relationship building are keys to success

What are some of the most important skills for new entrants in the insurance industry?

■ Attention to detail
■ Creating and forging good client relationships
■ Good problem-solving
■ Analytical mind
■ Ability to communicate well with customers and work with colleagues

57%
52%
37%
29%
25%
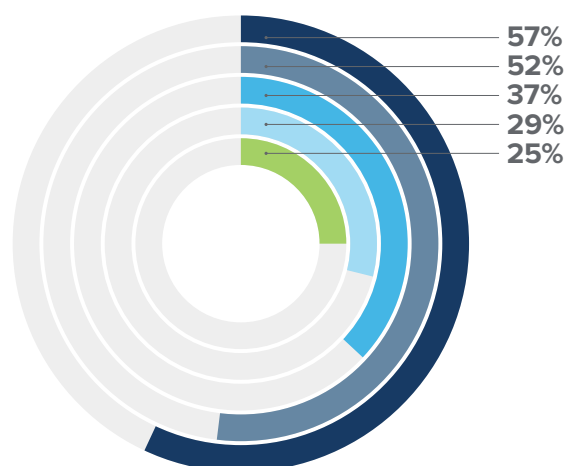
COMPLETE SURVEY RESULTS

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		Overall (n = 150)	U.S. (n = 75)	U.K. (n = 75)	Wholesale broker (n = 50)	Retail broker (n = 150)
Country. Which country do you currently reside?	US	50.0%	100.0%		50.0%	50.0%
	UK	50.0%		100.0%	50.0%	50.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q1. Which of the following best describes the nature of your firm?	Wholesale broker	33.3%	33.3%	33.3%	100.0%	
	Retail broker	66.7%	66.7%	66.7%		100.0%

		Overall	Country. Which country do you currently reside?		Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q2. What is your current title?	Chief executive officer	14.0%	17.3%	10.7%	16.0%	13.0%
	Chief investment officer	2.7%	1.3%	4.0%	4.0%	2.0%
	Senior manager	7.3%	9.3%	5.3%	4.0%	9.0%
	Manager	6.0%	6.7%	5.3%	10.0%	4.0%
	Broker	36.7%	34.7%	38.7%	30.0%	40.0%
	Underwriter	21.3%	21.3%	21.3%	24.0%	20.0%
	Analyst	1.3%	1.3%	1.3%		2.0%
	Account handler	3.3%	1.3%	5.3%	2.0%	4.0%
	Claims professional	5.3%	5.3%	5.3%	6.0%	5.0%
	Other	2.0%	1.3%	2.7%	4.0%	1.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q3. Does your company specialize in any particular industry segments?	Agriculture	8.0%	9.3%	6.7%	14.0%	5.0%
	Automotive	18.7%	14.7%	22.7%	20.0%	18.0%
	Construction	41.3%	42.7%	40.0%	48.0%	38.0%
	Education	24.0%	29.3%	18.7%	16.0%	28.0%
	Energy and mining	29.3%	34.7%	24.0%	34.0%	27.0%
	Finance, banking and insurance	53.3%	52.0%	54.7%	54.0%	53.0%
	Healthcare	39.3%	56.0%	22.7%	38.0%	40.0%
	Manufacturing	44.7%	52.0%	37.3%	50.0%	42.0%
	Public entity	26.7%	38.7%	14.7%	14.0%	33.0%
	Real estate	38.7%	45.3%	32.0%	34.0%	41.0%
	Retail trade	44.7%	60.0%	29.3%	42.0%	46.0%
	Services	39.3%	54.7%	24.0%	30.0%	44.0%
	Technology	56.0%	65.3%	46.7%	38.0%	65.0%
	Transportation	25.3%	22.7%	28.0%	34.0%	21.0%
	Wholesale trade	23.3%	25.3%	21.3%	38.0%	16.0%
	Other	2.7%	2.7%	2.7%	2.0%	3.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=75)"	"US (n=75)"	"UK (n=0)"	"Wholesale broker (n=25)"	"Retail broker (n=50)"
Q4. In which state do you currently reside?	Alabama					
	Alaska					
	Arizona					
	Arkansas					
	California	13.3%	13.3%		8.0%	16.0%
	Colorado	1.3%	1.3%			2.0%
	Connecticut	4.0%	4.0%		4.0%	4.0%
	Delaware	1.3%	1.3%		4.0%	
	Florida	4.0%	4.0%			6.0%
	Georgia	2.7%	2.7%			4.0%
	Hawaii					
	Idaho					
	Illinois	5.3%	5.3%		8.0%	4.0%
	Indiana					
	Iowa					
	Kansas					
	Kentucky					
	Louisiana					
	Maine	1.3%	1.3%			2.0%
	Maryland	1.3%	1.3%		4.0%	
	Massachusetts	6.7%	6.7%		16.0%	2.0%
	Michigan	2.7%	2.7%		4.0%	2.0%
	Minnesota	1.3%	1.3%			2.0%
	Mississippi					
	Missouri					

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q4. In which state do you currently reside?	Montana					
	Nebraska					
	Nevada	1.3%	1.3%			2.0%
	New Hampshire					
	New Jersey	2.7%	2.7%		8.0%	
	New Mexico					
	New York	25.3%	25.3%		16.0%	30.0%
	North Carolina					
	North Dakota					
	Ohio					
	Oklahoma					
	Oregon					
	Pennsylvania	9.3%	9.3%		8.0%	10.0%
	Rhode Island					
	South Carolina					
	South Dakota					
	Tennessee					
	Texas	5.3%	5.3%		8.0%	4.0%
	Utah					
	Vermont	5.3%	5.3%		8.0%	4.0%
	Virginia					
	Washington	5.3%	5.3%		4.0%	6.0%
	West Virginia					
	Wisconsin					
	Wyoming					

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=75)"	"US (n=0)"	"UK (n=75)"	"Wholesale broker (n=25)"	"Retail broker (n=50)"
Q5. Where are you currently based?	England	94.7%		94.7%	92.0%	96.0%
	Wales	1.3%		1.3%	4.0%	
	Scotland	2.7%		2.7%		4.0%
	Northern Ireland	1.3%		1.3%	4.0%	

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q6. Which Argo Group business units do you work with?	Colony	22.7%	32.0%	13.3%	24.0%	22.0%
	Rockwood	9.3%	14.7%	4.0%	10.0%	9.0%
	Trident Public Risk Solutions	17.3%	25.3%	9.3%	18.0%	17.0%
	Argo Insurance Bermuda	21.3%	29.3%	13.3%	22.0%	21.0%
	Argo Insurance U.S. Grocery and Retail	10.7%	14.7%	6.7%	12.0%	10.0%
	Argo Insurance Commercial Programs	10.0%	12.0%	8.0%	16.0%	7.0%
	ARIS	7.3%	10.7%	4.0%	10.0%	6.0%
	Argo Surety	12.0%	18.7%	5.3%	14.0%	11.0%
	Argo Pro	22.0%	36.0%	8.0%	16.0%	25.0%
	Alternative Risk Solutions	15.3%	25.3%	5.3%	14.0%	16.0%
	Alteris	12.0%	14.7%	9.3%	6.0%	15.0%
	Argo Seguros	8.7%	12.0%	5.3%	8.0%	9.0%
	Ariel Re Bermuda	20.0%	33.3%	6.7%	16.0%	22.0%
	Ariel Re syndicate 1910 at Lloyd's	21.3%	29.3%	13.3%	28.0%	18.0%
	ArgoGlobal syndicate 1200 at Lloyd's	22.0%	12.0%	32.0%	26.0%	20.0%
	ArgoGlobalSE	25.3%	30.7%	20.0%	22.0%	27.0%
	None of the above	45.3%	38.7%	52.0%	46.0%	45.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q7a. How familiar are you with the following? [Cyber risks]	Unfamiliar					
	Somewhat Familiar	28.7%	29.3%	28.0%	34.0%	26.0%
	Familiar	71.3%	70.7%	72.0%	66.0%	74.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q7b. How familiar are you with the following? [Artificial intelligence]	Unfamiliar	20.7%	16.0%	25.3%	8.0%	27.0%
	Somewhat Familiar	58.0%	68.0%	48.0%	62.0%	56.0%
	Familiar	21.3%	16.0%	26.7%	30.0%	17.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q7c. How familiar are you with the following? [Internet of things]	Unfamiliar	2.7%	1.3%	4.0%		4.0%
	Somewhat Familiar	39.3%	28.0%	50.7%	26.0%	46.0%
	Familiar	58.0%	70.7%	45.3%	74.0%	50.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q7d. How familiar are you with the following? [Blockchain]	Unfamiliar	28.0%	21.3%	34.7%	22.0%	31.0%
	Somewhat Familiar	34.0%	33.3%	34.7%	24.0%	39.0%
	Familiar	38.0%	45.3%	30.7%	54.0%	30.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q7e. How familiar are you with the following? [Virtual reality technologies (i.e., augmented reality and virtual reality)]	Unfamiliar	24.0%	25.3%	22.7%	28.0%	22.0%
	Somewhat Familiar	40.0%	42.7%	37.3%	24.0%	48.0%
	Familiar	36.0%	32.0%	40.0%	48.0%	30.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q7f. How familiar are you with the following? [Climate change]	Unfamiliar	6.0%	8.0%	4.0%	4.0%	7.0%
	Somewhat Familiar	39.3%	32.0%	46.7%	38.0%	40.0%
	Familiar	54.7%	60.0%	49.3%	58.0%	53.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q7g. How familiar are you with the following? [Drones]	Unfamiliar	9.3%	8.0%	10.7%	4.0%	12.0%
	Somewhat Familiar	66.0%	68.0%	64.0%	54.0%	72.0%
	Familiar	24.7%	24.0%	25.3%	42.0%	16.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q7h. How familiar are you with the following? [Autonomous vehicles]	Unfamiliar	9.3%	9.3%	9.3%	4.0%	12.0%
	Somewhat Familiar	52.0%	52.0%	52.0%	44.0%	56.0%
	Familiar	38.7%	38.7%	38.7%	52.0%	32.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q8. What category was your college/university major?	Business/Finance	52.0%	65.3%	38.7%	70.0%	43.0%
	STEM (e.g. engineering, computer science, etc)	5.3%	5.3%	5.3%		8.0%
	Social sciences (e.g. economics, political science, sociology, etc)	10.7%	10.7%	10.7%	4.0%	14.0%
	Humanities (e.g. English literature, history, politics, etc)	25.3%	14.7%	36.0%	12.0%	32.0%
	Other	6.7%	4.0%	9.3%	14.0%	3.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q10. Do you feel your college degree gave you the skills necessary to succeed in the insurance industry?	Yes, to a large extent	12.7%	10.7%	14.7%	10.0%	14.0%
	Yes, to some extent	63.3%	65.3%	61.3%	52.0%	69.0%
	No, not very much	16.0%	18.7%	13.3%	28.0%	10.0%
	Not at all	8.0%	5.3%	10.7%	10.0%	7.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q11. How many years have you spent working in the insurance industry?	Less than 1 year					
	1-3 years	6.0%	6.7%	5.3%	14.0%	2.0%
	3-5 years	19.3%	18.7%	20.0%	10.0%	24.0%
	5-10 years	27.3%	25.3%	29.3%	24.0%	29.0%
	More than 10 years	47.3%	49.3%	45.3%	52.0%	45.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q12. Have you spent your entire career working in insurance?	Yes	76.7%	72.0%	81.3%	66.0%	82.0%
	No	23.3%	28.0%	18.7%	34.0%	18.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q13. What are some of the most important skills for new entrants in the insurance industry?	Resilience	10.7%	13.3%	8.0%	2.0%	15.0%
	Patience	12.0%	12.0%	12.0%	12.0%	12.0%
	Analytical mind	29.3%	29.3%	29.3%	24.0%	32.0%
	Ability to communicate well with customers and work colleagues	25.3%	25.3%	25.3%	28.0%	24.0%
	Creating and forging good client relationships	52.0%	52.0%	52.0%	58.0%	49.0%
	Professionalism	22.7%	22.7%	22.7%	24.0%	22.0%
	Teamwork	18.7%	18.7%	18.7%	18.0%	19.0%
	Attention to detail	57.3%	57.3%	57.3%	58.0%	57.0%
	Good problem solving	37.3%	37.3%	37.3%	32.0%	40.0%
	Other	8.0%	8.0%	8.0%	10.0%	7.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q14. To what extent would you consider the insurance industry a diverse one (e.g. in terms of race, gender)?	Not diverse at all	7.3%	8.0%	6.7%	14.0%	4.0%
	Not diversed	40.0%	41.3%	38.7%	36.0%	42.0%
	Undecided	20.0%	21.3%	18.7%	22.0%	19.0%
	Diverse	30.0%	28.0%	32.0%	26.0%	32.0%
	Very diverse	2.7%	1.3%	4.0%	2.0%	3.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q15. Which of the following statements do you feel most accurately depicts your feelings on diversity in the industry?	Insurance provides equal career opportunities for men and women	47.3%	48.0%	46.7%	52.0%	45.0%
	Insurance does not provide equal career opportunities for men and women	8.7%	12.0%	5.3%	8.0%	9.0%
	Insurance is still not providing equal career opportunities for men and women, but has improved significantly in the past	32.7%	26.7%	38.7%	18.0%	40.0%
	Insurance is still not providing equal career opportunities for men and women and is still not doing enough to be inclusive	11.3%	13.3%	9.3%	22.0%	6.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q16. How important is increasing diversity at your company?	Not important at all	2.7%	2.7%	2.7%	4.0%	2.0%
	Not very important	25.3%	25.3%	25.3%	34.0%	21.0%
	Important	66.7%	66.7%	66.7%	56.0%	72.0%
	Very important	5.3%	5.3%	5.3%	6.0%	5.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q17. What percent of your clients purchase cyber insurance?	0%	3.3%	2.7%	4.0%	4.0%	3.0%
	1-10%	28.7%	18.7%	38.7%	32.0%	27.0%
	11-25%	23.3%	22.7%	24.0%	34.0%	18.0%
	26-50%	30.7%	38.7%	22.7%	20.0%	36.0%
	More than 50%	14.0%	17.3%	10.7%	10.0%	16.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q18. Which of the following cyber incidents have your clients experienced in the past 12 months?	Internet of things (IoT) vulnerability	10.7%	10.7%	10.7%	8.0%	12.0%
	Virus, spyware, malware or other malicious code	61.3%	62.7%	60.0%	58.0%	63.0%
	Distributed denial-of-service (DDoS)	30.7%	29.3%	32.0%	30.0%	31.0%
	Software or data damaged, erased or stolen	28.7%	32.0%	25.3%	28.0%	29.0%
	Holding your network hostage for extortion (ransomware)	37.3%	36.0%	38.7%	32.0%	40.0%
	Transfer of funds to unauthorized recipient due to spear phishing	52.0%	58.7%	45.3%	48.0%	54.0%
	Breach of customer data or personal/financial information due to spear phishing	50.7%	64.0%	37.3%	42.0%	55.0%
	Vulnerability of cloud data storage	24.0%	26.7%	21.3%	22.0%	25.0%
	Lost/stolen laptops	45.3%	54.7%	36.0%	38.0%	49.0%
	W-2 scam	16.7%	22.7%	10.7%	18.0%	16.0%
	System failure (unrelated to a security failure)	28.7%	32.0%	25.3%	30.0%	28.0%
	Cyber incidents targeting critical infrastructure	21.3%	17.3%	25.3%	20.0%	22.0%
	None of the above	14.7%	18.7%	10.7%	26.0%	9.0%
	Other					

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q19. What is the main reason why potential clients do not purchase cyber insurance?	Cost concerns (e.g., budget issues, mistrust about insurance pricing)	27.3%	28.0%	26.7%	30.0%	26.0%
	Current coverage is insufficient for their needs	5.3%	5.3%	5.3%	8.0%	4.0%
	Feel confident in internal security measures to prevent a cyber incident	25.3%	25.3%	25.3%	12.0%	32.0%
	Believe they will never suffer a cyber incident	18.7%	18.7%	18.7%	16.0%	20.0%
	Feel they are covered by other insurance packages already (e.g., property, casualty or professional liability policy)	18.7%	17.3%	20.0%	22.0%	17.0%
	Other	4.7%	5.3%	4.0%	12.0%	1.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
IoTa. To what extent do you agree or disagree with the following statements about the Internet of Things (IoT) [My clients are utilizing IoT devices such as sensors and monitors to mitigate risks.]	Strongly disagree	16.7%	20.0%	13.3%	10.0%	20.0%
	Disagree	41.3%	32.0%	50.7%	52.0%	36.0%
	Agree	30.7%	36.0%	25.3%	26.0%	33.0%
	Strongly agree	11.3%	12.0%	10.7%	12.0%	11.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
IoTb. To what extent do you agree or disagree with the following statements about the Internet of Things (IoT) [IoT will disrupt insurance in a significant manner in the next 5 years.]	Strongly disagree	8.7%	5.3%	12.0%	6.0%	10.0%
	Disagree	24.7%	21.3%	28.0%	20.0%	27.0%
	Agree	44.7%	46.7%	42.7%	52.0%	41.0%
	Strongly agree	22.0%	26.7%	17.3%	22.0%	22.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
IoTc. To what extent do you agree or disagree with the following statements about the Internet of Things (IoT) [IoT solutions can rapidly and permanently reduce a company's current cost of risk.]	Strongly disagree	6.0%	8.0%	4.0%	10.0%	4.0%
	Disagree	36.7%	34.7%	38.7%	42.0%	34.0%
	Agree	38.0%	36.0%	40.0%	34.0%	40.0%
	Strongly agree	19.3%	21.3%	17.3%	14.0%	22.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
IoTd. To what extent do you agree or disagree with the following statements about the Internet of Things (IoT) [Our clients are training their employees to understand the risks (i.e., cyber threats) of utilizing IoT.]	Strongly disagree	16.0%	14.7%	17.3%	8.0%	20.0%
	Disagree	30.7%	29.3%	32.0%	40.0%	26.0%
	Agree	40.0%	41.3%	38.7%	42.0%	39.0%
	Strongly agree	13.3%	14.7%	12.0%	10.0%	15.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q20a. We have seen a spike of claims in the past 3 years related to artificial intelligence. To what extent do you agree or disagree with the following statements? [Using artificial intelligence for processes like interpreting data and responding to inquiries will make brokers work smarter and offer more personalized solutions to their clients]	Strongly disagree	10.7%	10.7%	10.7%	14.0%	9.0%
	Disagree	21.3%	17.3%	25.3%	10.0%	27.0%
	Agree	50.7%	49.3%	52.0%	54.0%	49.0%
	Strongly agree	17.3%	22.7%	12.0%	22.0%	15.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q20b. We have seen a spike of claims in the past 3 years related to artificial intelligence. To what extent do you agree or disagree with the following statements? [Artificial intelligence and widespread automation pose a risk to the insurance industry]	Strongly disagree	12.0%	16.0%	8.0%	20.0%	8.0%
	Disagree	38.0%	40.0%	36.0%	44.0%	35.0%
	Agree	32.7%	25.3%	40.0%	24.0%	37.0%
	Strongly agree	17.3%	18.7%	16.0%	12.0%	20.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q20c. We have seen a spike of claims in the past 3 years related to artificial intelligence.To what extent do you agree or disagree with the following statements? [Artificial intelligence is a complement to insurance brokerage services]	Strongly disagree	8.0%	12.0%	4.0%	12.0%	6.0%
	Disagree	18.7%	18.7%	18.7%	12.0%	22.0%
	Agree	50.7%	46.7%	54.7%	48.0%	52.0%
	Strongly agree	22.7%	22.7%	22.7%	28.0%	20.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q20d. We have seen a spike of claims in the past 3 years related to artificial intelligen [Artificial intelligence will significantly disrupt traditional insurance distribution models or AI will replace aspects of the insurance workforce (brokers, underwriters)	Strongly disagree	10.0%	9.3%	10.7%	6.0%	12.0%
	Disagree	24.0%	18.7%	29.3%	10.0%	31.0%
	Agree	48.7%	50.7%	46.7%	58.0%	44.0%
	Strongly agree	17.3%	21.3%	13.3%	26.0%	13.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q20e. We have seen a spike of claims in the past 3 years related to artificial intelligence.To what extent do you agree or disagree with the following statements? [Advances in AI will make work processes more efficient for my company]	Strongly disagree	7.3%	9.3%	5.3%	14.0%	4.0%
	Disagree	14.7%	10.7%	18.7%	18.0%	13.0%
	Agree	53.3%	52.0%	54.7%	44.0%	58.0%
	Strongly agree	24.7%	28.0%	21.3%	24.0%	25.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q21. When is your organization likely to incorporate blockchain technology?	Currently incorporating blockchain technology	4.0%	1.3%	6.7%	2.0%	5.0%
	In the next 12-18 months	3.3%	2.7%	4.0%	4.0%	3.0%
	In the next 5 years	18.7%	17.3%	20.0%	16.0%	20.0%
	In the next 10 years	9.3%	10.7%	8.0%	8.0%	10.0%
	In the next 10+ years	6.7%	6.7%	6.7%	6.0%	7.0%
	Never	4.0%	4.0%	4.0%	2.0%	5.0%
	Unsure	54.0%	57.3%	50.7%	62.0%	50.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q22. When is your organization likely to accept cryptocurrencies?	Currently accepting cryptocurrencies	1.3%	1.3%	1.3%		2.0%
	In the next 12-18 months	3.3%	2.7%	4.0%	6.0%	2.0%
	In the next 5 years	3.3%	4.0%	2.7%	2.0%	4.0%
	In the next 10 years	6.7%	8.0%	5.3%	6.0%	7.0%
	In the next 10+ years	7.3%	6.7%	8.0%	6.0%	8.0%
	Never	36.7%	37.3%	36.0%	36.0%	37.0%
	Unsure	41.3%	40.0%	42.7%	44.0%	40.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q23a. Please state whether you agree or disagree with the following statements [The advent of autonomous vehicles will reduce the number and severity of accidents]	Strongly disagree	7.3%	5.3%	9.3%	6.0%	8.0%
	Disagree	15.3%	9.3%	21.3%	20.0%	13.0%
	Agree	49.3%	50.7%	48.0%	46.0%	51.0%
	Strongly agree	28.0%	34.7%	21.3%	28.0%	28.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q23b. Please state whether you agree or disagree with the following statements [The advent of autonomous vehicles will lower insurance premiums]	Strongly disagree	8.7%	8.0%	9.3%	12.0%	7.0%
	Disagree	32.0%	28.0%	36.0%	34.0%	31.0%
	Agree	42.7%	45.3%	40.0%	38.0%	45.0%
	Strongly agree	16.7%	18.7%	14.7%	16.0%	17.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q23c. Please state whether you agree or disagree with the following statements [Increasingly, autonomous vehicles will be owned by companies rather than individuals and demand for privately owned insurance will drop]	Strongly disagree	18.0%	14.7%	21.3%	24.0%	15.0%
	Disagree	42.0%	46.7%	37.3%	44.0%	41.0%
	Agree	28.7%	26.7%	30.7%	20.0%	33.0%
	Strongly agree	11.3%	12.0%	10.7%	12.0%	11.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q23d. Please state whether you agree or disagree with the following statements [Adoption of autonomous vehicles will shift the emphasis in risk analysis from individual behaviors/ attributes (driving history, age, etc.) to manufacturers and/or municipalities.	Strongly disagree	2.7%	4.0%	1.3%		4.0%
	Disagree	18.7%	16.0%	21.3%	18.0%	19.0%
	Agree	44.7%	38.7%	50.7%	48.0%	43.0%
	Strongly agree	34.0%	41.3%	26.7%	34.0%	34.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q23e. Please state whether you agree or disagree with the following statements [Autonomous vehicles do not pose a major threat to the insurance industry because they will be adopted gradually over time]	Strongly disagree	12.0%	12.0%	12.0%	16.0%	10.0%
	Disagree	24.0%	24.0%	24.0%	22.0%	25.0%
	Agree	54.7%	52.0%	57.3%	54.0%	55.0%
	Strongly agree	9.3%	12.0%	6.7%	8.0%	10.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q24. Which of the following do you believe presents the biggest opportunity for insurers when it comes to covering autonomous vehicles?	Cyber threats (potential for hackers to gain control/ hijacking)	28.0%	22.7%	33.3%	30.0%	27.0%
	Software malfunction (software bugs, memory overflow and algorithm defects)	37.3%	34.7%	40.0%	32.0%	40.0%
	Road infrastructure (e.g., stop lights, toll roads, etc.)	6.7%	4.0%	9.3%	4.0%	8.0%
	Cloud server systems	1.3%	1.3%	1.3%	2.0%	1.0%
	Inability to account for other drivers	26.7%	37.3%	16.0%	32.0%	24.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q25. How interested would your clients be in employee training using virtual technologies (i.e., augmented reality and virtual reality)?	Not at all interested	12.7%	12.0%	13.3%	12.0%	13.0%
	2	10.0%	12.0%	8.0%	6.0%	12.0%
	3	16.0%	13.3%	18.7%	18.0%	15.0%
	4	10.0%	12.0%	8.0%	10.0%	10.0%
	5	11.3%	13.3%	9.3%	12.0%	11.0%
	6	14.7%	12.0%	17.3%	12.0%	16.0%
	7	11.3%	13.3%	9.3%	16.0%	9.0%
	8	5.3%	5.3%	5.3%	4.0%	6.0%
	9	2.7%	2.7%	2.7%		4.0%
	Extremely Interested	6.0%	4.0%	8.0%	10.0%	4.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q26a. Based on your interactions with clients, what kind of risk do you feel climate change poses to their businesses? [Short Term]	High	16.7%	21.3%	12.0%	24.0%	13.0%
	Medium	23.3%	24.0%	22.7%	16.0%	27.0%
	Low	60.0%	54.7%	65.3%	60.0%	60.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q26b. Based on your interactions with clients, what kind of risk do you feel climate change poses to their businesses? [Long Term]	High	51.3%	50.7%	52.0%	70.0%	42.0%
	Medium	20.7%	22.7%	18.7%	8.0%	27.0%
	Low	28.0%	26.7%	29.3%	22.0%	31.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q27. Which potential effects of climate change do you feel your clients are most exposed to?	Increase in flooding	49.3%	46.7%	52.0%	48.0%	50.0%
	Increase in wildfires	22.7%	25.3%	20.0%	22.0%	23.0%
	Increase in hurricanes	30.7%	36.0%	25.3%	36.0%	28.0%
	Increase in droughts	18.7%	14.7%	22.7%	18.0%	19.0%
	Forest damage	16.0%	22.7%	9.3%	16.0%	16.0%
	Harm to wildlife	12.0%	13.3%	10.7%	16.0%	10.0%
	Human health (e.g., temperature-related illness, water-borne disease, air quality, food safety)	38.0%	34.7%	41.3%	46.0%	34.0%
	Infrastructure/transportation damage (e.g., increased electrical outages)	46.7%	54.7%	38.7%	38.0%	51.0%
	Changes in food supply/ agricultural yields	32.0%	29.3%	34.7%	36.0%	30.0%
	None	4.7%	5.3%	4.0%	2.0%	6.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q28a. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 1]	Cost	28.7%	21.3%	36.0%	36.0%	25.0%
	Better user experience	9.3%	9.3%	9.3%	8.0%	10.0%
	Convenience	23.3%	24.0%	22.7%	24.0%	23.0%
	Simplicity	20.7%	24.0%	17.3%	20.0%	21.0%
	Speed	17.3%	20.0%	14.7%	12.0%	20.0%
	Reliability	.7%	1.3%			1.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q28b. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 2]	Cost	15.3%	16.0%	14.7%	12.0%	17.0%
	Better user experience	9.3%	9.3%	9.3%	10.0%	9.0%
	Convenience	30.0%	26.7%	33.3%	26.0%	32.0%
	Simplicity	10.0%	12.0%	8.0%	12.0%	9.0%
	Speed	30.0%	30.7%	29.3%	36.0%	27.0%
	Reliability	5.3%	5.3%	5.3%	4.0%	6.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q28c. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 3]	Cost	12.0%	14.7%	9.3%	6.0%	15.0%
	Better user experience	6.0%	2.7%	9.3%	4.0%	7.0%
	Convenience	28.7%	34.7%	22.7%	28.0%	29.0%
	Simplicity	20.7%	18.7%	22.7%	24.0%	19.0%
	Speed	24.7%	22.7%	26.7%	26.0%	24.0%
	Reliability	8.0%	6.7%	9.3%	12.0%	6.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q28d. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 4]	Cost	18.7%	22.7%	14.7%	20.0%	18.0%
	Better user experience	6.0%	6.7%	5.3%	10.0%	4.0%
	Convenience	13.3%	13.3%	13.3%	16.0%	12.0%
	Simplicity	28.7%	22.7%	34.7%	22.0%	32.0%
	Speed	18.7%	17.3%	20.0%	10.0%	23.0%
	Reliability	14.7%	17.3%	12.0%	22.0%	11.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q28e. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 5]	Cost	9.3%	8.0%	10.7%	6.0%	11.0%
	Better user experience	24.0%	25.3%	22.7%	26.0%	23.0%
	Convenience	2.7%		5.3%	4.0%	2.0%
	Simplicity	14.7%	20.0%	9.3%	16.0%	14.0%
	Speed	4.7%	4.0%	5.3%	8.0%	3.0%
	Reliability	44.7%	42.7%	46.7%	40.0%	47.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q28f. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 6]	Cost	16.0%	17.3%	14.7%	20.0%	14.0%
	Better user experience	45.3%	46.7%	44.0%	42.0%	47.0%
	Convenience	2.0%	1.3%	2.7%	2.0%	2.0%
	Simplicity	5.3%	2.7%	8.0%	6.0%	5.0%
	Speed	4.7%	5.3%	4.0%	8.0%	3.0%
	Reliability	26.7%	26.7%	26.7%	22.0%	29.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q29. In the next five years, which areas of the insurance industry do you believe will have the largest talent gap?	Actuarial	35.3%	32.0%	38.7%	38.0%	34.0%
	Administrative	21.3%	22.7%	20.0%	40.0%	12.0%
	Legal	11.3%	12.0%	10.7%	8.0%	13.0%
	Marketing	17.3%	17.3%	17.3%	24.0%	14.0%
	Information technology	26.0%	26.7%	25.3%	24.0%	27.0%
	Claims	36.7%	48.0%	25.3%	26.0%	42.0%
	Customer service	25.3%	25.3%	25.3%	18.0%	29.0%
	Managerial	18.7%	13.3%	24.0%	28.0%	14.0%
	Sales	13.3%	9.3%	17.3%	14.0%	13.0%
	Underwriting	47.3%	49.3%	45.3%	42.0%	50.0%
	Broking	35.3%	32.0%	38.7%	32.0%	37.0%
	None	4.0%	4.0%	4.0%	2.0%	5.0%
	Other					

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q30. What do you feel is impeding the insurance industry from attracting more talent?	Perceived as dull	46.0%	46.7%	45.3%	54.0%	42.0%
	Perceived as slow to innovate	4.0%	2.7%	5.3%	6.0%	3.0%
	Lack of knowledge about the industry	32.7%	36.0%	29.3%	26.0%	36.0%
	Other industries are more appealing	14.0%	14.7%	13.3%	8.0%	17.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q31a. How important do you feel the following factors are in attracting new talent to the industry [Compensation]	Not important at all	1.3%	1.3%	1.3%	4.0%	
	Not important	5.3%	4.0%	6.7%	8.0%	4.0%
	Undecided	8.7%	6.7%	10.7%	6.0%	10.0%
	Important	52.7%	50.7%	54.7%	48.0%	55.0%
	Very Important	32.0%	37.3%	26.7%	34.0%	31.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q31b. How important do you feel the following factors are in attracting new talent to the industry [Career opportunities]	Not important at all					
	Not important	2.0%	1.3%	2.7%	6.0%	
	Undecided	10.0%	5.3%	14.7%	6.0%	12.0%
	Important	53.3%	52.0%	54.7%	50.0%	55.0%
	Very Important	34.7%	41.3%	28.0%	38.0%	33.0%
	Reliability	38.0%	41.3%	34.7%	36.0%	39.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q31c. How important do you feel the following factors are in attracting new talent to the industry [Work/Life Balance]	Not important at all	4.0%	5.3%	2.7%	6.0%	3.0%
	Not important	9.3%	9.3%	9.3%	14.0%	7.0%
	Undecided	17.3%	10.7%	24.0%	10.0%	21.0%
	Important	36.0%	36.0%	36.0%	44.0%	32.0%
	Very Important	33.3%	38.7%	28.0%	26.0%	37.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q31d. How important do you feel the following factors are in attracting new talent to the industry [Job stability]	Not important at all	.7%		1.3%	2.0%	
	Not important	12.0%	12.0%	12.0%	24.0%	6.0%
	Undecided	18.0%	12.0%	24.0%	10.0%	22.0%
	Important	48.0%	48.0%	48.0%	42.0%	51.0%
	Very Important	21.3%	28.0%	14.7%	22.0%	21.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q31e. How important do you feel the following factors are in attracting new talent to the industry [Providing a valuable service]	Not important at all	3.3%	4.0%	2.7%		5.0%
	Not important	26.0%	25.3%	26.7%	32.0%	23.0%
	Undecided	28.0%	29.3%	26.7%	34.0%	25.0%
	Important	38.0%	37.3%	38.7%	30.0%	42.0%
	Very Important	4.7%	4.0%	5.3%	4.0%	5.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q31f. How important do you feel the following factors are in attracting new talent to the industry [Addressing outdated perceptions of the industry]	Not important at all	4.0%	4.0%	4.0%	12.0%	
	Not important	12.0%	12.0%	12.0%	12.0%	12.0%
	Undecided	20.0%	14.7%	25.3%	6.0%	27.0%
	Important	28.0%	18.7%	37.3%	22.0%	31.0%
	Very Important	36.0%	50.7%	21.3%	48.0%	30.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q33. What is your organization's biggest barrier to implementing new technology?	Cost	42.0%	45.3%	38.7%	38.0%	44.0%
	Legal/regulatory ramifications	6.0%	4.0%	8.0%	12.0%	3.0%
	Lack of processes/ procedures	5.3%	5.3%	5.3%	4.0%	6.0%
	Level of knowledge	12.0%	14.7%	9.3%	2.0%	17.0%
	Time needed to implement	9.3%	6.7%	12.0%	18.0%	5.0%
	Proof of value	17.3%	17.3%	17.3%	10.0%	21.0%
	Talent	4.0%	4.0%	4.0%	12.0%	
	Exposure to cyber risk	2.7%	1.3%	4.0%	2.0%	3.0%
	Other	1.3%	1.3%	1.3%	2.0%	1.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q34. In which region have you seen the biggest growth for your insurance policies?	North America	46.7%	73.3%	20.0%	50.0%	45.0%
	Europe and the Middle East (EMEA)	38.7%	12.0%	65.3%	38.0%	39.0%
	Asia	8.7%	9.3%	8.0%	4.0%	11.0%
	Latin America	4.7%	5.3%	4.0%	6.0%	4.0%
	Africa					
	Other	1.3%		2.7%	2.0%	1.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q36. Are any of the following geopolitical risks a potential threat to your clients?	Terrorism (e.g., ISIS)	34.0%	36.0%	32.0%	38.0%	32.0%
	Russian cyberhacking	52.7%	52.0%	53.3%	52.0%	53.0%
	Trade war between China and U.S.	35.3%	37.3%	33.3%	34.0%	36.0%
	Escalating tensions with North Korea	18.7%	22.7%	14.7%	22.0%	17.0%
	Worsening relations with Iran	16.0%	9.3%	22.7%	20.0%	14.0%
	U.S. political climate	37.3%	48.0%	26.7%	26.0%	43.0%
	Other	4.0%	4.0%	4.0%	4.0%	4.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q37a. Which of the following emerging risks do you see as top priorities in the next 12 months? [Cyber threats/attacks]	No priority	4.0%	5.3%	2.7%	12.0%	
	Medium priority	24.0%	21.3%	26.7%	32.0%	20.0%
	High priority	72.0%	73.3%	70.7%	56.0%	80.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q37b. Which of the following emerging risks do you see as top priorities in the next 12 months? [Artificial intelligence]	No priority	31.3%	28.0%	34.7%	34.0%	30.0%
	Medium priority	44.0%	45.3%	42.7%	40.0%	46.0%
	High priority	24.7%	26.7%	22.7%	26.0%	24.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q37c. Which of the following emerging risks do you see as top priorities in the next 12 months? [IoT]	No priority	8.7%	5.3%	12.0%	10.0%	8.0%
	Medium priority	56.0%	56.0%	56.0%	50.0%	59.0%
	High priority	35.3%	38.7%	32.0%	40.0%	33.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q37d. Which of the following emerging risks do you see as top priorities in the next 12 months? [Blockchain]	No priority	26.0%	26.7%	25.3%	26.0%	26.0%
	Medium priority	48.7%	48.0%	49.3%	46.0%	50.0%
	High priority	25.3%	25.3%	25.3%	28.0%	24.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q37e. Which of the following emerging risks do you see as top priorities in the next 12 months? [Autonomous vehicles/self-driving cars]	No priority	50.0%	52.0%	48.0%	56.0%	47.0%
	Medium priority	30.7%	28.0%	33.3%	26.0%	33.0%
	High priority	19.3%	20.0%	18.7%	18.0%	20.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q37f. Which of the following emerging risks do you see as top priorities in the next 12 months? [Drones]	No priority	36.0%	34.7%	37.3%	32.0%	38.0%
	Medium priority	38.7%	38.7%	38.7%	32.0%	42.0%
	High priority	25.3%	26.7%	24.0%	36.0%	20.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q37g. Which of the following emerging risks do you see as top priorities in the next 12 months? [Virtual technologies]	No priority	36.0%	42.7%	29.3%	42.0%	33.0%
	Medium priority	46.0%	41.3%	50.7%	36.0%	51.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q37h. Which of the following emerging risks do you see as top priorities in the next 12 months? [Climate change]	No priority	40.7%	38.7%	42.7%	34.0%	44.0%
	Medium priority	32.0%	32.0%	32.0%	40.0%	28.0%
	High priority	27.3%	29.3%	25.3%	26.0%	28.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q37i. Which of the following emerging risks do you see as top priorities in the next 12 months? [Other]	No priority	92.7%	96.0%	89.3%	96.0%	91.0%
	Medium priority	4.0%	2.7%	5.3%		6.0%
	High priority	3.3%	1.3%	5.3%	4.0%	3.0%

		Overall	Country. Which country do you currently reside?		Q1. Which of the following best describes the nature of your firm?	
		"Overall (n=150)"	"US (n=75)"	"UK (n=75)"	"Wholesale broker (n=50)"	"Retail broker (n=100)"
Q38. How can innovation in insurance prove beneficial to society?	Promotes risk management and control	70.7%	82.7%	58.7%	74.0%	69.0%
	Helps business grow	55.3%	62.7%	48.0%	60.0%	53.0%
	Strengthens the economy	50.0%	50.7%	49.3%	56.0%	47.0%
	Fosters small business activity in developing countries (e.g. through micro insurance)	27.3%	24.0%	30.7%	32.0%	25.0%
	Invests premiums in developing new technologies	32.0%	33.3%	30.7%	38.0%	29.0%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q1. What is your organization's annual sales revenue?	Less than $25M	45.5%	53.0%	38.0%	100.0%		
	>$25M to $100M	32.5%	29.0%	36.0%		100.0%	
	>$100M to $250M	22.0%	18.0%	26.0%			100.0%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q2. Which of the following best describes your role within your organization?	Chief risk manager/head of risk management department	11.5%	11.0%	12.0%	2.2%	23.1%	13.6%
	Member of risk management department (not head)	8.0%	4.0%	12.0%	4.4%	12.3%	9.1%
	Chief information security officer/chief privacy officer	10.5%	10.0%	11.0%	6.6%	15.4%	11.4%
	Other executive (CIO, CFO, CEO, etc.)	26.5%	27.0%	26.0%	36.3%	13.8%	25.0%
	Head of operations	12.0%	15.0%	9.0%	12.1%	10.8%	13.6%
	Other member of operations department	13.5%	17.0%	10.0%	19.8%	9.2%	6.8%
	Head of IT	12.5%	12.0%	13.0%	14.3%	13.8%	6.8%
	Other member of IT department	5.5%	4.0%	7.0%	4.4%	1.5%	13.6%
	Other						

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q3. Which of the following best describes your firm's industry?	Agriculture						
	Automotive	1.0%	1.0%	1.0%	1.1%	1.5%	
	Construction	5.5%	3.0%	8.0%	4.4%	6.2%	6.8%
	Education	9.0%	9.0%	9.0%	5.5%	7.7%	18.2%
	Energy and mining	2.0%	4.0%		3.3%		2.3%
	Finance, banking and insurance	16.0%	13.0%	19.0%	13.2%	18.5%	18.2%
	Healthcare	5.5%	4.0%	7.0%	4.4%	9.2%	2.3%
	Manufacturing	11.0%	11.0%	11.0%	12.1%	6.2%	15.9%
	Public entity	6.5%	9.0%	4.0%	6.6%	4.6%	9.1%
	Real estate	2.0%	3.0%	1.0%	3.3%	1.5%	
	Retail trade	5.5%	5.0%	6.0%	7.7%	1.5%	6.8%
	Services	11.0%	13.0%	9.0%	17.6%	6.2%	4.5%
	Technology	17.5%	20.0%	15.0%	18.7%	20.0%	11.4%
	Transportation	7.5%	5.0%	10.0%	2.2%	16.9%	4.5%
	Wholesale trade						
	Other						

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=100)"	"US (n=100)"	"UK (n=0)"	"Less than $25M (n=53)"	">$25M to $100M (n=29)"	">$100M to $250M (n=18)"
Q4. In which state are you currently based?	Alabama						
	Alaska						
	Arizona	1.0%	1.0%			3.4%	
	Arkansas						
	California	16.0%	16.0%		9.4%	17.2%	33.3%
	Colorado	3.0%	3.0%		1.9%	6.9%	
	Connecticut	2.0%	2.0%		1.9%	3.4%	
	Delaware						
	Florida	15.0%	15.0%		7.5%	24.1%	22.2%
	Georgia	2.0%	2.0%		3.8%		
	Hawaii						
	Idaho						
	Illinois	4.0%	4.0%			6.9%	11.1%
	Indiana	1.0%	1.0%			3.4%	
	Iowa						
	Kansas						
	Kentucky						
	Louisiana						
	Maine	2.0%	2.0%		3.8%		
	Maryland	3.0%	3.0%		5.7%		
	Massachusetts	4.0%	4.0%		5.7%		5.6%
	Michigan	5.0%	5.0%		5.7%		11.1%
	Minnesota	2.0%	2.0%		1.9%	3.4%	
	Mississippi						
	Missouri						
	Montana						
	Nebraska						
	Nevada	3.0%	3.0%		5.7%		

		Overall	In which country are you currently based?		Q1.What is your organization's annual sales revenue?		
		Overall (n = 200)	U.S. (n = 100)	U.K. (n = 0)	Less than $25M (n = 47)	>$25M to $100M (n = 35)	>$100M to $250M (n = 18)
Q4. U.S. In which state are you currently based?	New Hampshire						
	New Jersey	5.0%	5.0%		9.4%		
	New Mexico	1.0%	1.0%		1.9%		
	New York	9.0%	9.0%		9.4%	13.8%	
	North Carolina						
	North Dakota						
	Ohio	2.0%	2.0%		3.8%		
	Oklahoma						
	Oregon	3.0%	3.0%		3.8%	3.4%	
	Pennsylvania	5.0%	5.0%		7.5%	3.4%	
	Rhode Island						
	South Carolina	1.0%	1.0%		1.9%		
	South Dakota	1.0%	1.0%		1.9%		
	Tennessee	1.0%	1.0%			3.4%	
	Texas	6.0%	6.0%		5.7%	6.9%	5.6%
	Utah						
	Vermont						
	Virginia	2.0%	2.0%		1.9%		5.6%
	Washington	1.0%	1.0%				5.6%
	Washington, D.C.						
	West Virginia						
	Wisconsin						
	Wyoming						

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=100)"	"US (n=0)"	"UK (n=100)"	"Less than $25M (n=38)"	">$25M to $100M (n=36)"	">$100M to $250M (n=26)"
Q5. Where are you currently based?	England	92.0%		92.0%	92.1%	88.9%	96.2%
	Wales	3.0%		3.0%	7.9%		
	Scotland	3.0%		3.0%		8.3%	
	Northern Ireland	2.0%		2.0%		2.8%	3.8%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q6. Which Argo Group business units do you work with?	Colony	14.0%	17.0%	11.0%	5.5%	24.6%	15.9%
	Rockwood	11.5%	9.0%	14.0%	6.6%	20.0%	9.1%
	Trident Public Risk Solutions	10.0%	6.0%	14.0%	8.8%	10.8%	11.4%
	Argo Insurance Bermuda	9.5%	7.0%	12.0%	5.5%	16.9%	6.8%
	Argo Insurance U.S. Grocery and Retail	12.5%	13.0%	12.0%	6.6%	24.6%	6.8%
	Argo Insurance Commercial Programs	11.5%	10.0%	13.0%	12.1%	13.8%	6.8%
	ARIS	10.0%	8.0%	12.0%	4.4%	20.0%	6.8%
	Argo Surety	9.5%	7.0%	12.0%	3.3%	16.9%	11.4%
	Argo Pro	11.5%	9.0%	14.0%	2.2%	21.5%	15.9%
	Alternative Risk Solutions	11.0%	10.0%	12.0%	3.3%	16.9%	18.2%
	Alteris	11.0%	9.0%	13.0%	7.7%	12.3%	15.9%
	Argo Seguros	12.5%	14.0%	11.0%	9.9%	15.4%	13.6%
	Ariel Re Bermuda	8.5%	6.0%	11.0%	6.6%	12.3%	6.8%
	Ariel Re syndicate 1910 at Lloyd's	11.0%	9.0%	13.0%	5.5%	15.4%	15.9%
	ArgoGlobal syndicate 1200 at Lloyd's	14.0%	14.0%	14.0%	12.1%	13.8%	18.2%
	ArgoGlobalSE	13.5%	15.0%	12.0%	9.9%	15.4%	18.2%
	None of the above	56.5%	49.0%	64.0%	74.7%	35.4%	50.0%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q7. Have you purchased any form of cyber insurance?	Yes	46.0%	54.0%	38.0%	24.2%	60.0%	70.5%
	No	54.0%	46.0%	62.0%	75.8%	40.0%	29.5%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=108)"	"US (n=46)"	"UK (n=62)"	"Less than $25M (n=69)"	">$25M to $100M (n=26)"	">$100M to $250M (n=13)"
Q8. Why have you not purchased any form of cyber insurance?	Negative experience with previous insurance led me not to renew my policy	10.2%	13.0%	8.1%	8.7%	7.7%	23.1%
	Inadequate coverage from providers	16.7%	15.2%	17.7%	8.7%	38.5%	15.4%
	It's too expensive	38.0%	37.0%	38.7%	42.0%	19.2%	53.8%
	My in-house security personnel and processes provide all the protection I need	42.6%	32.6%	50.0%	39.1%	38.5%	69.2%
	Board of directors/senior management is not interested in purchasing cyber insurance	31.5%	37.0%	27.4%	30.4%	46.2%	7.7%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q9. How often did your organization experience cybersecurity incidents in the last 12 months?	None	32.0%	37.0%	27.0%	46.2%	21.5%	18.2%
	Once	30.5%	31.0%	30.0%	29.7%	29.2%	34.1%
	Less than once a month	13.5%	11.0%	16.0%	8.8%	9.2%	29.5%
	Once a month	10.0%	8.0%	12.0%	12.1%	7.7%	9.1%
	Once a week	8.0%	5.0%	11.0%		21.5%	4.5%
	Once a day	5.0%	6.0%	4.0%	3.3%	9.2%	2.3%
	More than once a day	1.0%	2.0%			1.5%	2.3%
	Don't know						

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q10. If your company experienced uncovered cybersecurity incidents over the past 12 months, what was the amount of your loss resulting from the incident(s)?	No loss	21.5%	21.0%	22.0%	22.0%	18.5%	25.0%
	Other	8.0%	10.0%	6.0%	5.5%	13.8%	4.5%
	I don't know	70.5%	69.0%	72.0%	72.5%	67.7%	70.5%

	Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
	"Overall (n=16)"	"US (n=10)"	"UK (n=6)"	"Less than $25M (n=5)"	">$25M to $100M (n=9)"	">$100M to $250M (n=2)"
Q10oth. If your company experienced uncovered cybersecurity incidents over the past 12 months, what was the amount of your loss resulting from the incident(s)? [Other]	63,500.0	43,550.0	96,750.0	61,500.0	66,888.9	53,250.0

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q11. If your company experienced covered cybersecurity incidents over the past 12 months, what was the amount of your loss resulting from the incident(s)?	No loss	21.0%	23.0%	19.0%	18.7%	23.1%	22.7%
	Other	7.5%	6.0%	9.0%	3.3%	13.8%	6.8%
	I don't know	71.5%	71.0%	72.0%	78.0%	63.1%	70.5%

	Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
	"Overall (n=15)"	"US (n=6)"	"UK (n=9)"	"Less than $25M (n=3)"	">$25M to $100M (n=9)"	">$100M to $250M (n=3)"
Q11oth. If your company experienced covered cybersecurity incidents over the past 12 months, what was the amount of your loss resulting from the incident(s)? [Other]	33,460.0	28,900.0	36,500.0	27,333.3	34,922.2	35,200.0

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q12. Which of the following cyber incidents has your organization suffered in the last 12 months?	Internet of Things (IoT) vulnerability	17.5%	21.0%	14.0%	7.7%	29.2%	20.5%
	Virus, spyware, malware or other malicious code	51.0%	46.0%	56.0%	34.1%	67.7%	61.4%
	Distributed denial-of-service (DDoS)	17.5%	11.0%	24.0%	16.5%	20.0%	15.9%
	Software or data damaged, erased or stolen	13.5%	18.0%	9.0%	8.8%	15.4%	20.5%
	Holding your network hostage for extortion (ransomware)	6.0%	7.0%	5.0%	4.4%	6.2%	9.1%
	Transfer of funds to unauthorized recipient due to spear phishing	4.5%	4.0%	5.0%	3.3%	6.2%	4.5%
	Breach of customer data or personal/financial information due to spear phishing	21.0%	23.0%	19.0%	12.1%	24.6%	34.1%
	Vulnerability of cloud data storage	18.0%	21.0%	15.0%	15.4%	21.5%	18.2%
	Lost/stolen laptops	6.5%	7.0%	6.0%	3.3%	6.2%	13.6%
	W-2 scam	7.0%	7.0%	7.0%	4.4%	6.2%	13.6%
	System failure (unrelated to a security failure)	17.5%	23.0%	12.0%	13.2%	15.4%	29.5%
	Cyber incidents targeting critical infrastructure	14.5%	17.0%	12.0%	8.8%	16.9%	22.7%
	None of the above	27.0%	21.0%	33.0%	41.8%	15.4%	13.6%
	Other	1.0%	2.0%		2.2%		

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q13. Do you consider your organization to be a potential cyber incident target?	Yes	41.5%	43.0%	40.0%	26.4%	52.3%	56.8%
	No	45.5%	46.0%	45.0%	57.1%	36.9%	34.1%
	Don't know	13.0%	11.0%	15.0%	16.5%	10.8%	9.1%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q14. What exposure concerns you the most?	Internet of things (IoT)	15.0%	16.0%	14.0%	12.1%	15.4%	20.5%
	Infringement of intellectual property	6.0%	9.0%	3.0%	7.7%	7.7%	
	Virus or other malicious code effects on organizational network	56.5%	56.0%	57.0%	56.0%	58.5%	54.5%
	Third-party exposure	18.5%	15.0%	22.0%	20.9%	12.3%	22.7%
	Other	4.0%	4.0%	4.0%	3.3%	6.2%	2.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q15. How prepared do you feel your company is to respond to a cyber incident?	Not prepared at all	2.0%	2.0%	2.0%	3.3%	1.5%	
	2	4.0%	5.0%	3.0%	7.7%		2.3%
	3	7.5%	7.0%	8.0%	9.9%	9.2%	
	4	3.5%	4.0%	3.0%	3.3%	3.1%	4.5%
	5	10.5%	10.0%	11.0%	13.2%	10.8%	4.5%
	6	10.5%	7.0%	14.0%	8.8%	13.8%	9.1%
	7	20.0%	21.0%	19.0%	15.4%	24.6%	22.7%
	8	21.5%	19.0%	24.0%	26.4%	16.9%	18.2%
	9	13.5%	15.0%	12.0%	7.7%	13.8%	25.0%
	Completely prepared	7.0%	10.0%	4.0%	4.4%	6.2%	13.6%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q16a. How familiar are you with the following? [Cyber risks]	Unfamiliar	6.5%	10.0%	3.0%	4.4%	10.8%	4.5%
	Somewhat Familiar	52.5%	46.0%	59.0%	67.0%	38.5%	43.2%
	Familiar	41.0%	44.0%	38.0%	28.6%	50.8%	52.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q16b. How familiar are you with the following? [Artificial intelligence]	Unfamiliar	9.5%	9.0%	10.0%	13.2%	6.2%	6.8%
	Somewhat Familiar	47.0%	45.0%	49.0%	59.3%	36.9%	36.4%
	Familiar	43.5%	46.0%	41.0%	27.5%	56.9%	56.8%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q16c. How familiar are you with the following? [Internet of Things]	Unfamiliar	10.0%	12.0%	8.0%	17.6%	1.5%	6.8%
	Somewhat Familiar	51.0%	49.0%	53.0%	59.3%	46.2%	40.9%
	Familiar	39.0%	39.0%	39.0%	23.1%	52.3%	52.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q16d. How familiar are you with the following? [Blockchain]	Unfamiliar	22.0%	10.0%	34.0%	25.3%	23.1%	13.6%
	Somewhat Familiar	65.0%	82.0%	48.0%	69.2%	53.8%	72.7%
	Familiar	13.0%	8.0%	18.0%	5.5%	23.1%	13.6%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q16e. How familiar are you with the following? [Virtual reality technologies (i.e., augmented reality and virtual reality)]	Unfamiliar	8.5%	8.0%	9.0%	11.0%	6.2%	6.8%
	Somewhat Familiar	52.0%	50.0%	54.0%	67.0%	38.5%	40.9%
	Familiar	39.5%	42.0%	37.0%	22.0%	55.4%	52.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q16f. How familiar are you with the following? [Climate change]	Unfamiliar	11.0%	11.0%	11.0%	12.1%	7.7%	13.6%
	Somewhat Familiar	38.5%	39.0%	38.0%	47.3%	33.8%	27.3%
	Familiar	50.5%	50.0%	51.0%	40.7%	58.5%	59.1%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q16g. How familiar are you with the following? [Drones]	Unfamiliar	19.0%	11.0%	27.0%	19.8%	21.5%	13.6%
	Somewhat Familiar	39.5%	38.0%	41.0%	49.5%	33.8%	27.3%
	Familiar	41.5%	51.0%	32.0%	30.8%	44.6%	59.1%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q16h. How familiar are you with the following? [Autonomous vehicles]	Unfamiliar	9.5%	17.0%	2.0%	17.6%	3.1%	2.3%
	Somewhat Familiar	52.0%	47.0%	57.0%	54.9%	56.9%	38.6%
	Familiar	38.5%	36.0%	41.0%	27.5%	40.0%	59.1%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q17a. To what extent do you agree or disagree with the following statements? [Automation and new artificial intelligence innovations will make our business more productive]	Strongly disagree	7.0%	8.0%	6.0%	13.2%		4.5%
	Disagree	20.5%	19.0%	22.0%	29.7%	13.8%	11.4%
	Agree	47.5%	39.0%	56.0%	40.7%	52.3%	54.5%
	Strongly agree	25.0%	34.0%	16.0%	16.5%	33.8%	29.5%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q17b. To what extent do you agree or disagree with the following statements? [Automation and new artificial intelligence innovations will expose us to new liabilities (e.g., potential cyber attacks, bodily injury, etc.)]	Strongly disagree	4.5%	3.0%	6.0%	4.4%	6.2%	2.3%
	Disagree	16.0%	17.0%	15.0%	22.0%	12.3%	9.1%
	Agree	56.0%	52.0%	60.0%	60.4%	53.8%	50.0%
	Strongly agree	23.5%	28.0%	19.0%	13.2%	27.7%	38.6%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q17c. To what extent do you agree or disagree with the following statements? [I have purchased/I will purchase insurance to cover issues that may arise when my business implements more automation/ artificial intelligence]	Strongly disagree	14.5%	12.0%	17.0%	23.1%	6.2%	9.1%
	Disagree	28.0%	28.0%	28.0%	36.3%	23.1%	18.2%
	Agree	39.0%	38.0%	40.0%	26.4%	46.2%	54.5%
	Strongly agree	18.5%	22.0%	15.0%	14.3%	24.6%	18.2%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q18a. To what extent do you agree or disagree with the following statements? [My organization has invested in the Internet of Things/connected technologies]	Strongly disagree	18.0%	17.0%	19.0%	27.5%	13.8%	4.5%
	Disagree	29.0%	29.0%	29.0%	40.7%	18.5%	20.5%
	Agree	36.5%	37.0%	36.0%	19.8%	50.8%	50.0%
	Strongly agree	16.5%	17.0%	16.0%	12.1%	16.9%	25.0%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q18b. To what extent do you agree or disagree with the following statements? [I believe the Internet of Things will disrupt insurance in a significant manner in the next 5 years]	Strongly disagree	8.0%	7.0%	9.0%	8.8%	4.6%	11.4%
	Disagree	28.0%	29.0%	27.0%	35.2%	20.0%	25.0%
	Agree	44.5%	42.0%	47.0%	46.2%	49.2%	34.1%
	Strongly agree	19.5%	22.0%	17.0%	9.9%	26.2%	29.5%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=94)"	"US (n=46)"	"UK (n=48)"	"Less than $25M (n=62)"	">$25M to $100M (n=21)"	">$100M to $250M (n=11)"
Q18c. To what extent do you agree or disagree with the following statements? [My organization plans to use Internet of Things data]	Strongly disagree	16.0%	21.7%	10.4%	19.4%	9.5%	9.1%
	Disagree	37.2%	37.0%	37.5%	40.3%	33.3%	27.3%
	Agree	41.5%	37.0%	45.8%	38.7%	47.6%	45.5%
	Strongly agree	5.3%	4.3%	6.3%	1.6%	9.5%	18.2%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q19. When will your organization incorporate blockchain technology?	Currently incorporating blockchain technology	10.5%	16.0%	5.0%	3.3%	15.4%	18.2%
	In the next 12-18 months	21.5%	20.0%	23.0%	9.9%	30.8%	31.8%
	In the next 5 years	16.0%	23.0%	9.0%	17.6%	15.4%	13.6%
	In the next 10 years	4.5%	2.0%	7.0%	2.2%	7.7%	4.5%
	In the next 10+ years	2.5%	3.0%	2.0%	3.3%	1.5%	2.3%
	Never	9.5%	8.0%	11.0%	19.8%		2.3%
	Unsure	35.5%	28.0%	43.0%	44.0%	29.2%	27.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q20. When is your organization likely to accept cryptocurrencies?	Currently accepting cryptocurrency	7.0%	8.0%	6.0%	2.2%	7.7%	15.9%
	In the next 12-18 months	11.0%	17.0%	5.0%	4.4%	13.8%	20.5%
	In the next 5 years	13.5%	14.0%	13.0%	11.0%	16.9%	13.6%
	In the next 10 years	9.0%	6.0%	12.0%	9.9%	10.8%	4.5%
	In the next 10+ years	3.0%	1.0%	5.0%	2.2%	3.1%	4.5%
	Never	32.0%	27.0%	37.0%	46.2%	20.0%	20.5%
	Unsure	24.5%	27.0%	22.0%	24.2%	27.7%	20.5%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q21a. When will your organization invest in automated/ autonomous vehicles? [Automated vehicles]	Currently investing	13.5%	18.0%	9.0%	5.5%	23.1%	15.9%
	In the next 12-18 months	16.5%	17.0%	16.0%	7.7%	16.9%	34.1%
	In the next 5 years	6.5%	9.0%	4.0%	2.2%	12.3%	6.8%
	In the next 10 years	5.0%	3.0%	7.0%	4.4%	6.2%	4.5%
	In the next 10+ years	4.0%	3.0%	5.0%	3.3%	4.6%	4.5%
	Never	24.5%	28.0%	21.0%	46.2%	6.2%	6.8%
	Unsure	30.0%	22.0%	38.0%	30.8%	30.8%	27.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q21b. When will your organization invest in automated/ autonomous vehicles? [Autonomous vehicles]	Currently investing	6.0%	6.0%	6.0%	4.4%	9.2%	4.5%
	In the next 12-18 months	15.5%	17.0%	14.0%	4.4%	27.7%	20.5%
	In the next 5 years	11.5%	14.0%	9.0%	5.5%	13.8%	20.5%
	In the next 10 years	6.5%	6.0%	7.0%	6.6%	3.1%	11.4%
	In the next 10+ years	4.5%	3.0%	6.0%	3.3%	6.2%	4.5%
	Never	26.0%	31.0%	21.0%	47.3%	4.6%	13.6%
	Unsure	30.0%	23.0%	37.0%	28.6%	35.4%	25.0%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q22. Which of the following concerns you about autonomous vehicles?	Potential for hackers to gain control/hijacking	56.5%	58.0%	55.0%	49.5%	60.0%	65.9%
	Inaccuracy of GPS	38.5%	41.0%	36.0%	38.5%	35.4%	43.2%
	Where liability lies when an accident occurs	55.5%	48.0%	63.0%	54.9%	55.4%	56.8%
	Inability to account for weather conditions (e.g., navigation systems might be compromised by rain)	40.0%	46.0%	34.0%	37.4%	46.2%	36.4%
	Inability to account for other drivers	45.5%	48.0%	43.0%	53.8%	40.0%	36.4%
	None	10.5%	11.0%	10.0%	14.3%	6.2%	9.1%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q23. How risky do you perceive autonomous vehicles to be?	Not at all risky	.5%		1.0%			2.3%
	2	1.5%	2.0%	1.0%	1.1%	3.1%	
	3	5.5%	6.0%	5.0%	6.6%	4.6%	4.5%
	4	10.5%	4.0%	17.0%	5.5%	16.9%	11.4%
	5	14.5%	13.0%	16.0%	19.8%	12.3%	6.8%
	6	8.5%	8.0%	9.0%	9.9%	12.3%	
	7	14.0%	15.0%	13.0%	17.6%	12.3%	9.1%
	8	17.5%	21.0%	14.0%	13.2%	20.0%	22.7%
	9	11.0%	13.0%	9.0%	6.6%	10.8%	20.5%
	Extremely risky	16.5%	18.0%	15.0%	19.8%	7.7%	22.7%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q24. How interested would you be in employee training using virtual technologies?	Not at all interested	8.0%	7.0%	9.0%	15.4%	3.1%	
	2	6.5%	5.0%	8.0%	12.1%		4.5%
	3	5.0%	4.0%	6.0%	7.7%	3.1%	2.3%
	4	6.5%	8.0%	5.0%	8.8%	6.2%	2.3%
	5	9.5%	7.0%	12.0%	11.0%	9.2%	6.8%
	6	12.5%	10.0%	15.0%	9.9%	21.5%	4.5%
	7	13.0%	13.0%	13.0%	17.6%	7.7%	11.4%
	8	13.5%	11.0%	16.0%	5.5%	18.5%	22.7%
	9	11.0%	14.0%	8.0%	2.2%	10.8%	29.5%
	Extremely interested	14.5%	21.0%	8.0%	9.9%	20.0%	15.9%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q25a. What kind of risk does climate change pose to your organization, both in the short term and long term? (e.g., more destructive flooding, electric outages, changes in food supply, etc.) [Short Term]	High	21.5%	29.0%	14.0%	8.8%	27.7%	38.6%
	Medium	24.0%	26.0%	22.0%	26.4%	24.6%	18.2%
	Low	54.5%	45.0%	64.0%	64.8%	47.7%	43.2%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q25b. What kind of risk does climate change pose to your organization, both in the short term and long term? (e.g., more destructive flooding, electric outages, changes in food supply, etc.) [Long Term]	High	26.5%	24.0%	29.0%	19.8%	30.8%	34.1%
	Medium	38.5%	40.0%	37.0%	36.3%	43.1%	36.4%
	Low	35.0%	36.0%	34.0%	44.0%	26.2%	29.5%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q26. Which potential effects of climate change concern your organization the most?	Increase in flooding	37.0%	35.0%	39.0%	33.0%	44.6%	34.1%
	Increase in wildfires	13.0%	15.0%	11.0%	13.2%	20.0%	2.3%
	Increase in hurricanes	15.0%	20.0%	10.0%	16.5%	9.2%	20.5%
	Increase in droughts	16.0%	16.0%	16.0%	23.1%	4.6%	18.2%
	Forest damage	11.5%	12.0%	11.0%	2.2%	21.5%	15.9%
	Harm to wildlife	20.5%	24.0%	17.0%	14.3%	30.8%	18.2%
	Human health (e.g., temperature-related illness, water-borne disease, air quality, food safety)	35.5%	30.0%	41.0%	33.0%	32.3%	45.5%
	Infrastructure/ transportation damage (e.g., increased electric outages)	33.5%	32.0%	35.0%	28.6%	30.8%	47.7%
	Changes in food supply/ agricultural yields	25.0%	25.0%	25.0%	27.5%	18.5%	29.5%
	None	15.5%	14.0%	17.0%	24.2%	7.7%	9.1%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q27. What is the likelihood that your organization will purchase some form of climate change insurance within the next 5 years?	Not likely at all	25.5%	20.0%	31.0%	36.3%	18.5%	13.6%
	Not very likely	27.5%	28.0%	27.0%	28.6%	26.2%	27.3%
	Likely	32.0%	36.0%	28.0%	19.8%	41.5%	43.2%
	Very likely	15.0%	16.0%	14.0%	15.4%	13.8%	15.9%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q28a. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 1]	Cost	28.0%	22.0%	34.0%	27.5%	29.2%	27.3%
	Better user experience	8.0%	5.0%	11.0%	5.5%	9.2%	11.4%
	Convenience	18.5%	22.0%	15.0%	20.9%	21.5%	9.1%
	Simplicity	11.0%	13.0%	9.0%	8.8%	13.8%	11.4%
	Speed	20.0%	24.0%	16.0%	23.1%	15.4%	20.5%
	Reliability	14.5%	14.0%	15.0%	14.3%	10.8%	20.5%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q28b. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 2]	Cost	16.0%	12.0%	20.0%	12.1%	20.0%	18.2%
	Better user experience	11.0%	9.0%	13.0%	7.7%	12.3%	15.9%
	Convenience	18.5%	17.0%	20.0%	18.7%	16.9%	20.5%
	Simplicity	18.0%	19.0%	17.0%	22.0%	23.1%	2.3%
	Speed	20.0%	24.0%	16.0%	23.1%	12.3%	25.0%
	Reliability	16.5%	19.0%	14.0%	16.5%	15.4%	18.2%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q28c. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 3]	Cost	18.0%	18.0%	18.0%	16.5%	23.1%	13.6%
	Better user experience	15.0%	17.0%	13.0%	17.6%	16.9%	6.8%
	Convenience	17.5%	15.0%	20.0%	15.4%	12.3%	29.5%
	Simplicity	17.0%	23.0%	11.0%	19.8%	9.2%	22.7%
	Speed	19.0%	15.0%	23.0%	17.6%	24.6%	13.6%
	Reliability	13.5%	12.0%	15.0%	13.2%	13.8%	13.6%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q28d. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 4]	Cost	11.5%	10.0%	13.0%	16.5%	7.7%	6.8%
	Better user experience	17.0%	16.0%	18.0%	15.4%	15.4%	22.7%
	Convenience	14.0%	15.0%	13.0%	15.4%	16.9%	6.8%
	Simplicity	24.0%	21.0%	27.0%	19.8%	23.1%	34.1%
	Speed	15.5%	15.0%	16.0%	15.4%	15.4%	15.9%
	Reliability	18.0%	23.0%	13.0%	17.6%	21.5%	13.6%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q28e. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 5]	Cost	12.0%	16.0%	8.0%	13.2%	10.8%	11.4%
	Better user experience	22.0%	26.0%	18.0%	25.3%	18.5%	20.5%
	Convenience	17.5%	16.0%	19.0%	14.3%	15.4%	27.3%
	Simplicity	16.5%	15.0%	18.0%	17.6%	15.4%	15.9%
	Speed	14.0%	12.0%	16.0%	11.0%	21.5%	9.1%
	Reliability	18.0%	15.0%	21.0%	18.7%	18.5%	15.9%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q28f. What are the biggest benefits of using digital distribution (mobile apps, chatbots, etc.) instead of human interaction for customer service-related needs? [Rank 6]	Cost	14.5%	22.0%	7.0%	14.3%	9.2%	22.7%
	Better user experience	27.0%	27.0%	27.0%	28.6%	27.7%	22.7%
	Convenience	14.0%	15.0%	13.0%	15.4%	16.9%	6.8%
	Simplicity	13.5%	9.0%	18.0%	12.1%	15.4%	13.6%
	Speed	11.5%	10.0%	13.0%	9.9%	10.8%	15.9%
	Reliability	19.5%	17.0%	22.0%	19.8%	20.0%	18.2%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q29. What is your organization's biggest barrier to innovating with technology?	Cost	32.5%	32.0%	33.0%	40.7%	27.7%	22.7%
	Legal/regulatory ramifications	3.5%	5.0%	2.0%	4.4%		6.8%
	Lack of processes/ procedures	6.5%	6.0%	7.0%	3.3%	13.8%	2.3%
	Level of knowledge	12.5%	14.0%	11.0%	5.5%	18.5%	18.2%
	Time needed to implement	13.0%	15.0%	11.0%	15.4%	7.7%	15.9%
	Proof of value	22.5%	17.0%	28.0%	20.9%	23.1%	25.0%
	Exposure to cyber risk	7.0%	9.0%	5.0%	6.6%	7.7%	6.8%
	Other	2.5%	2.0%	3.0%	3.3%	1.5%	2.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q30. In which region have you seen the biggest growth for your organization?	North America	49.5%	91.0%	8.0%	57.1%	44.6%	40.9%
	Europe and the Middle East (EMEA)	40.0%	4.0%	76.0%	31.9%	44.6%	50.0%
	Asia	4.0%	3.0%	5.0%	5.5%	3.1%	2.3%
	Latin America	2.0%	2.0%	2.0%	2.2%	3.1%	
	Africa	1.0%		2.0%			4.5%
	Other	3.5%		7.0%	3.3%	4.6%	2.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q31. Are any of the following geopolitical risks a potential threat to your organization?	Terrorism	23.0%	15.0%	31.0%	19.8%	21.5%	31.8%
	Russian cyberhacking	24.0%	19.0%	29.0%	16.5%	30.8%	29.5%
	Trade war between China and U.S.	32.5%	38.0%	27.0%	37.4%	21.5%	38.6%
	Escalating tensions with North Korea	12.0%	13.0%	11.0%	7.7%	20.0%	9.1%
	Worsening U.S. relations with Iran	14.5%	17.0%	12.0%	7.7%	20.0%	20.5%
	U.S. political climate	40.5%	54.0%	27.0%	34.1%	53.8%	34.1%
	Other	14.0%	13.0%	15.0%	24.2%	6.2%	4.5%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q32a. Which of the following emerging risks do you see as top priorities in the next 12 months? [Cyber threats/attacks]	No priority	15.5%	16.0%	15.0%	19.8%	7.7%	18.2%
	Medium priority	43.5%	42.0%	45.0%	42.9%	40.0%	50.0%
	High priority	41.0%	42.0%	40.0%	37.4%	52.3%	31.8%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q32b. Which of the following emerging risks do you see as top priorities in the next 12 months? [Artificial intelligence]	No priority	43.0%	41.0%	45.0%	60.4%	30.8%	25.0%
	Medium priority	34.5%	34.0%	35.0%	28.6%	47.7%	27.3%
	High priority	22.5%	25.0%	20.0%	11.0%	21.5%	47.7%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q32c. Which of the following emerging risks do you see as top priorities in the next 12 months? [Internet of Things]	No priority	34.0%	30.0%	38.0%	37.4%	35.4%	25.0%
	Medium priority	45.5%	47.0%	44.0%	44.0%	43.1%	52.3%
	High priority	20.5%	23.0%	18.0%	18.7%	21.5%	22.7%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q32d. Which of the following emerging risks do you see as top priorities in the next 12 months? [Blockchain]	No priority	45.0%	40.0%	50.0%	50.5%	43.1%	36.4%
	Medium priority	35.5%	36.0%	35.0%	38.5%	33.8%	31.8%
	High priority	19.5%	24.0%	15.0%	11.0%	23.1%	31.8%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q32e. Which of the following emerging risks do you see as top priorities in the next 12 months? [Autonomous vehicles/ self-driving cars]	No priority	53.0%	41.0%	65.0%	59.3%	49.2%	45.5%
	Medium priority	31.0%	37.0%	25.0%	25.3%	30.8%	43.2%
	High priority	16.0%	22.0%	10.0%	15.4%	20.0%	11.4%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q32f. Which of the following emerging risks do you see as top priorities in the next 12 months? [Drones]	No priority	56.5%	44.0%	69.0%	62.6%	56.9%	43.2%
	Medium priority	26.5%	31.0%	22.0%	29.7%	15.4%	36.4%
	High priority	17.0%	25.0%	9.0%	7.7%	27.7%	20.5%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q32g. Which of the following emerging risks do you see as top priorities in the next 12 months? [Virtual technologies]	No priority	34.5%	28.0%	41.0%	45.1%	32.3%	15.9%
	Medium priority	41.5%	41.0%	42.0%	38.5%	44.6%	43.2%
	High priority	24.0%	31.0%	17.0%	16.5%	23.1%	40.9%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q32h. Which of the following emerging risks do you see as top priorities in the next 12 months? [Climate change]	No priority	39.5%	34.0%	45.0%	44.0%	35.4%	36.4%
	Medium priority	36.5%	36.0%	37.0%	37.4%	35.4%	36.4%
	High priority	24.0%	30.0%	18.0%	18.7%	29.2%	27.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q32i. Which of the following emerging risks do you see as top priorities in the next 12 months? [Other]	No priority	80.0%	83.0%	77.0%	81.3%	83.1%	72.7%
	Medium priority	11.0%	12.0%	10.0%	11.0%	9.2%	13.6%
	High priority	9.0%	5.0%	13.0%	7.7%	7.7%	13.6%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q34. Have you filed/processed an insurance claim within the past 12 months?	Yes	20.5%	35.0%	6.0%	11.0%	30.8%	25.0%
	No	79.5%	65.0%	94.0%	89.0%	69.2%	75.0%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=41)"	"US (n=35)"	"UK (n=6)"	"Less than $25M (n=10)"	">$25M to $100M (n=20)"	">$100M to $250M (n=11)"
Q35. How satisfied were you with your claims process?	Not satisfied at all	4.9%	5.7%		20.0%		
	Not satisfied at all	7.3%	5.7%	16.7%		10.0%	9.1%
	Undecided	43.9%	48.6%	16.7%	40.0%	50.0%	36.4%
	Satisfied	24.4%	20.0%	50.0%	20.0%	20.0%	36.4%
	Very satisfied	19.5%	20.0%	16.7%	20.0%	20.0%	18.2%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q36a. How strongly would you agree with the following statements? [My broker is very knowledgeable about the industry I work in]	Strongly disagree	4.0%	2.0%	6.0%	4.4%	3.1%	4.5%
	Disagree	6.5%	4.0%	9.0%	7.7%	4.6%	6.8%
	Agree	65.5%	65.0%	66.0%	72.5%	66.2%	50.0%
	Strongly Agree	24.0%	29.0%	19.0%	15.4%	26.2%	38.6%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q36b. How strongly would you agree with the following statements? [I have a strong working relationship with my broker]	Strongly disagree	6.0%	4.0%	8.0%	7.7%	6.2%	2.3%
	Disagree	12.0%	4.0%	20.0%	11.0%	12.3%	13.6%
	Agree	57.0%	57.0%	57.0%	60.4%	52.3%	56.8%
	Strongly Agree	25.0%	35.0%	15.0%	20.9%	29.2%	27.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q36c. How strongly would you agree with the following statements? [My broker is very responsive to my needs or when I need to file a claim]	Strongly disagree	5.5%	2.0%	9.0%	8.8%	1.5%	4.5%
	Disagree	6.5%	4.0%	9.0%	4.4%	6.2%	11.4%
	Agree	62.5%	61.0%	64.0%	67.0%	60.0%	56.8%
	Strongly Agree	25.5%	33.0%	18.0%	19.8%	32.3%	27.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q36d. How strongly would you agree with the following statements? [My insurance provider uses technology to help me identify and/or reduce risk]	Strongly disagree	7.5%	6.0%	9.0%	12.1%	6.2%	
	Disagree	24.0%	19.0%	29.0%	24.2%	23.1%	25.0%
	Agree	44.0%	46.0%	42.0%	45.1%	46.2%	38.6%
	Strongly Agree	24.5%	29.0%	20.0%	18.7%	24.6%	36.4%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q36e. How strongly would you agree with the following statements? [I am satisfied with my most recent quote process.]	Strongly disagree	2.0%	2.0%	2.0%	3.3%		2.3%
	Disagree	10.0%	11.0%	9.0%	16.5%	4.6%	4.5%
	Agree	64.5%	65.0%	64.0%	65.9%	61.5%	65.9%
	Strongly Agree	23.5%	22.0%	25.0%	14.3%	33.8%	27.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q37. What do you consider the difficult aspects of working with your broker?	Lack of communication	69.0%	71.0%	67.0%	64.8%	67.7%	79.5%
	Fees/cost	86.0%	85.0%	87.0%	90.1%	87.7%	75.0%
	Lack of professionalism	25.5%	26.0%	25.0%	17.6%	36.9%	25.0%
	Trust	44.5%	42.0%	47.0%	45.1%	38.5%	52.3%
	Not dealing with my requests promptly	48.0%	42.0%	54.0%	46.2%	44.6%	56.8%
	Company bureaucracy	66.5%	77.0%	56.0%	64.8%	69.2%	65.9%
	Not keeping me up to date on new products	60.0%	48.0%	72.0%	72.5%	47.7%	52.3%
	Overselling	59.5%	58.0%	61.0%	58.2%	64.6%	54.5%
	Constant churning	36.5%	47.0%	26.0%	33.0%	41.5%	36.4%
	Other	4.5%	4.0%	5.0%	7.7%	1.5%	2.3%

		Overall	Country. Which country do you currently based?		Q1. What is your organization's annual sales revenue?		
		"Overall (n=200)"	"US (n=100)"	"UK (n=100)"	"Less than $25M (n=91)"	">$25M to $100M (n=65)"	">$100M to $250M (n=44)"
Q38. How can innovation in insurance prove beneficial to society?	Promotes risk management and control	52.5%	47.0%	58.0%	54.9%	47.7%	54.5%
	Helps business grow	50.0%	54.0%	46.0%	48.4%	50.8%	52.3%
	Strengthens the economy	39.0%	38.0%	40.0%	25.3%	52.3%	47.7%
	Fosters small business activity in developing countries (e.g. through micro insurance)	39.0%	52.0%	26.0%	35.2%	38.5%	47.7%
	Invests premiums in developing new technologies	33.0%	44.0%	22.0%	30.8%	27.7%	45.5%

How we conducted the survey:

Methodology: CoreData Research surveyed brokers and SMEs in both the U.K. and the U.S. to obtain a detailed understanding of their attitudes and opinions about a range of factors that will affect the insurance industry in the future. All interviews were conducted in May and June of 2019.