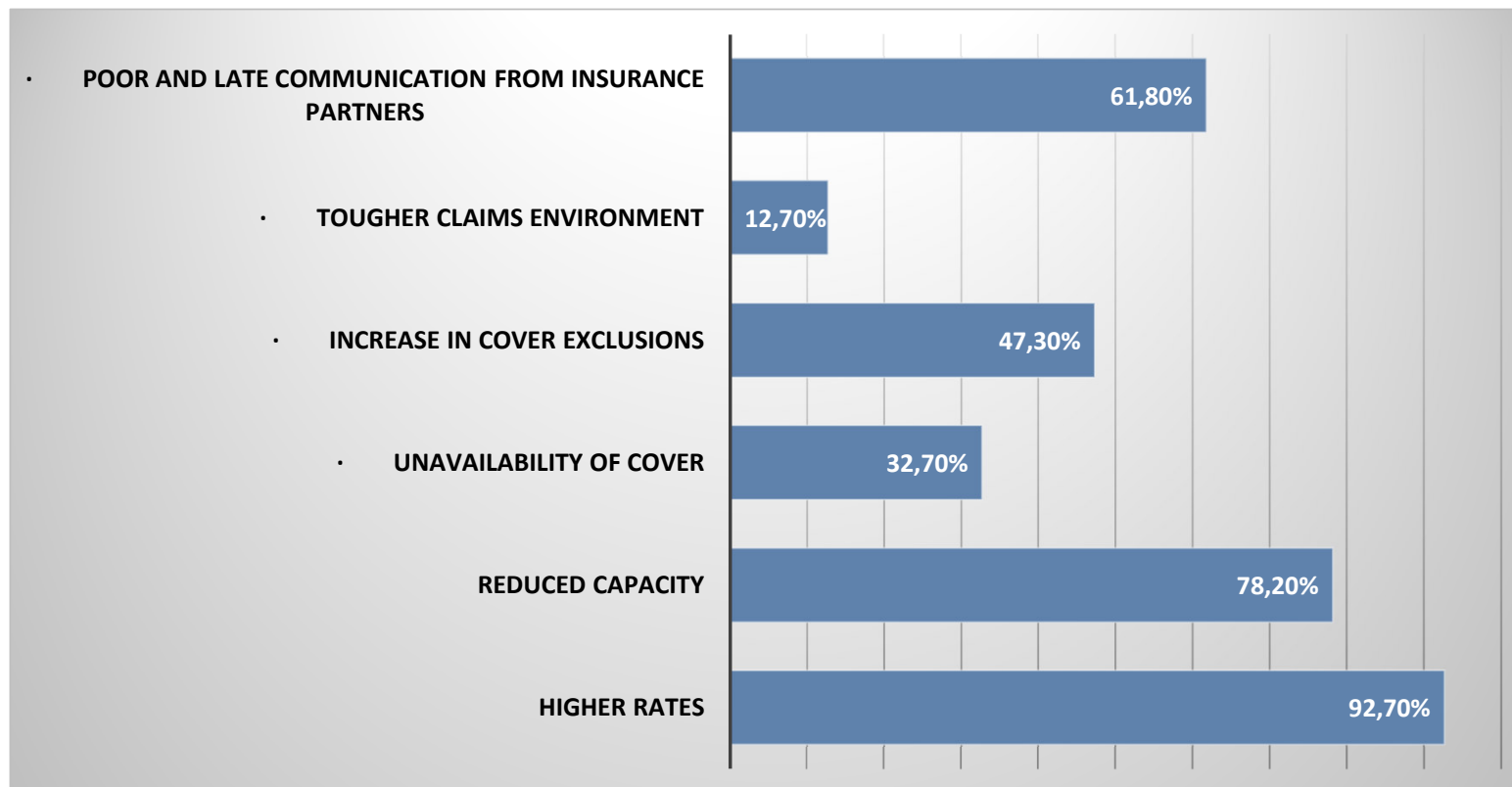


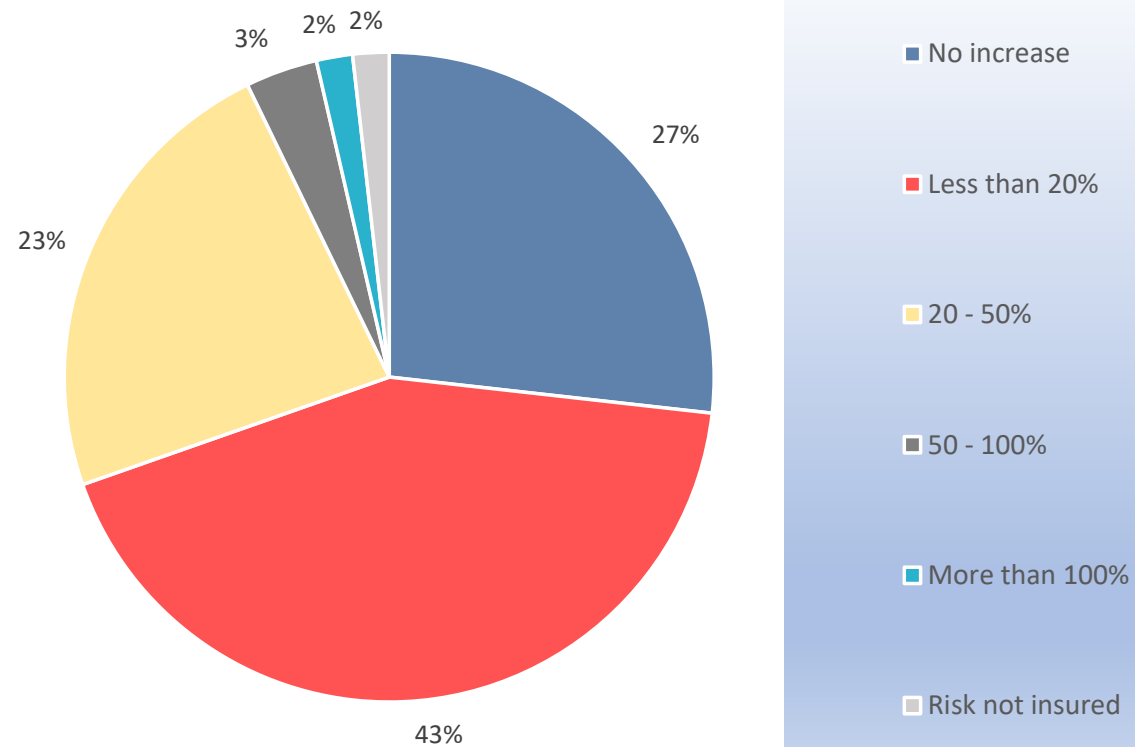


Joined Survey Renewal 2019/2020
Hardening Market
GVNW & Airmic

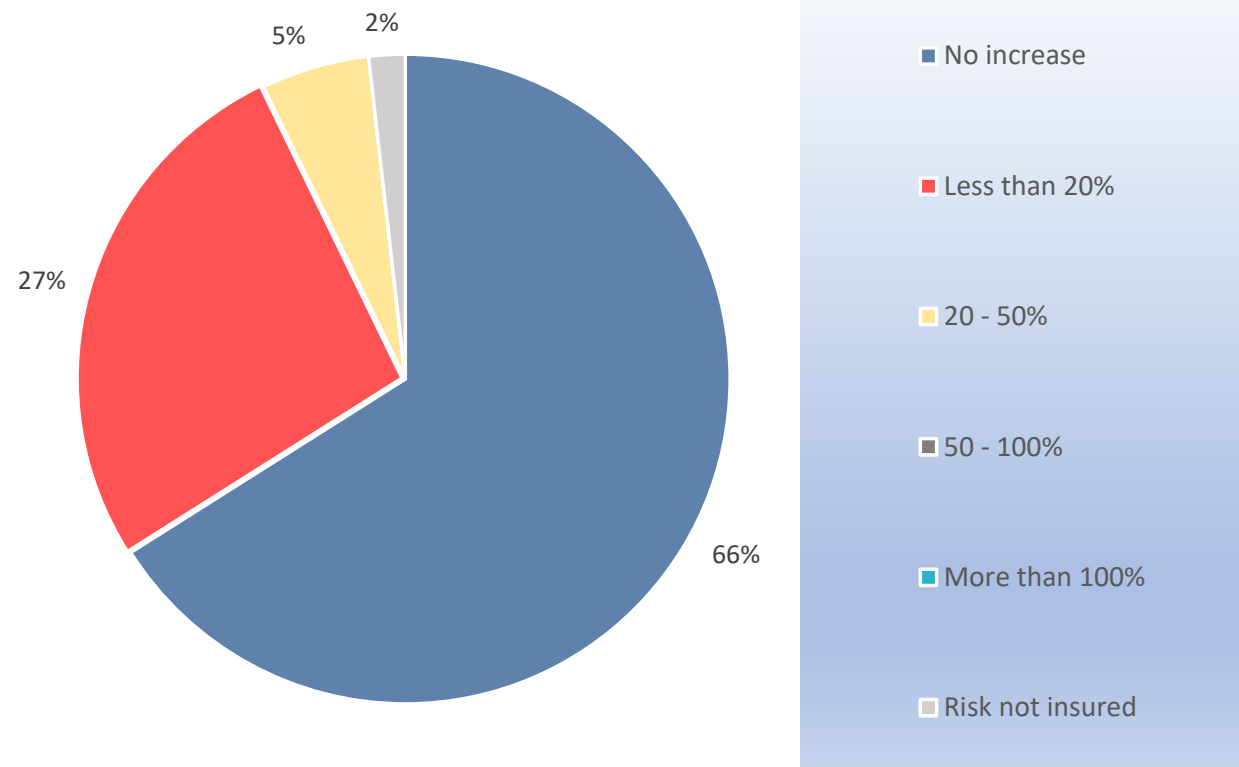
What characteristics did you see in your renewals during 2019?



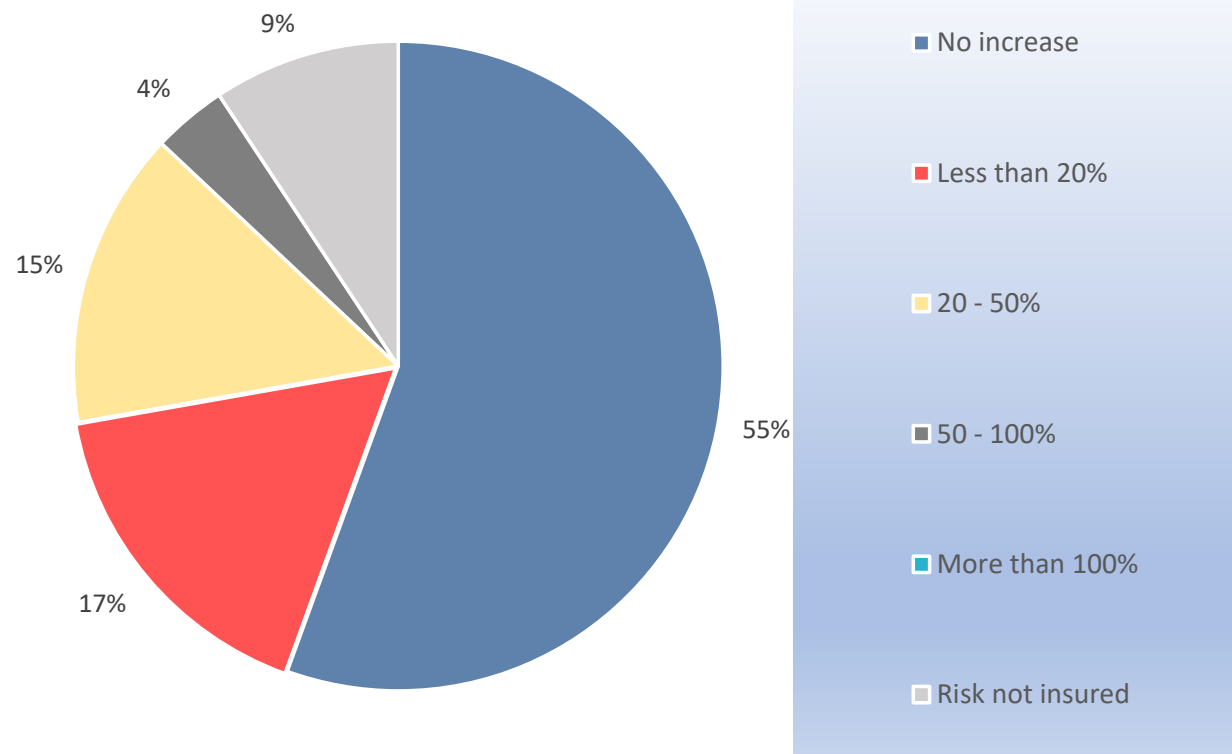
On which level did you experienced a premium increase for the Property/BI insurance?



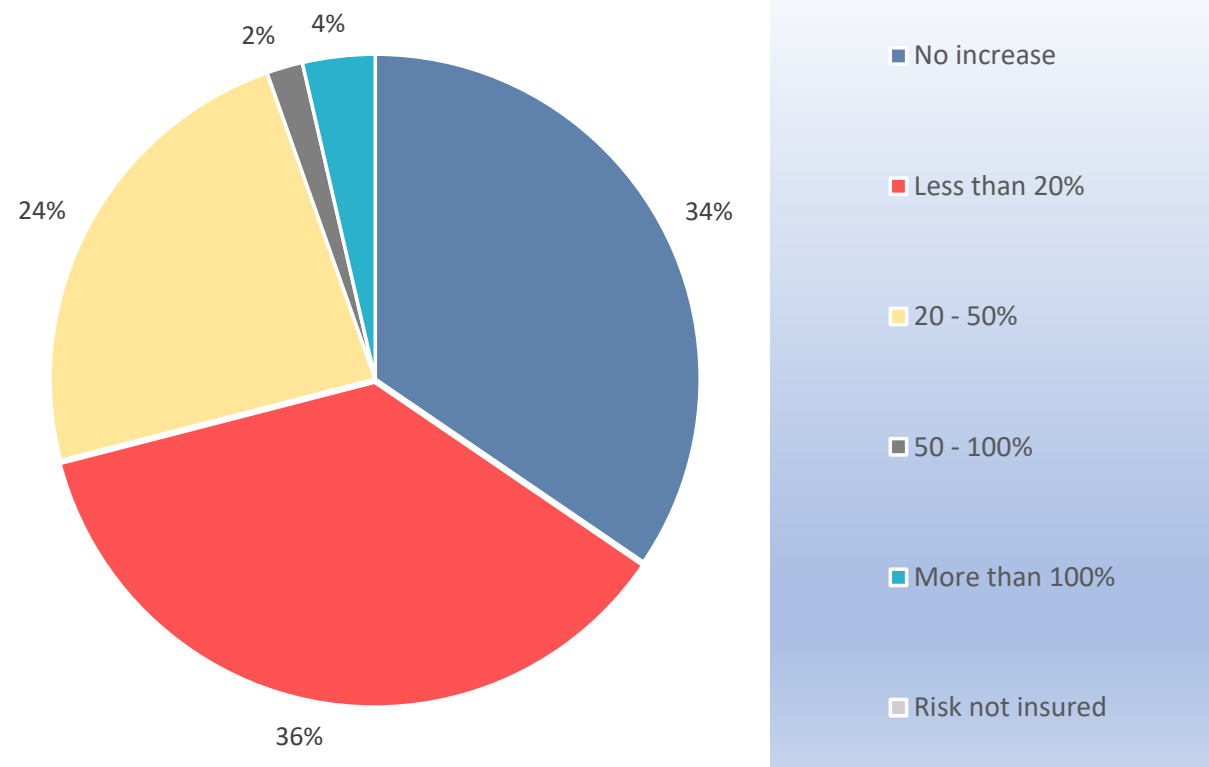
On which level did you experienced a premium increase for the **Liability** insurance?



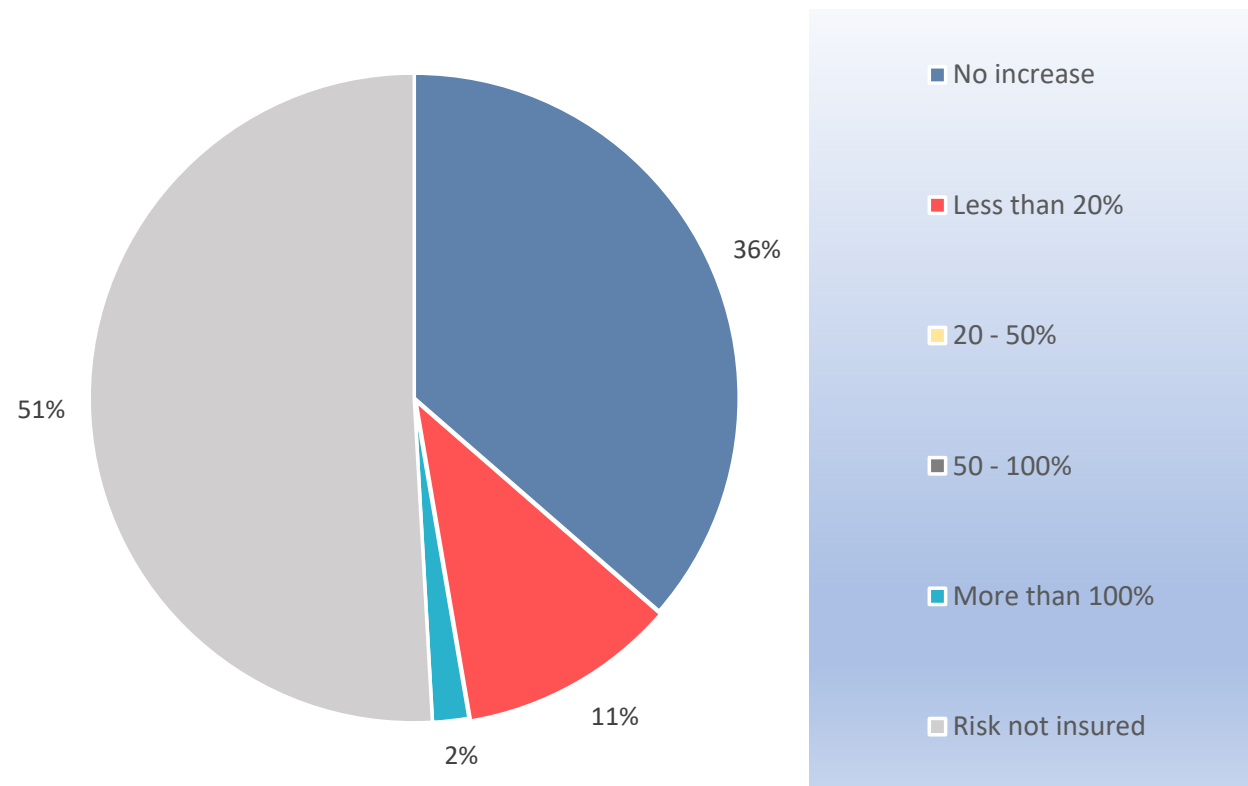
On which level did you experienced a premium increase for the Marine insurance?



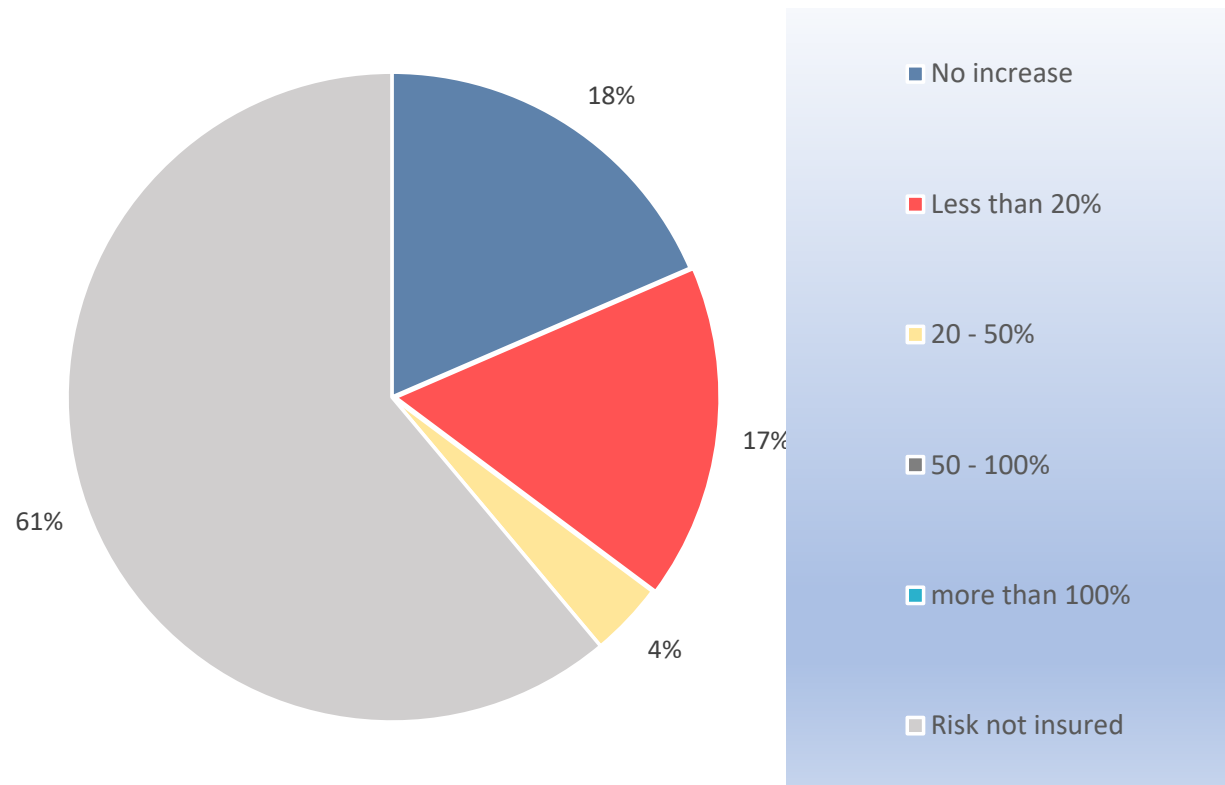
On which level did you experienced a premium increase for the D&O insurance?



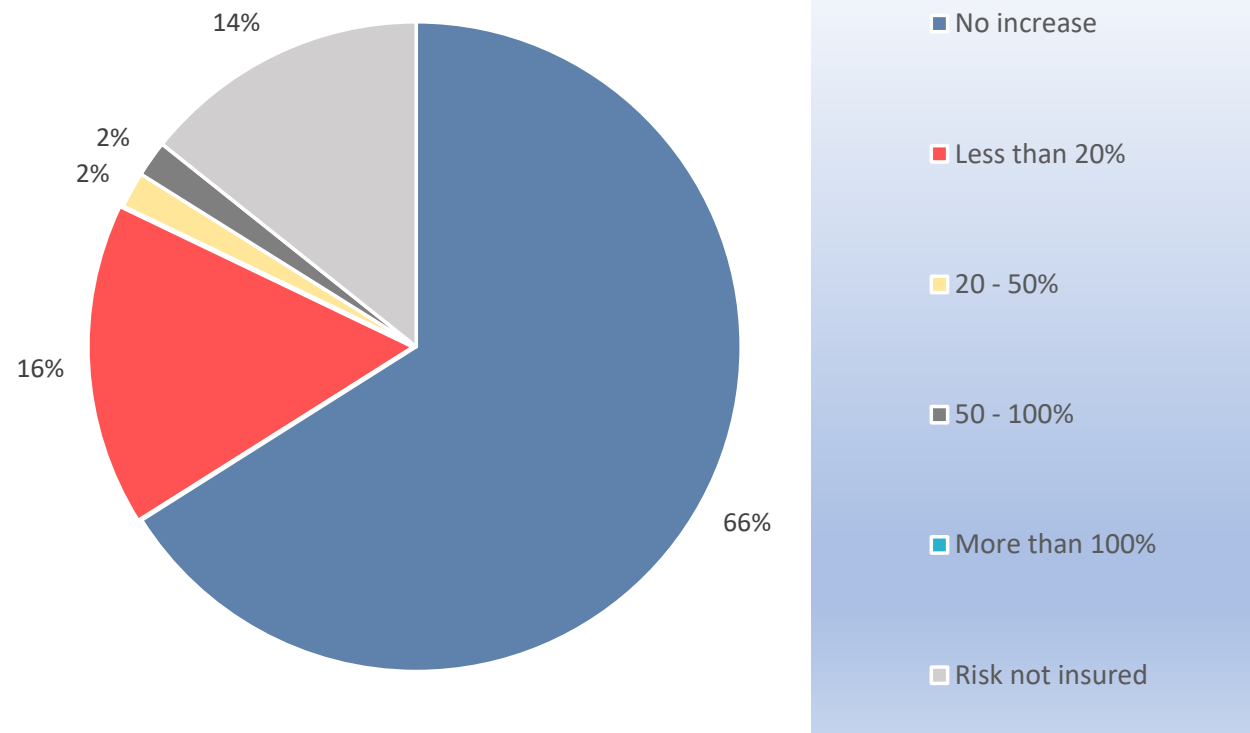
On which level did you experienced a premium increase for the Professional Indemnity insurance?



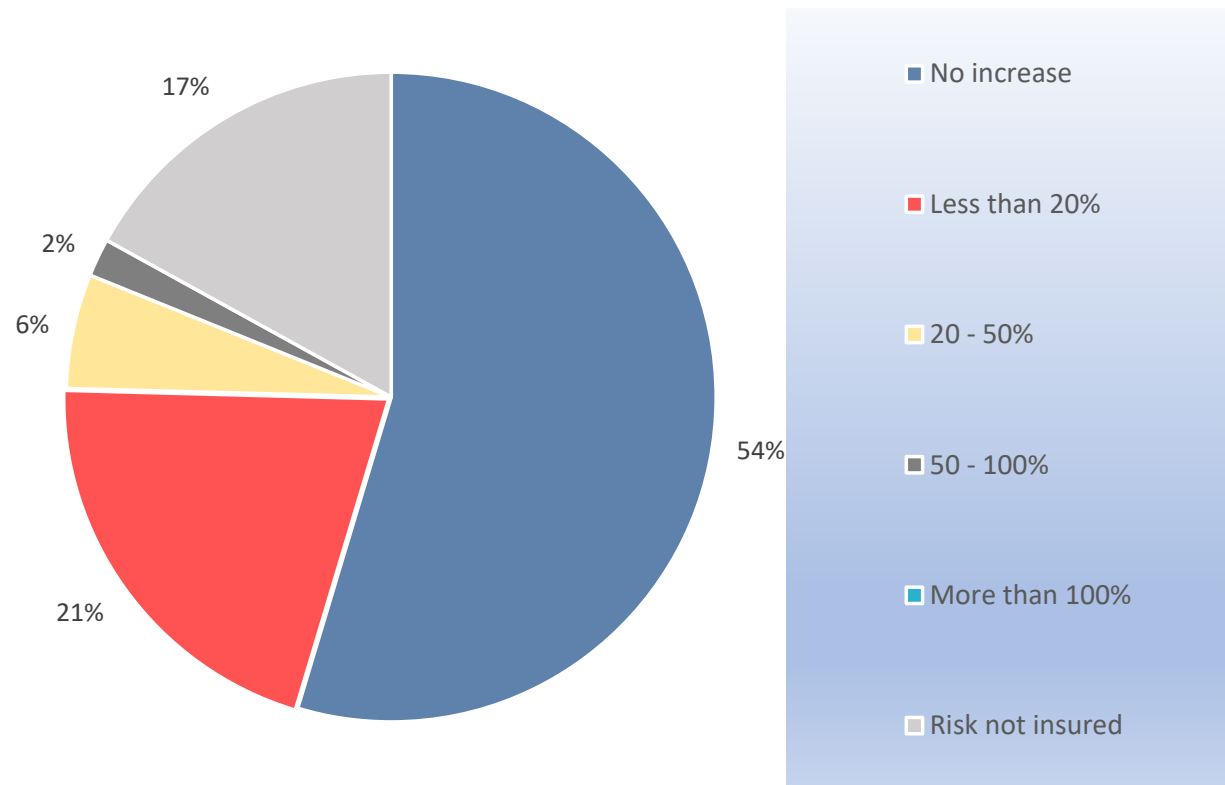
On which level did you experienced a premium increase for the EPLI / Pension Trust Liability insurance?



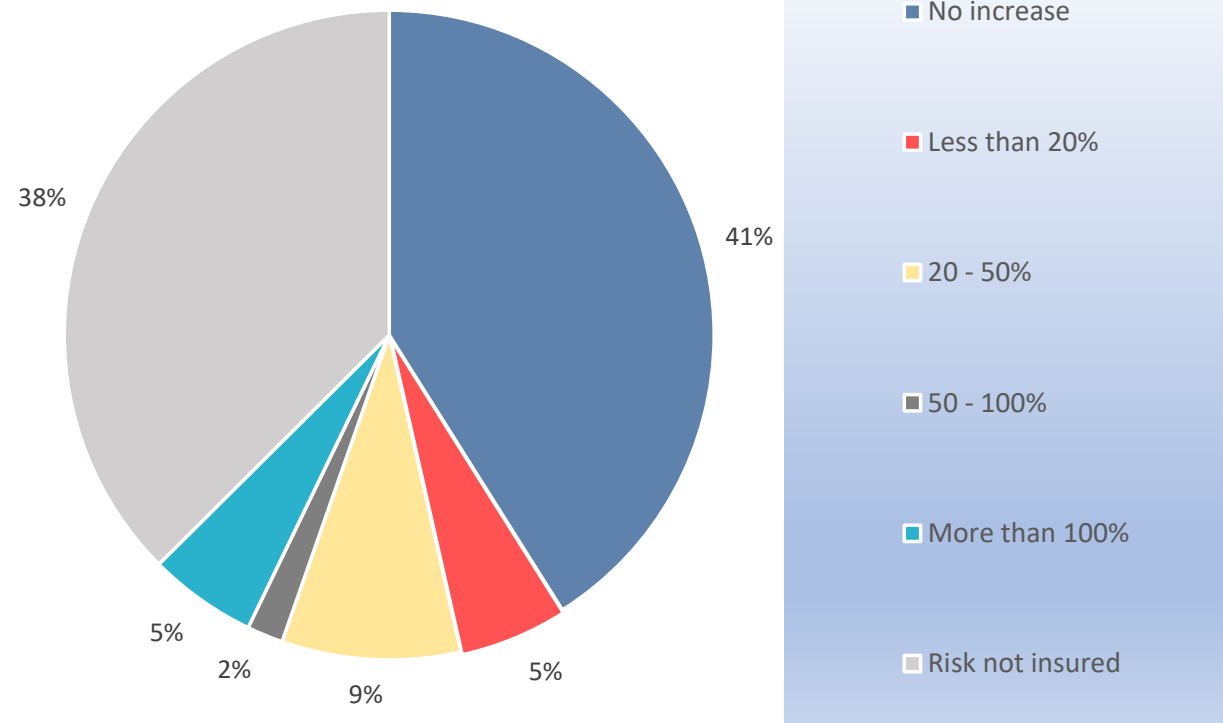
On which level did you experienced a premium increase for the Crime/Fidelity insurance?



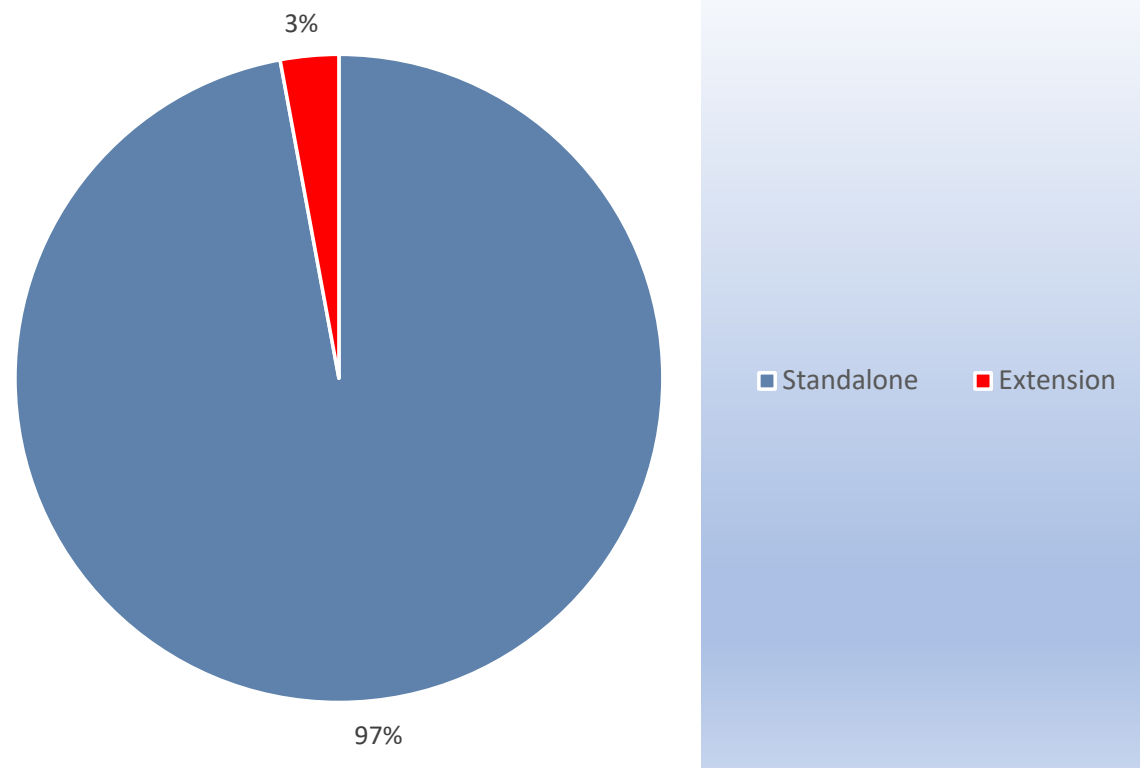
On which level did you experienced a premium increase for the Technical Insurance insurance?



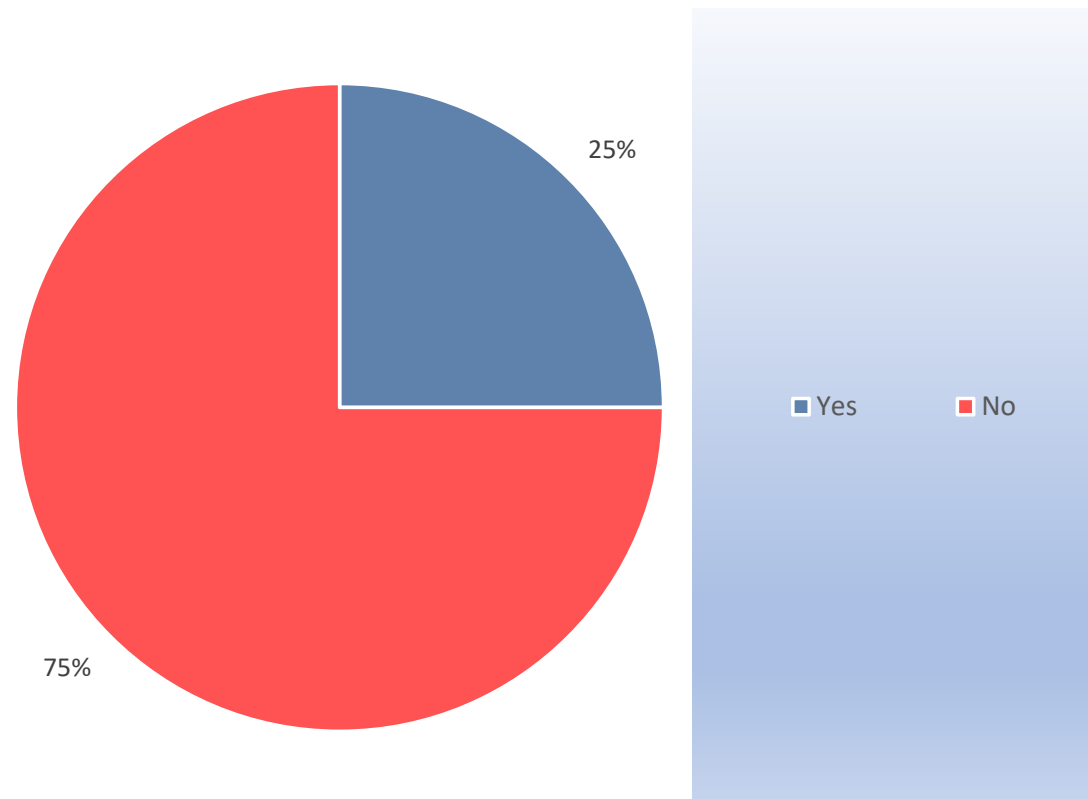
On which level did you experienced a premium increase for the Cyber insurance?



If you have a cyber cover, is it standalone or an extension to other covers?



Have 'silent' cyber covers been excluded or amended?



How will your approach to renewals change in 2020 as a result of the hardening market environment?

- Begin the renewal process earlier → 87,3%
- Work to provide more data and information to insurance partners → 52,7%
- Invest more in risk management initiatives → 45,5%
- Explore more alternative risk transfer solutions, e.g. Captives, parametric triggers and capital markets → 52,7%

How satisfied have you been with your broker's performance in 2019?

