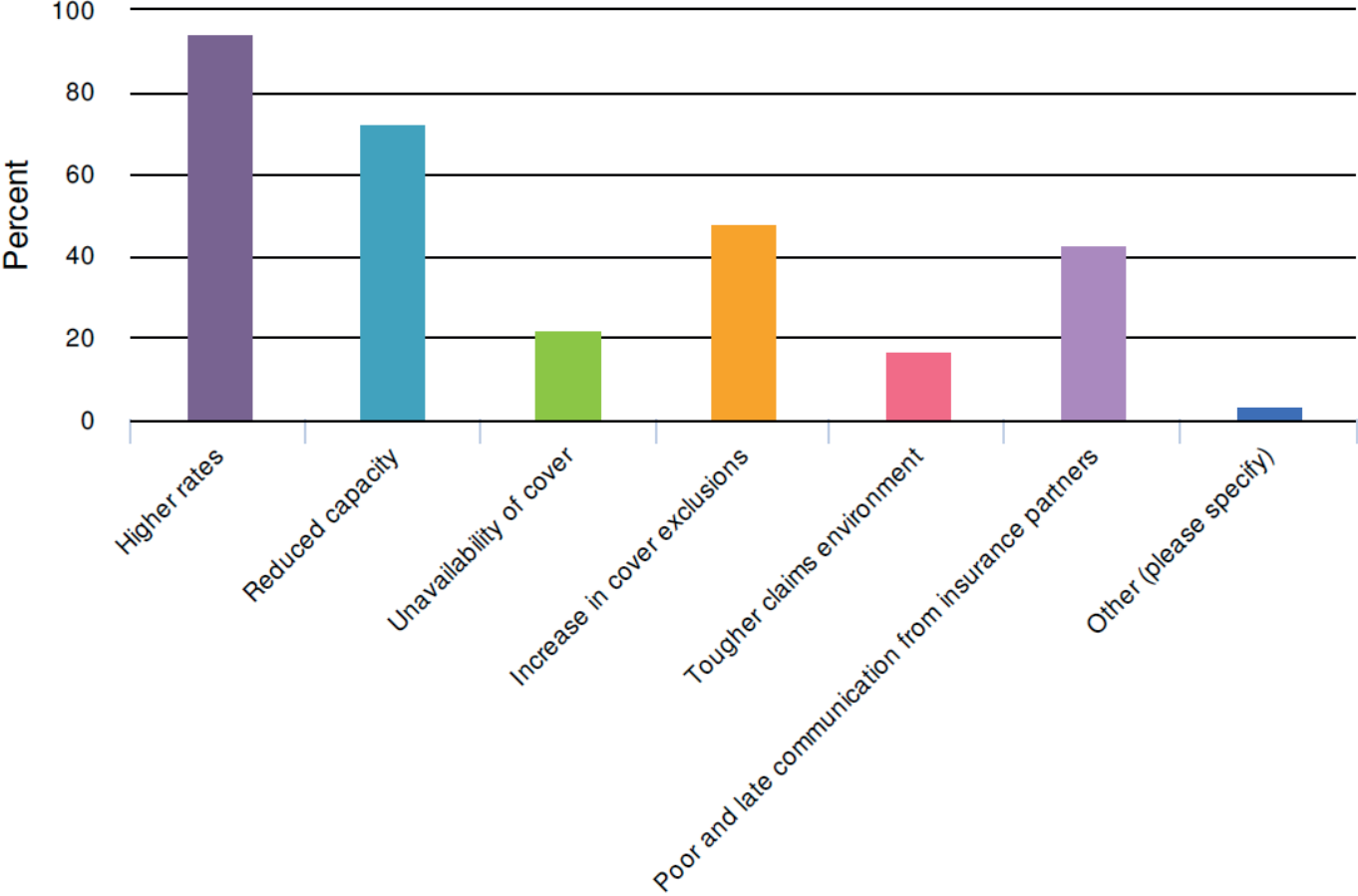




airmic

**Member survey:
2020 insurance environment**

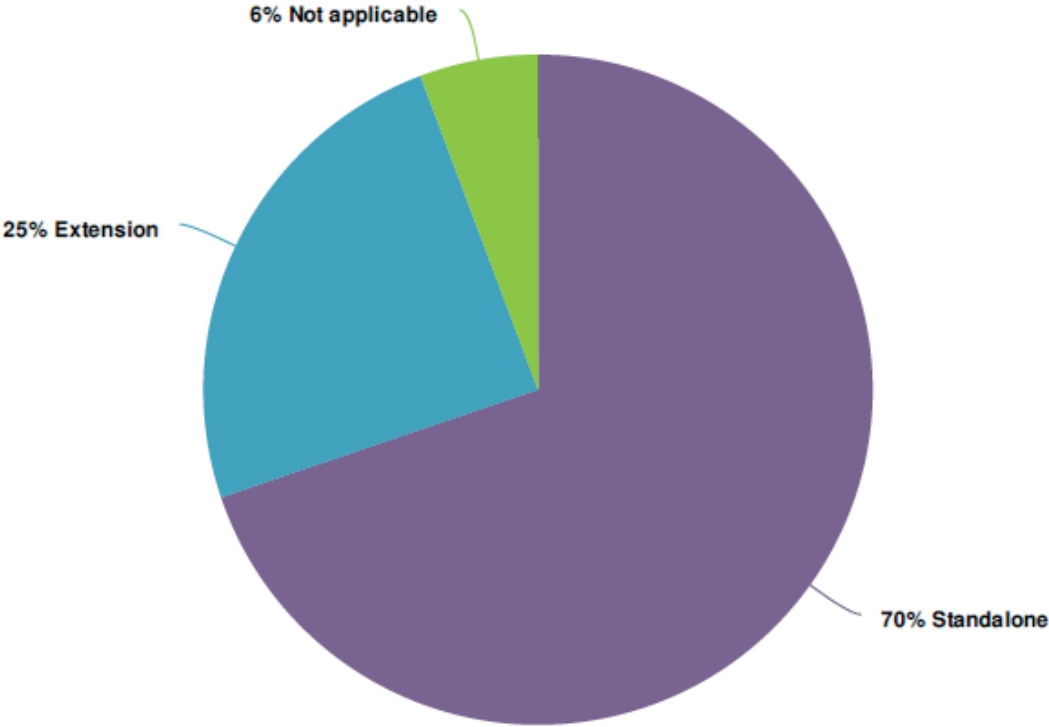
What characteristics did you see in your renewals during 2019?



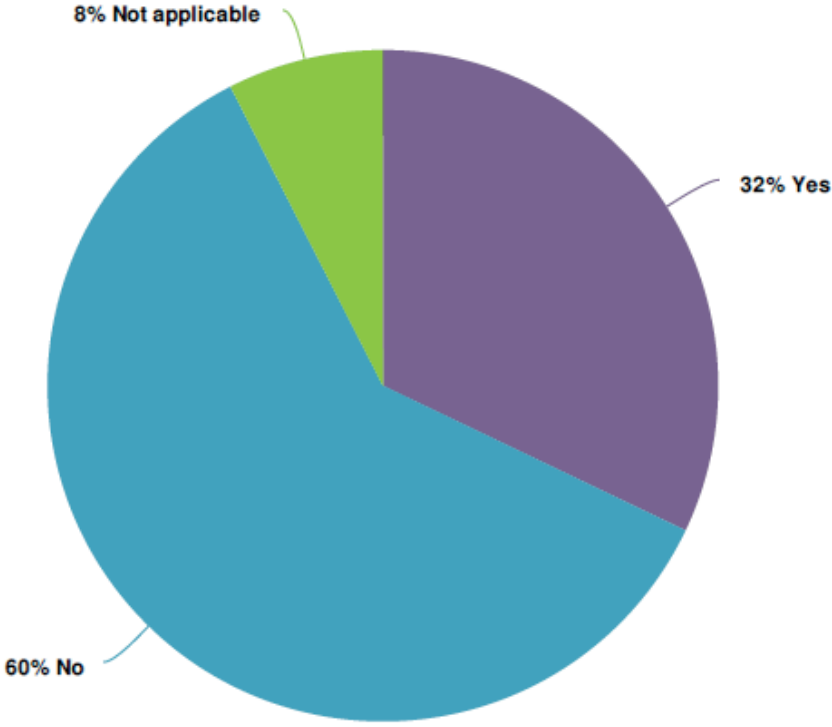
In the following lines, where purchased, what rate changes did you experience if any?

	Not applicable	Decrease	No increase	Less than 20%	20% to 50%	50% to 100%	More than 100%
D&O Count Row %	9.3%	1.9%	7.4%	24.1%	27.8%	16.7%	13.0%
Professional indemnity Count Row %	29.1%	3.6%	18.2%	32.7%	12.7%	1.8%	1.8%
Employment practice/pension fund liability Count Row %	37.0%	0.0%	18.5%	33.3%	9.3%	1.9%	0.0%
Crime/fidelity Count Row %	31.5%	3.7%	11.1%	27.8%	18.5%	3.7%	3.7%
Property Count Row %	11.1%	3.7%	40.7%	37.0%	3.7%	3.7%	0.0%
Casualty Count Row %	9.3%	7.4%	31.5%	40.7%	7.4%	1.9%	1.9%

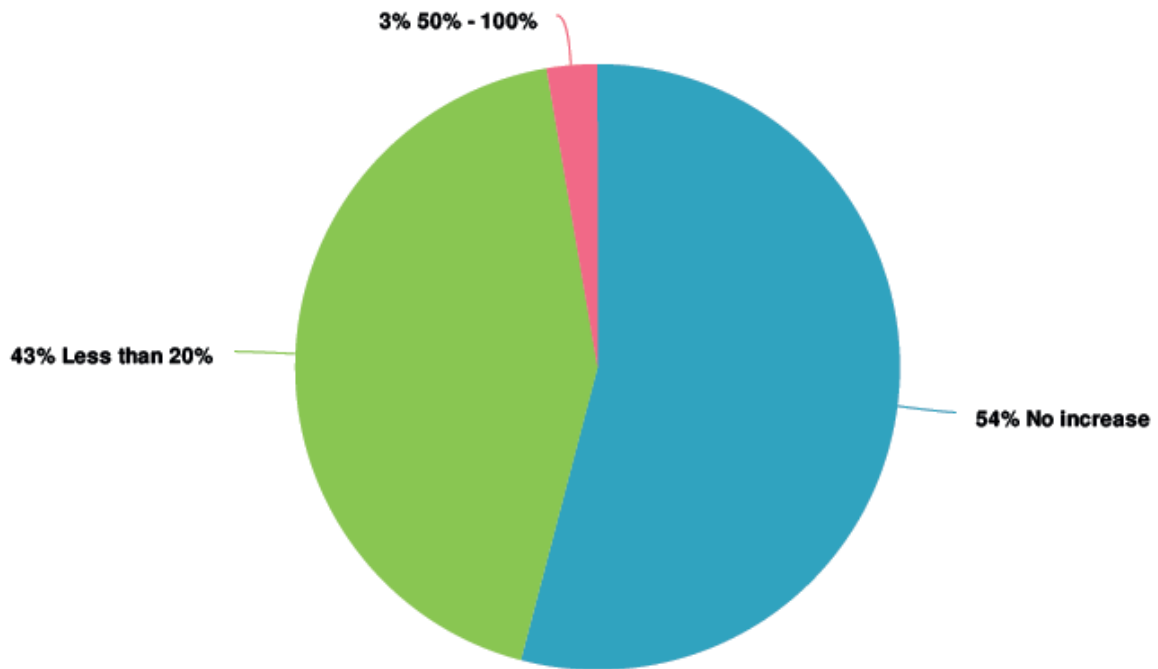
Is your cyber cover standalone, or as an extension to other covers?



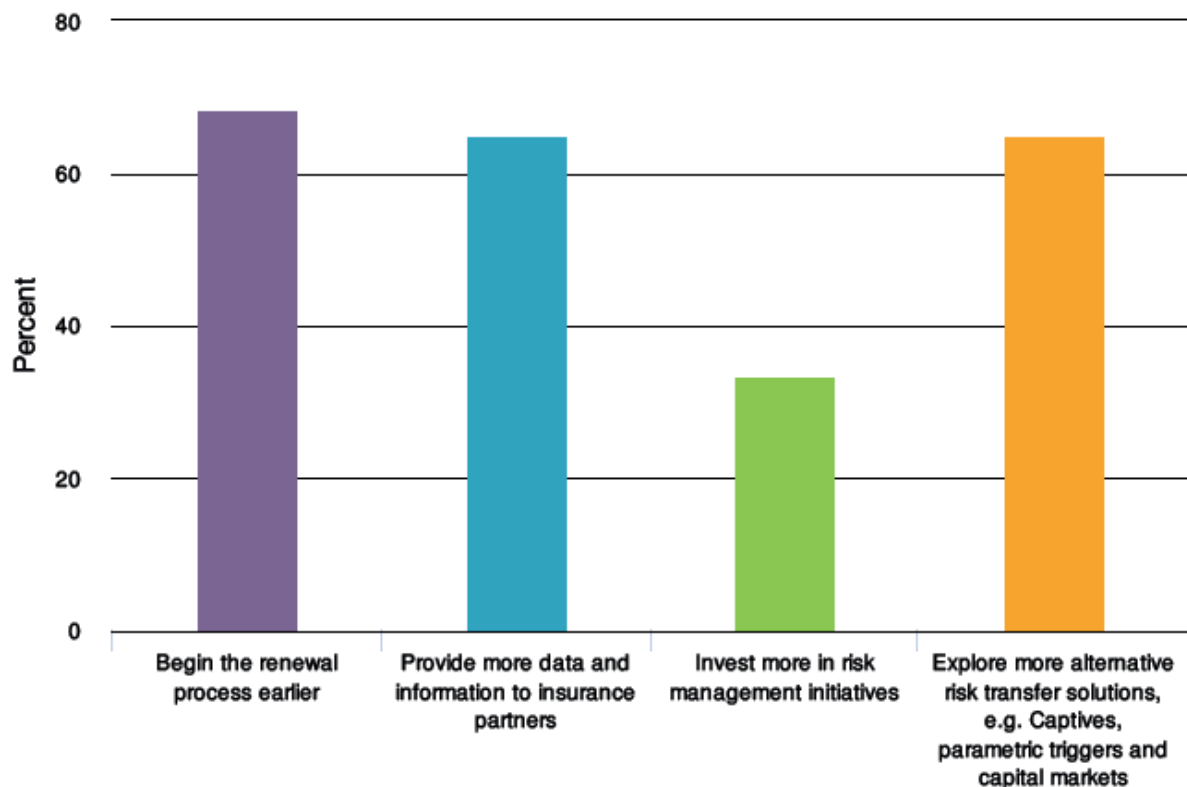
Have 'silent' cyber covers been excluded or amended?



If you buy standalone cyber cover what premium change did you experience, if any?



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



How satisfied were you with your broker's performance in 2019

