

# EXECUTIVE CONCERNS

Management consulting firm A.T. Kearney asked 400 C-suite executives and board members to identify the greatest challenges facing their organizations, both internally and externally. Their top responses were:

## Operational Challenges

Rising cybersecurity risks .....	43%
Difficulty innovating .....	34%
Declining business model efficiency .....	33%
Difficulty adopting new technologies .....	33%

## External Environment Challenges

Unstable geopolitical environment .....	36%
Worsening regulatory and tax policies .....	34%
Unfavorable changes in consumer preferences ....	32%
Unfavorable competitive landscape .....	32%

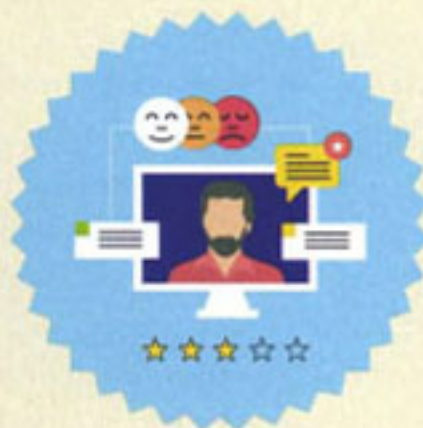


Source: A.T. Kearney, 2017 Views from the C-Suite

## SMALL BUSINESS SATISFACTION

A recent J.D. Power survey measured overall customer satisfaction among small business commercial insurance customers with 50 or fewer employees. Satisfaction was calculated on a 1,000-point scale that comprised five factors: interaction, policy offerings, price, billing and payment, and claims. The following companies scored higher than the industry average of 825:

1. Farmers .....	838
2. Allstate .....	833
3. Chubb .....	830
4. Erie Insurance .....	830
5. AIG .....	828
6. State Farm .....	827
7. Auto-Owners Insurance .....	826



Source: J.D. Power 2017 U.S. Small Commercial Insurance Study



**\$22 billion**

Announced value of merger and acquisition deals in the re/insurance industry from 2016 through the first half of 2017, compared to \$70 billion worth of activity in 2015, according to S&P Global.