

YouGov / The Floow survey results

Fieldwork Dates: 7th - 18th March 2018

Sample Size: 280 senior decision makers in an insurance company

Total	Country					Management level						
	Italy	France	United States	Sweden	UK	Owner	Board level manager	Department head	Other senior manager	Middle manager	Other	Not applicable - I don't have any management responsibility

Thinking about the motor insurance industry in [country] in 10 year's time (i.e. March 2028)...

In which, if any, of the following ways do you think the motor insurance industry will change? (Please select all that apply. If you don't think the motor insurance industry will change in any particular way, please select the "Not applicable" option)

	280	61	50	69	50	50	63	87	98	32	-	-	-
Base: All senior decision makers in an insurance company	280	61	50	69	50	50	63	87	98	32	-	-	-
Drivers will have an overall score for their driving ability, affecting their premiums	34%	43%	26%	38%	38%	22%	29%	29%	41%	38%	-	-	-
The insurance industry will focus more on 'mobility' as an issue	32%	31%	34%	25%	62%	10%	24%	39%	35%	19%	-	-	-
There will be greater car sharing, replacing outright car ownership, and a move to usage based insurance	37%	48%	36%	33%	44%	22%	29%	39%	40%	38%	-	-	-
There will be a move to holistic family insurance policies that cover a range of needs (e.g. from home ownership to mobility/ motor insurance)	31%	31%	38%	26%	44%	20%	25%	34%	34%	28%	-	-	-
There will be greater incentives for people to drive less	29%	16%	36%	26%	50%	20%	30%	31%	31%	16%	-	-	-
Autonomous cars will have required insurance companies to totally rethink risk	46%	28%	40%	57%	54%	52%	46%	37%	53%	50%	-	-	-
The peer-to-peer/ sharing economy (e.g. people sharing/ lending cars) will make insurance more of a commodity product	27%	33%	24%	20%	44%	16%	22%	29%	32%	19%	-	-	-
There will be significant market consolidation	27%	15%	22%	29%	46%	24%	25%	17%	34%	34%	-	-	-
There will be even greater provision of insurance services from non-financial brands	29%	25%	42%	20%	44%	20%	11%	33%	41%	19%	-	-	-
Telematics will become the new benchmark for defining risk and pricing of policies	36%	38%	34%	30%	42%	38%	33%	36%	41%	28%	-	-	-
Other	1%	-	-	3%	-	-	2%	1%	-	-	-	-	-
Don't know	5%	3%	-	6%	-	16%	6%	2%	3%	16%	-	-	-
Not applicable - The motor insurance industry will not have changed in any particular way	3%	3%	2%	3%	-	6%	3%	2%	2%	6%	-	-	-

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Thinking about the future of driving in [country] in 5 years' time (i.e. in March 2023).

Which, if any, of the following do you think will be a reality for most people in [country]? (Please select all that apply)

	Total	Italy	France	United States	Sweden	UK	Owner	Board level manager	Department head	Other senior manager	Middle manager	Other	Not applicable - I don't have any management responsibility
Base: All senior decision makers in an insurance company	280	61	50	69	50	50	63	87	98	32	-	-	-
Electric cars	43%	49%	38%	33%	50%	48%	38%	40%	49%	44%	-	-	-
Autonomous cars for business use	26%	18%	34%	33%	32%	10%	25%	28%	28%	16%	-	-	-
Hybrid cars (i.e. that use a mix of electric and petrol/ diesel fuel)	48%	54%	42%	41%	44%	58%	41%	44%	52%	56%	-	-	-
Peer-to-peer car sharing (e.g. people renting their cars out to other drivers)	34%	56%	26%	29%	46%	8%	16%	43%	38%	31%	-	-	-
Peer-to-peer ride sharing (e.g. people offering "lifts" to other travellers)	32%	41%	40%	26%	42%	12%	19%	39%	38%	22%	-	-	-
Autonomous cars for personal use	29%	30%	38%	32%	38%	6%	24%	26%	38%	19%	-	-	-
Autonomous taxis (excluding business use)	23%	16%	34%	25%	38%	2%	19%	23%	29%	13%	-	-	-
Flying cars	14%	10%	16%	4%	44%	2%	6%	9%	28%	3%	-	-	-
Car insurance premiums based on mileage travelled	44%	34%	42%	45%	48%	52%	46%	34%	46%	59%	-	-	-
Car insurance premiums based on driving behaviour	43%	36%	40%	52%	30%	54%	41%	36%	45%	59%	-	-	-
Driver coaching based on telematics data	27%	8%	34%	23%	38%	38%	21%	26%	31%	31%	-	-	-
None of these	1%	-	-	3%	-	4%	2%	-	1%	6%	-	-	-
Don't know	2%	-	-	1%	-	10%	3%	-	2%	6%	-	-	-