## WSIA Top Trends

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>PROBABILITY</th>
<th>SEVERITY</th>
<th>TIME FRAME</th>
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<tbody>
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<td>1</td>
<td>1</td>
<td>HIGH</td>
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<td>0-5 YEARS</td>
</tr>
<tr>
<td>6</td>
<td>2</td>
<td>HIGH</td>
<td>MEDIUM</td>
<td>0-5 YEARS</td>
</tr>
<tr>
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<td>MEDIUM</td>
<td>0-5 YEARS</td>
</tr>
<tr>
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<td>0-5 YEARS</td>
</tr>
<tr>
<td>4</td>
<td>5</td>
<td>HIGH</td>
<td>HIGH</td>
<td>0-5 YEARS</td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>HIGH</td>
<td>MEDIUM</td>
<td>0-5 YEARS</td>
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<td>MEDIUM</td>
<td>0-5 YEARS</td>
</tr>
<tr>
<td>14</td>
<td>8*</td>
<td>HIGH</td>
<td>UNKNOWN</td>
<td>5-10 YEARS</td>
</tr>
<tr>
<td>3</td>
<td>8*</td>
<td>HIGH</td>
<td>MEDIUM</td>
<td>5-10 YEARS</td>
</tr>
<tr>
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<td>10</td>
<td>MEDIUM</td>
<td>MEDIUM</td>
<td>0-5 YEARS</td>
</tr>
<tr>
<td>9</td>
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<td>MEDIUM</td>
<td>0-5 YEARS</td>
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<tr>
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<td>12</td>
<td>HIGH</td>
<td>HIGH</td>
<td>0-5 YEARS</td>
</tr>
<tr>
<td>12</td>
<td>13</td>
<td>MEDIUM</td>
<td>UNKNOWN</td>
<td>0-5 YEARS</td>
</tr>
<tr>
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<td>14</td>
<td>MEDIUM</td>
<td>MEDIUM</td>
<td>0-5 YEARS</td>
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<tr>
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<td>&gt; than 10 YEARS</td>
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<td>16</td>
<td>HIGH</td>
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* tie
The 2020 Heat Map is the result of survey responses from WSIA member firms. Respondents represent managing general agents, managing general underwriters, program managers and administrators, aggregators, brokers, domestic and international insurance and reinsurance companies, Lloyd’s syndicates and managing agents, captive insurers, law firms, premium financing companies, third party administrators, state stamping and surplus lines associations from North America, Europe and Canada.

This year, the survey was conducted in two phases designed to allow new trends to be introduced into the survey. In Phase 1, respondents were asked to rank 23 macro trends and indicate how they believe these trends impact the industry from a probability and severity viewpoint, the influence of those trends, and the time frame in which they felt that trend would become mainstream.

Respondents had the opportunity to recommend additional trends. Based on Phase 1 results, the top 16 trends were carried over to Phase 2 and respondents asked to rank them by the probability and severity of those impacts. This information provides guidance to the WSIA Emerging Issues and Innovation Committee to focus ongoing research and reporting.

Based on membership ranking and input, the committee develops white papers that consider potential implications, opportunities and/or threats to the industry. The goal is to produce reports that help members understand and mitigate the threats as well as take advantage of the opportunities presented by trends. WSIA also considers the results when planning the Insurtech Conference, education program curricula, member webinars and research topics for RMI students.

### About the Respondents

326 WSIA members participated in the 2020 Heat Map survey. Those respondents break down by the following member types:

- 47.2% - U.S. Wholesale Members (Wholesale Brokers, MGAs, MGUs, Program Managers)
- 33.6% - U.S. Insurance Market Members (Carriers)
- 14.4% - Service Members (Consultants, Inspection Firms, Law Firms, etc.)
- 4.8% - Associate Members (Non-U.S. Brokers/MGAs, Delegated Authority, Risk Bearers and Reinsurers)

### Additional Trends Being Researched

- Autonomous Vehicles
- Bitcoin/Cryptocurrency
- Blockchain
- Nontraditional Insurance Entities
- Political Volatility
- Robotics
- Sharing Economy
- Usage-Based Insurance

### Additional Areas of Member Interest

- Abuse and Molestation Exposures
- Commissions
- Expansion of International Exposure for Smaller Insureds
- Food Product Shifts
- Gun Violence/Active Assailant
- Intellectual Property Coverage
- Nano-technology
Chair, Gary Tiepleman, Western World
Robert Aheart, RT Specialty
Karen Alford, Nationwide E&S/Specialty
Michael Bachman, SCOR Reinsurance Company
Ryan Collier, Risk Placement Services
Derek Crumpler, AmWINS Group
Ken Distel, Atlantic Casualty Insurance Company
Matthew Dunn, JenCap Holdings
Kyle Enderle, Great American Insurance Group
David Enichen, IFG Companies
Emma Gros, Liberty Specialty Markets
Alyssa Guerrieri, Nationwide E&S/Specialty
Bryan Guilbeault, All Risks, Ltd.
Davie Holt, Imperial PFS
Barbara Ingraham, Verisk Insurance Solutions
Mitchell Jawitz, Anderson and Murison
Mike Jones, SCU
Joshua Korver, The Insurance Center
David Laquidara, Jimcor Agencies
Justin Lehtonen, Worldwide Facilities, LLC
Michael Marks, Nationwide E&S/Specialty
Frank Martino, All Risks, Ltd.
Matt Meyer, Risk Placement Services
Milos Rados, Outsource Insurance Professionals, Inc.
Mark Rector, Lloyd’s
Steven Tunks, Oxford Insurance Brokers
Joe Valenza, Virtue Risk Partners
Jessica Wehrum, Bell & Clements Inc.
Patrick White, RSUI

* Committee members as of December 2019. Please visit the WSIA website for a list of current committee members.