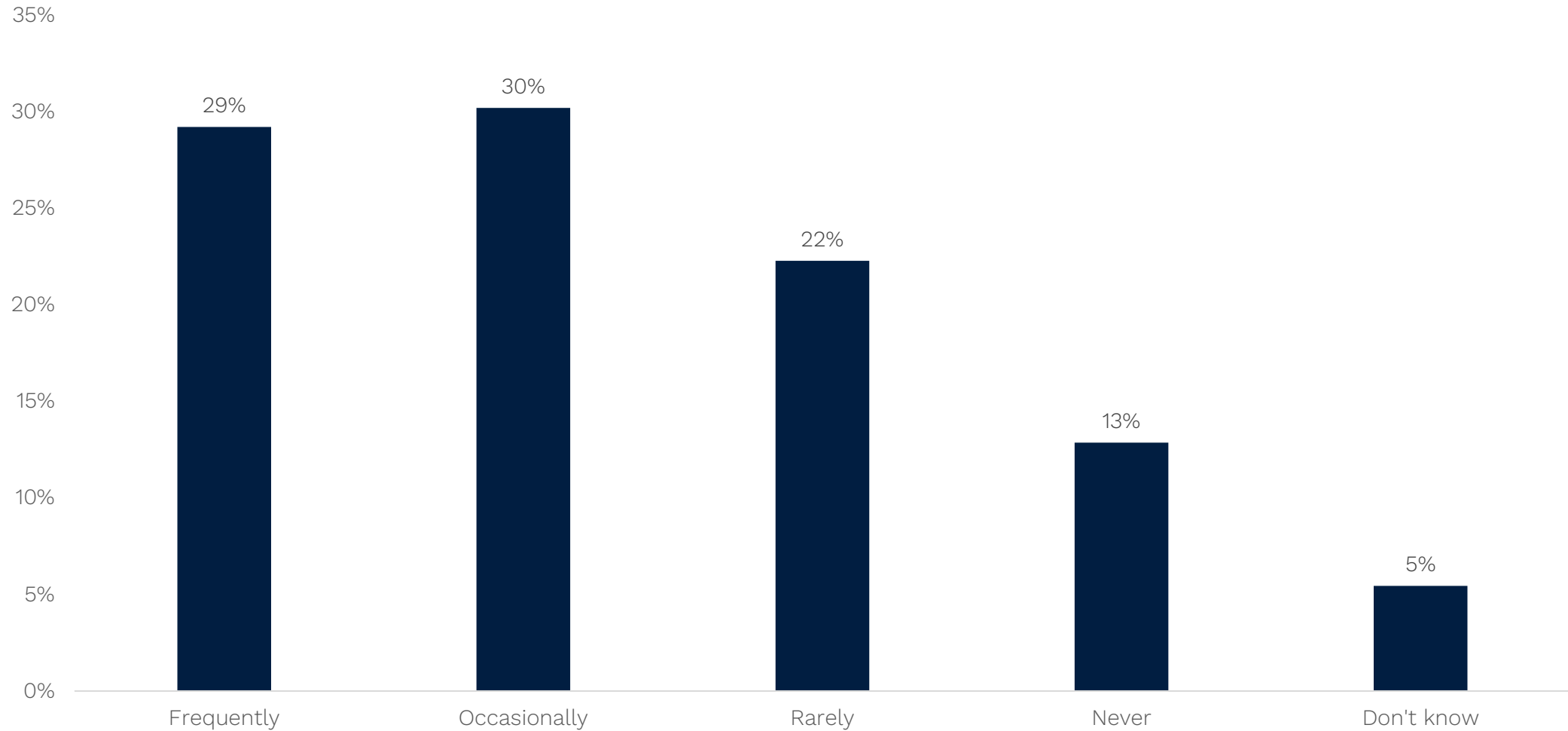
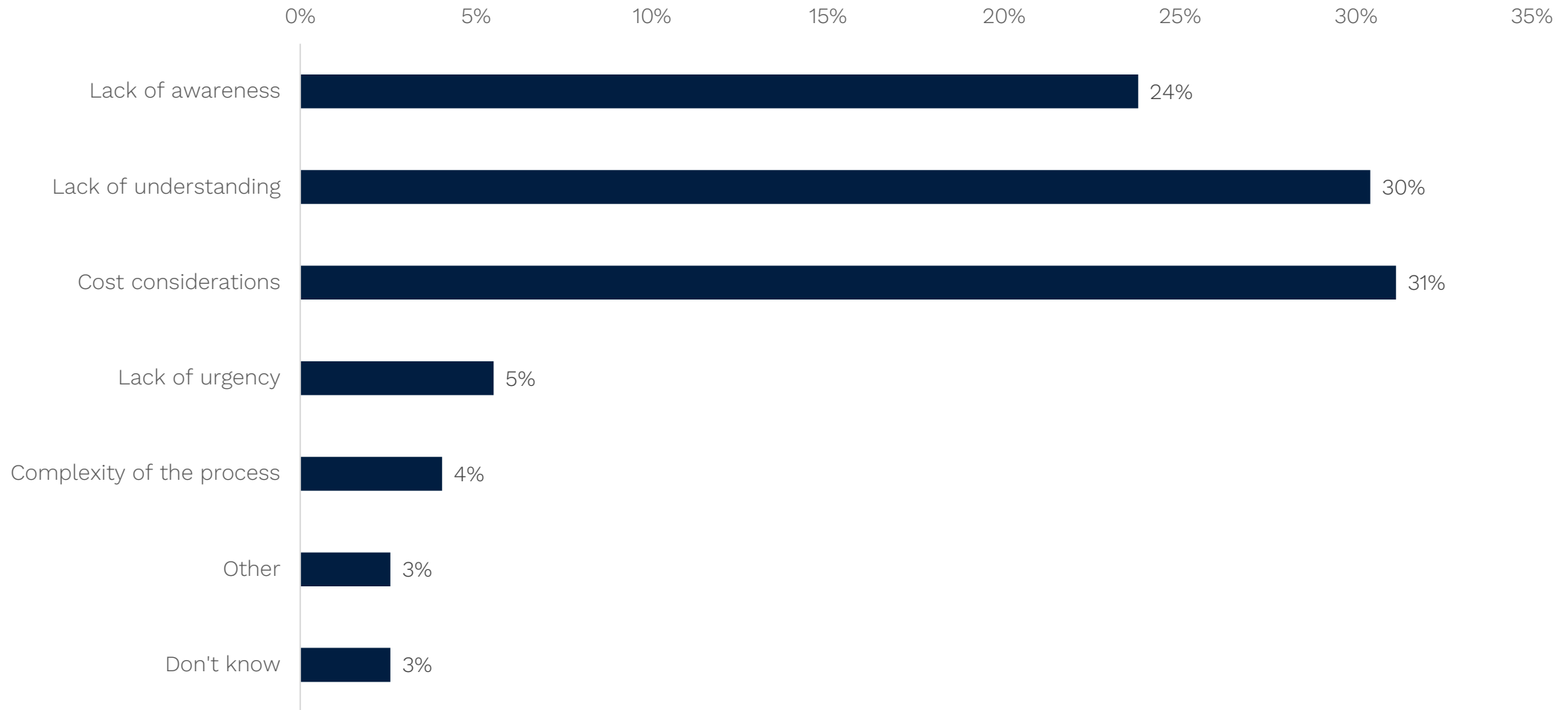


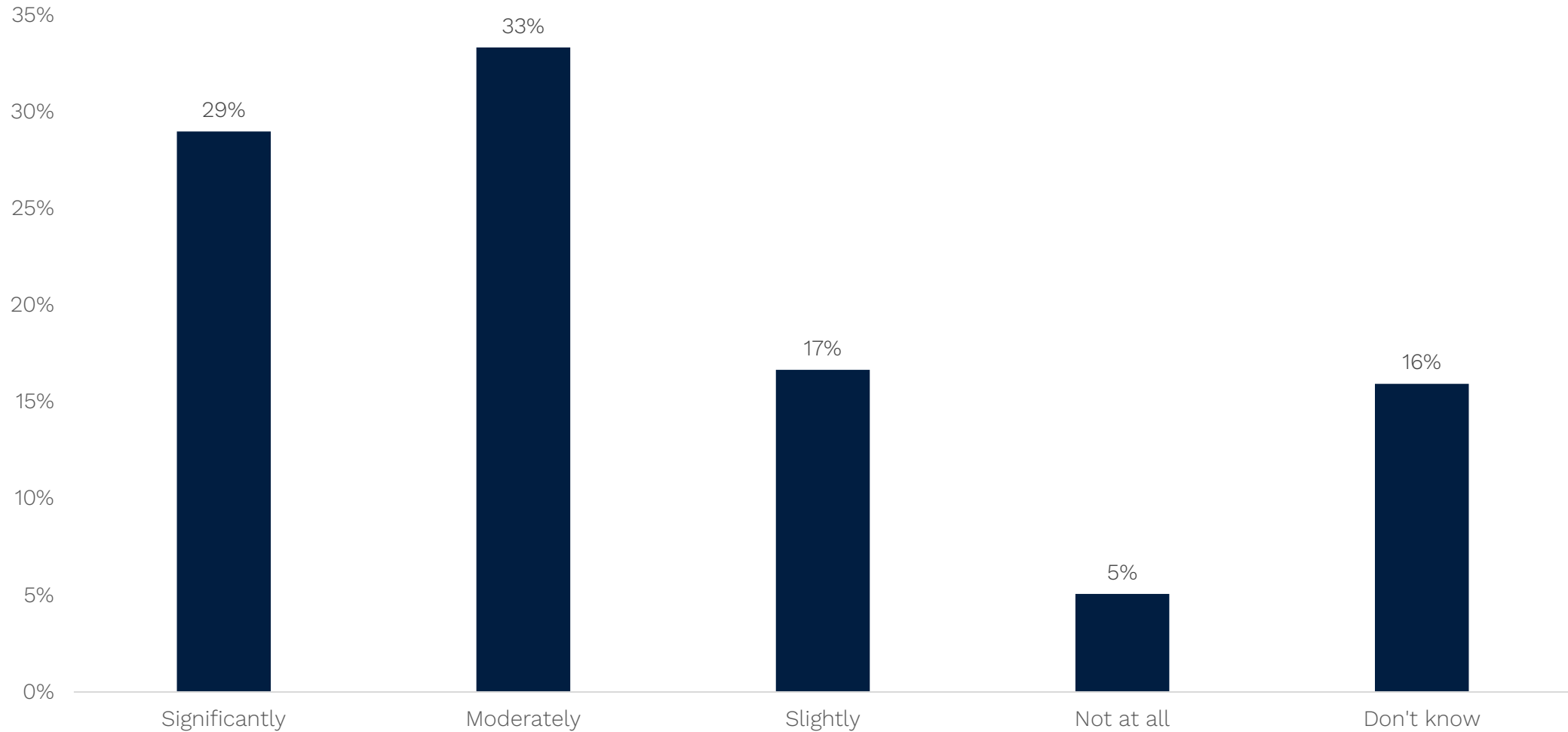
In your role, how often do you encounter underinsurance issues related to reinstatement valuations?



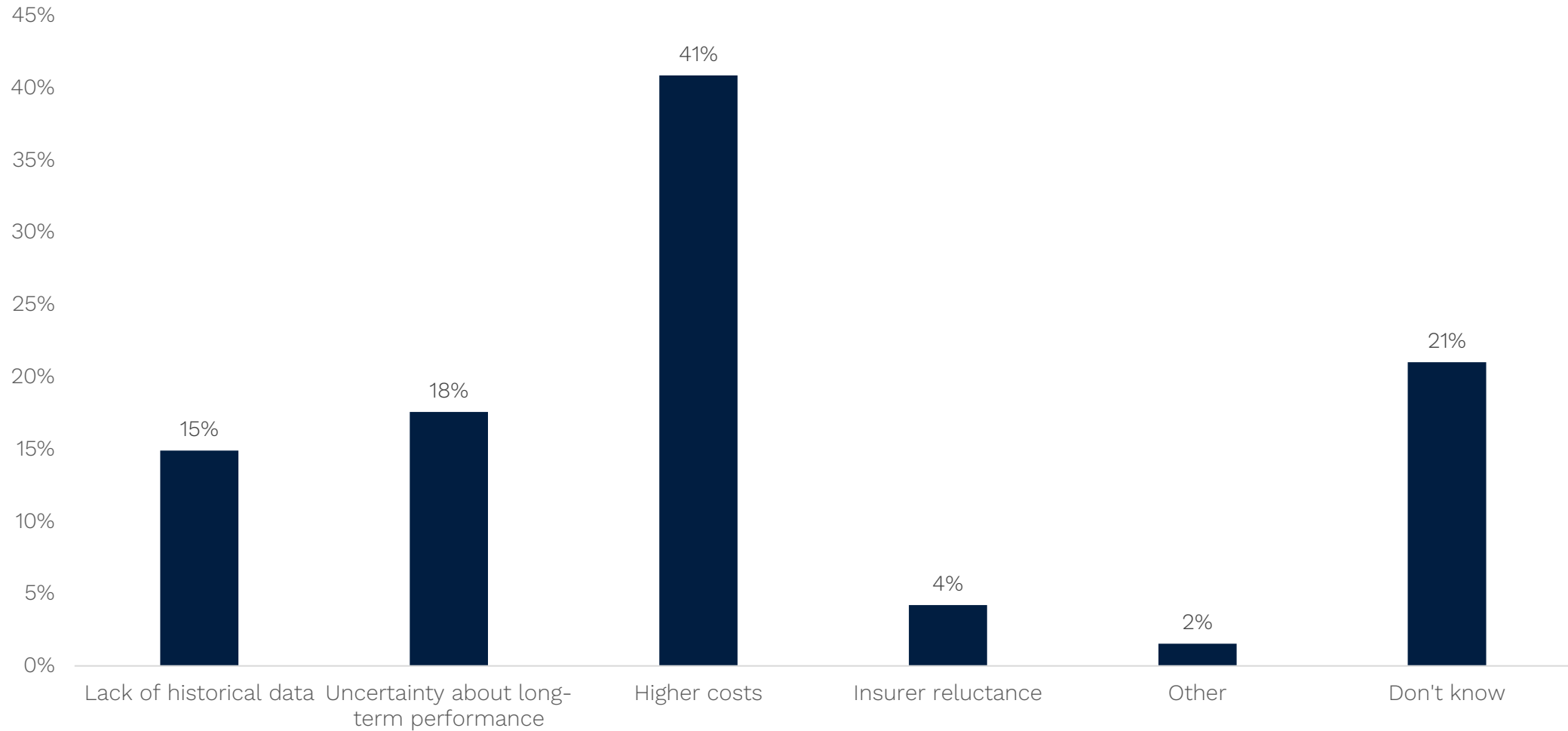
What do you see as the main barriers to customers updating insurance coverage to avoid underinsurance?



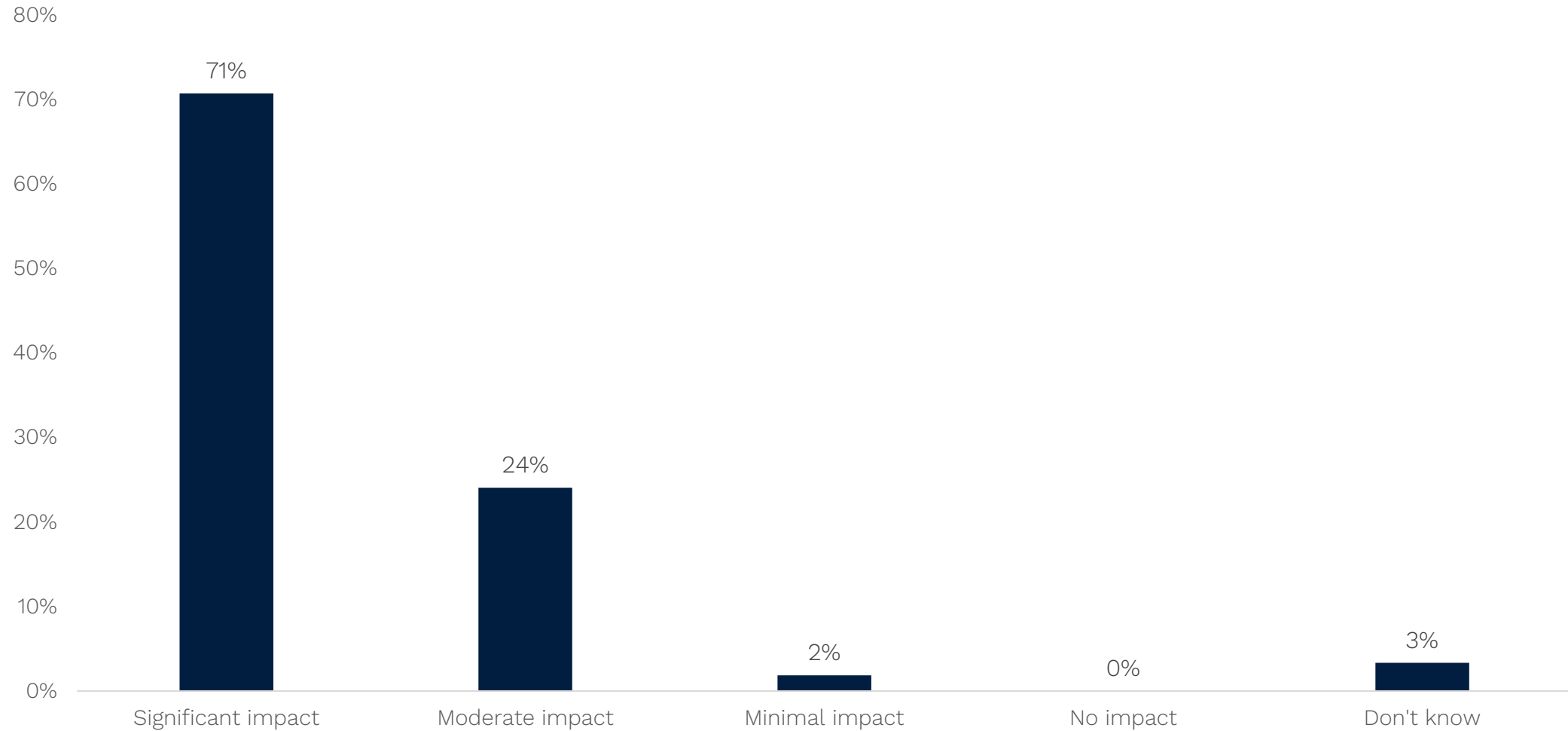
To what extent do you believe AI and automation could improve the process of estimating reinstatement values in the future?



In your experience, what are the main barriers to lower carbon / more sustainable materials and technologies being insured?



What impact do you think rising construction costs have had on your customers / clients in the last two years?



What factors do you think most contribute to incorrect reinstatement valuations?

