

**Nationwide Marketing Research**

**PL/CL Cybersecurity Survey: DRAFT 7/1/22**

**METHODOLOGY,**

Edelman Data & Intelligence will conduct an online survey among the following respondents:

* 400 Independent Insurance Agents
  + Identify as an independent insurance agent
  + Mix of principals, producers, and customer service reps
  + Minimum 100 Agents who primarily sell commercial lines insurance
* 400 Small Business Owners
  + Business owner of a company with 1-50 employees and less than $10M in revenue
* 400 Mid-Market Business Owners
  + Business owner of a company with either 51-500 employees or $10M-$500M in revenue or 20+ fleet vehicles
* 1,000 General Consumers
  + Adults 18+ that live in the United States

**PRELOADS**

P1. Independent Insurance Agents

P2. Small and Mid-Market Business Owners

P3. General Consumers

**CONSENT**

C1. Thank you for your interest in our survey. The survey data collected will be used for research purposes only and all responses you provide are voluntary, anonymous and will be processed in aggregate to assist us and our client in understanding audiences like you. All information collected and processed will be done in accordance with local and international data protection laws. Based on the information above, do you agree to participate?

1. Yes **[CONTINUE]**
2. No **[TERMINATE]**

**SCREENER**

SINT. Thank you for participating in our survey today. It should take about 20 minutes of your time. Your responses are completely anonymous and confidential, so please answer openly and honestly.

S1. Please indicate your current age**: [NUMERIC OPEN END] [RANGE 0-100] [ADD CHECKBOX FOR PREFER NOT TO ANSWER]**

S1A. **[DON’T SHOW QUESTION] [PROGRAMMING NOTE: RECODE INTO THE FOLLOWING SCALE OR AGE BRACKETS]**

1. Under 18 **[TERMINATE]**
2. 18-24
3. 25-34
4. 35-44
5. 45-54
6. 55-64
7. 65+
8. Prefer not to answer **[TERMINATE]**

S1B. **[DON’T SHOW QUESTION] [PROGRAMMING NOTE: RECODE INTO GENERATIONS]**

1. Generation Z (18-25)
2. Millennials (26-41)
3. Generation X (42-55)
4. Boomer (56+)

S2. What is your gender? **[SINGLE SELECT, RANDOMIZE ROWS 1-2]**

1. Man
2. Woman
3. Non-binary
4. Prefer to self-describe, *please specify*: **[OPEN-END]**
5. Prefer not to answer

S3. In which state do you live? **[INSERT DROPDOWN OF 50 STATES] [ADD OPTION FOR “I don’t live in the US” AND TERMINATE]**

**S3a\_Recode [PROGRAMMING NOTE: CODE RESPONSES INTO CATEGORIES BELOW]**

1. Northeast (CT, ME, MA, NH, NJ, NY, PA, RI, VT)
2. Midwest (IL, IN, IA, KS, MI, MN, MO, NE, ND, OH, SD, WI)
3. South (DE, DC, FL, GA, MD, NC, SC, VA, WV, AL, KY, MS, TN, AR, LA, OK, TX)
4. West (AZ, CO, ID, NM, MT, UT, NV, WY, AK, CA, HI, OR, WA)

**S3B\_Recode [PROGRAMMING NOTE: CODE RESPONSES INTO CATEGORIES BELOW]**

1. New England (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont)
2. Mid-Atlantic (New Jersey, New York, Pennsylvania)
3. South (Alabama, Arkansas, Delaware, District of Colombia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, South Carolina, Virginia, West Virginia, Tennessee)
4. Mid-West (Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin)
5. South-West (Arizona, New Mexico, Oklahoma, Texas)
6. Rocky Mountains (Colorado, Idaho, Montana, Nevada, Utah, West Virginia)
7. Pacific Coastal (California, Washington, Oregon, Alaska, Hawaii)

S4. What is the last grade you completed in school? **[SINGLE SELECT]**

* 1. Some grade school (1-8)
  2. Some high school (9-11)
  3. High school graduate (12)
  4. Technical or vocational school
  5. Some College
  6. College Graduate
  7. Graduate or Professional School
  8. Prefer not to answer

S4A. Do you consider yourself to be Hispanic or Latino/a/x origin? Please select one response. **[SINGLE SELECT]**

1. Yes
2. No
3. Prefer not to answer

**[ASK IF S4A/2,3]**

S4B. Which of the following best describes your racial background? Please select all that apply. **[MULTI SELECT, ALPHABETIZE]**

1. White or Caucasian
2. Black or African American
3. Asian or Asian American
4. Native Hawaiian or Other Pacific Islander
5. Indigenous American or Indigenous Alaskan
6. Middle Eastern or North African
7. Prefer to self-describe, *please specify*: **[OPEN-END, ANCHOR, EXCLUSIVE]**
8. Prefer not to answer **[ANCHOR, EXCLUSIVE]**

**[DON’T SHOW]**

**S4C Recode (Race/Ethnicity)**

1. Hispanic [S4A=01]
2. NH-Asian [S4A=02,3 AND S4B=03,04 AND S4B ANSWER COUNT = 1]
3. NH-Black [S4A=02,3 AND S4B=02 AND S4B ANSWER COUNT = 1]
4. NH-White [S4A=02,3 AND S4B=01,06 AND S4BANSWER COUNT = 1]
5. NH-Other [S4A=02,3 AND S4B=05,07 OR S4B ANSWER COUNT > 1]
6. Prefer not to answer [(S4A=3 and S4B=8) OR (S4A=2 and S4B=8)]

S5**.** Which one of the following best describes your total household income? **[SINGLE SELECT]**

1. Under $25,000
2. $25,000 to $49,999
3. $50,000 to $74,999
4. $75,000 to $99,999
5. $100,000 to $149,999
6. $150,000 to $199,999
7. $200,000 or more
8. Prefer not to answer **[TERMINATE IF P1 OR P2]**

S6. Which of the following best describes your employment status? Please select one. **[SINGLE SELECT]**

1. Employed full-time
2. Employed part-time
3. Retired **[TERMINATE IF P1 OR P2]**
4. Homemaker/Stay-at-home parent **[TERMINATE IF P1 OR P2]**
5. Student **[TERMINATE IF P1 OR P2]**
6. Unemployed **[TERMINATE IF P1 OR P2]**
7. Prefer not to answer **[TERMINATE IF P1 OR P2]**

S7. In which of the following industries do you currently work? Please select one. **[SINGLE SELECT]**

1. Advertising / Marketing / Media
2. Agriculture / Forestry / Fishing / Mining
3. Architecture / Engineering
4. Arts / Entertainment / Recreation
5. Automotive
6. Business / Professional Services
7. Construction
8. Computing / Computing Peripherals / Other IT Hardware Manufacturer
9. Education
10. Finance
11. Government
12. Healthcare
13. Insurance
14. Legal
15. Manufacturing / Production
16. Military
17. Non-profit or Religious Organization
18. Non-Governmental Organization
19. Personnel Services
20. Pharmaceuticals
21. Real Estate
22. Restaurant / Fast food
23. Retail
24. Technology
25. Telecommunications
26. Transportation
27. Utilities
28. Wholesale
29. Other **[SPECIFY]**

**[ASK S8 IF S7/ 6, 10, 13]**

S8. Do any of the below job titles apply to you? **[SELECT ONE]**

1. Independent insurance agent
2. Marketing professional
3. Financial analyst
4. Certified public accountant
5. None of the above

**[ASK S9 IF S8/1]**

S9. As an independent insurance agent, what best describes your role? **[SINGLE SELECT]**

1. Principal or owner of the company
2. Producer or agent at the company
3. Customer service representative at the company
4. None of the above **[TERMINATE]**

**[ASK S10 IF S9/1-3]**

S10. Thinking about the services you sell to your customers, how much of your sales come from each of the following? Please be sure your total adds up to 100%. **[RANDOMIZE] [INSERT BOXES TO THE RIGHT OF EACH OPTION AND HAVE A % NEXT TO THE BOX. TOTAL ACROSS 5 OPTIONS MUST EQUAL 100%]**

1. Personal lines (e.g., homeowners, auto, renters, flood, etc.)
2. Commercial lines (e.g., commercial auto, commercial property, workers compensation, etc.)
3. Financial services (e.g., life insurance, annuities, mutual funds, etc.)
4. Employee benefits (e.g., group life insurance, group retirement, group health insurance, etc.)
5. Agricultural insurance (e.g., crop insurance, general liability, equipment, etc.)
6. None of the above **[ANCHOR] [EXCLUSIVE]**

**[DON’T SHOW]**

**S10A. RECODE** **[PROGRAMMING NOTE: CODE RESPONSES INTO CATEGORIES BELOW]**

1. QUALIFY FOR COMMERCIAL LINES [S10/2 > OR = 50]
2. DO NOT QUALIFY FOR COMMERCIAL LINES [S10/2 <50]

**[ASK S11 IF S6/1-2 AND S9 <>1-3]**

S11. Have you ever owned your own business? **[SINGLE SELECT]**

1. Yes, I currently am the sole owner of my own business
2. Yes, I currently am a part owner of a business
3. Yes, I have owned my own business in the past, but not currently **[SKIP TO S17 UNLESS S8/1]**
4. No, I have never owned my own business **[SKIP TO S17 UNLESS S8/1]**

**[ASK S11A IF S6/1-2 AND S9 <>1-3]**

S11A. Which of the following best describes the role you have at the company? **[SINGLE SELECT]**

1. Primary role in an office, cubicle, or other professional administrative setting (i.e., a white-collar or corporate job located in an office or remote setting)
2. Primary role that involves manual or trade-labor (i.e., a blue-collar job)

**[ASK S12 IF S11/1,2 OR S9/1]**

S12. Across all your business’s offices and locations, how many employees does the business have? **[SINGLE SELECT]**

1. 0 employees **[TERMINATE]**
2. 1 to 4 employees
3. 5 to 24 employees
4. 25 to 49 employees
5. 50 to 99 employees
6. 100 to 249 employees
7. 250 to 500 employees
8. 501 to 999 employees
9. 1,000 to 4,999 employees
10. 5,000 or more employees

**[ASK S13 IF S11/1,2 OR S9/1]**

S13**.** Approximately how much revenue did your business make in 2021? **[SINGLE SELECT]**

1. $500,000 or less
2. $500,001 to $1,000,000
3. $1,000,001 to $5,000,000
4. $5,000,001 to $10,000,000
5. $10,000,001 to $50,000,000
6. $50,000,001 to $250,000,000
7. $250,000,001 to $500,000,000
8. More than $500,000,000
9. Don’t Know

**[DON’T SHOW]**

**S13\_RECODE**

1. Small **(S12/r2-4 AND S13/r1-4)**
2. Medium **(S12/r5-7 OR S13/5-7)**
3. Large **(S12/8-10 OR S13/8)**

**[ASK S14 IF S11/1,2]**

S14. Does your business currently own any fleet vehicles?

1. Yes
2. No **[SKIP TO S16]**

**[ASK S15 IF S14/1]**

S15**.** Approximately how many fleet vehicles does your business own? **[SINGLE SELECT]**

1. 1 to 9 vehicles
2. 10 to 19 vehicles
3. 20 to 49 vehicles
4. 50 to 99 vehicles
5. 100 or more vehicles
6. Don’t Know

**[ASK S16 IF S11/1,2]**

S16.Which of the following types of insurance and/or financial services do you currently have for your business and/or its employees? Please select all that apply. **[MULTISELECT][RANDOMIZE]**

1. General liability insurance
2. Property insurance
3. Business owner’s policy insurance
4. Commercial auto insurance
5. Workers’ compensation insurance
6. Professional liability or errors and omissions insurance
7. Employee life insurance
8. Business Income insurance
9. Life insurance
10. Cyber risk insurance
11. Medical insurance
12. Dental insurance
13. Vision insurance
14. 401(k) plan
15. Deferred compensation plan
16. 401(a) plan
17. Other **[SPECIFY] [ANCHOR]**
18. None of the above **[TERMINATE]** **[ANCHOR] [EXCLUSIVE]**

**S100 – Qualification Questions:**

S100A To qualify as **Independent Insurance agent**, respondents must:

* Consent to survey (C1/1)
* 18+ (S1A/2-7)
* Live in the US (S3a\_Recode/1-4)
* Provide household income (S5/1-7)
* Employed full-time or part-time (S6/1-2)
* Identify as independent agent (S8/1)
* Work as a principal, producer, or customer service rep (S9/1-3)
* Sell either personal or commercial lines of insurance (S10/1 > 0 OR S10/2 > 0)

S100B To qualify as **Small Business Owner**, respondents must:

* Consent to survey (C1/1)
* 18+ (S1A/2-7)
* Live in the US (S3a\_Recode/1-4)
* Provide household income (S5/1-7)
* Employed full-time or part-time (S6/1-2)
* Not an independent insurance agent (S7/1-5, 7-9, 11-12, 14-29) OR (S7/6, 10, 13 AND S8/2-5)
* Currently a sole or part owner of a business (S11/1-2)
* Work in a corporate office setting (S11a/1)
* Have less than 50 employees and less than $10M in revenue (S12/2-4 AND S13/1-4)
* Have at least one type of policy for business or employees (S16<>13)

S100C To qualify as **Mid-Market Business Owner**, respondents must:

* Consent to survey (C1/1)
* 18+ (S1A/2-7)
* Live in the US (S3a\_Recode/1-4)
* Provide household income (S5/1-7)
* Employed full-time or part-time (S6/1-2)
* Not an independent insurance agent (S7/1-5, 7-9, 11-12, 14-29) OR (S7/6, 10, 13 AND S8/2-5)
* Currently a sole or part owner of a business (S11/1-2)
* Work in a corporate office setting (S11a/1)
* Have either 50-500 employees or $10M-$500M in revenue or 20+ fleet vehicles (S12/5-7 OR S13/5-7 OR S15/3-4)
* Have at least one type of policy for business or employees (S16<>13)

S100D To qualify as **General Consumers**, respondents must:

* Consent to survey (C1/1)
* 18+ (S1A/2-7)
* Live in the US (S3a\_Recode/1-4)

S100 – Audience Quotas

1. Independent Insurance Agents n400
2. Small Business Owners n400
3. Mid-Market Business Owners n400
4. General Consumers n1000
5. Not qualified; All Else **[TERMINATE]**

S101a – Independent Insurance Agent Gender

1. Male (S100A/1 AND S2/1) n200
2. Female (S100A/1 AND S2/2) n200
3. Non-binary (S100A/1 AND S2/3) COUNTER

S101b - Small Business Owners Gender

1. Male (S100B/1 AND S2/1) n230
2. Female (S100B/1 AND S2/2) n170
3. Non-binary (S100B/1 AND S2/3) COUNTER

S101c - Mid-Market Business Owners Gender

1. Male (S100C/1 AND S2/1) n270
2. Female (S100C/1 AND S2/2) n130
3. Non-binary (S100C/1 AND S2/3) COUNTER

S101d – General Consumer Gender

1. Male (S100D/1 AND S2/1) n500
2. Female (S100D/1 AND S2/2) n500
3. Non-binary (S100D/1 AND S2/3) COUNTER

S102a – Independent Insurance Agent Generation

1. Generation Z (S100A/1 AND S1B/1) n20
2. Millennials (S100A/1 AND S1B/2) n192
3. Generation X (S100A/1 AND S1B/3) n116
4. Boomer (S100A/1 AND S1B/4) n76

S102b - Small Business Owners Generation

1. Generation Z (S100B/1 AND S1B/1) n5
2. Millennials (S100B/1 AND S1B/2) n60
3. Generation X (S100B/1 AND S1B/3) n135
4. Boomer (S100B/1 AND S1B/4) n200

S102c - Mid-Market Business Owners Generation

1. Generation Z (S100C/1 AND S1B/1) n5
2. Millennials (S100C/1 AND S1B/2) n200
3. Generation X (S100C/1 AND S1B/3) n115
4. Boomer (S100C/1 AND S1B/4) n80

S102d - General Consumers Generation

1. Generation Z (S100D /1 AND S1B/1) n90
2. Millennials (S100D /1 AND S1B/2) n280
3. Generation X (S100D /1 AND S1B/3) n260
4. Boomer (S100D/1 AND S1B/4) n370

S103a - Small Business Owners Size of Business

1. 1-4 employees (S100B/1 AND S12/2) n200
2. 5-24 employees (S100B/1 AND S12/3) n135
3. 25-49 employees (S100B/1 AND S12/4) n65

S103b - Mid-Market Business Owners Size of Business

1. 1-49 employees (S100C/1 AND S12/2-4) n40
2. 50-99 employees (S100C/1 AND S12/5) MAX=120
3. 100-249 employees (S100C/1 AND S12/6) MAX=120
4. 250-500 employees (S100C/1 AND S12/7) MAX=120
5. 501-999 employees (S100C/1 AND S12/8) MAX=70
6. 1000-4999 employees (S100C/1 AND S12/9) MAX=70
7. 5000+ employees (S100C/1 AND S12/10) MAX=70

S104a– Independent Insurance Agent Role

1. Principal (S100A/1 AND S9/1) COUNTER
2. Producer (S100A/1 AND S9/2) MAX=225
3. Customer Service Rep. (S100A/1 AND S9/3) MAX=75

S104b – Independent Insurance Agent Commercial Lines Tracking

1. Qualify Commercial lines (S100A/1 AND S10A\_Recode/1) n100
2. All other lines agents (S100A/1 AND S10A\_Recode/2) MAX 300

S105a – General Consumer Region Tracking

1. Northeast (S100D/1 AND S3\_RECODE/1) n240

2. Midwest (S100D/1 AND S3\_RECODE/2) n190

3. South (S100D/1 AND S3\_RECODE/3) n360

4. West (S100D/1 AND S3\_RECODE/4) n210

S106a – General Consumer Ethnicity Tracking

1. White (S100D/1 AND S4C Recode/4) n680
2. Hispanic (S100D/1 AND S4C Recode/1) n130
3. Black (S100D/1 AND S4C Recode/3) n130
4. Asian (S100D/1 AND S4C Recode/2) n40
5. Other (S100D/1 AND S4C Recode/5) n20

**Main Questionnaire**

**[DISPLAY]** Thank you, you have qualified to take the survey. The next questions are about your views of the threat of cyberattacks, cybercrime and cybersecurity today.

**[ASK Q1A IF S100B-D/1] [BUSINESS OWNERS AND CONSUMERS]**

Q1A. A cyberattack is an unwelcome attempt to steal, expose, alter, disable or destroy information through unauthorized access to computer systems (computer, smart phone, smart device, etc.) How concerned are you about a potential cyberattack **[S100B-C/1:** on your business**] [S100D/1:** on you personally**]**? **[SINGLE SELECT]**

1. Not at all concerned
2. Somewhat concerned
3. Moderately concerned
4. Extremely concerned

**[ASK Q1B IF S100A/1] [AGENTS]**

Q1B. In general, how concerned do you think your clients are about potential cyberattacks (on themselves personally or their business)? **[SINGLE SELECT]**

1. Not at all concerned
2. Somewhat concerned
3. Moderately concerned
4. Extremely concerned

**[ASK Q2A IF S100B-C/1 AND Q1A/3-4] [BUSINESS OWNERS]**

Q2A. You indicated that you are moderately or extremely concerned about a potential cyberattack on your business. Why are you concerned? *Please select all that apply.* [MULTI-SELECT] [RANDOMIZE]

1. I do not trust that my employees are diligent enough to fend off all cyberattacks
2. There are not enough IT measures in place to effectively prevent cyberattacks
3. Cyberattacks have been increasingly common in the last few years
4. I do not have cyber risk insurance
5. The pandemic has been a catalyst for new ways to breach our system (for example through remote working, digitized point of sales systems, etc.)
6. I'm concerned there may be increased cyberattacks stemming from the war in Ukraine
7. Maintenance of our IT systems is not conducted regularly enough
8. It is very difficult to find cybersecurity experts to protect my business
9. I don’t think I understand enough about cybersecurity to protect my business
10. With a digital supply chain, there are more devices than ever vulnerable to cyberattacks
11. The data our business collects has not been properly examined for cyberthreats
12. Other [SPECIFY] [ANCHOR]

**[ASK Q2B IF S100D/1 AND Q1A/3-4] [CONSUMERS]**

Q2B. You indicated that you are moderately or extremely concerned about a potential cyberattack. Why are you concerned? *Please select all that apply.* [MULTI-SELECT] [RANDOMIZE]

1. Cyberattacks have become increasingly common in the past few years
2. The pandemic has been a catalyst for new vulnerabilities for a cyberattack (for example through QR code menus, digital points of sale, digital wallets, etc.)
3. I'm concerned because of the potential increase in cyberattacks stemming from the war in Ukraine
4. I do not have anti-virus software strong enough to combat cyberattacks
5. I do not pay close enough attention to my bank and other personal accounts
6. I do not subscribe to proactive, comprehensive monitoring services (bank accounts, credit cards, social media)
7. I am careful and practice good cyber practices, but hackers are smart
8. I do not have insurance against a cyberattack
9. I do not think that I know enough about protecting myself
10. When I lose my wallet or documents, I do not proactively close accounts or report it
11. I am worried that my family members are not adequately prepared to prevent cyberattacks
12. Other [SPECIFY] [ANCHOR]

**[ASK Q3 IF S100A/1] [AGENTS]**

Q3. In your experience, why do businesses consider or purchase cyber risk insurance? Please select all that apply. [MULTI- SELECT] [RANDOMIZE]

* 1. They were recently the victim of a cyberattack
  2. They have witnessed similar businesses become victims of cyberattacks
  3. They are well-informed about cyberattacks and are thinking ahead
  4. They do not trust their employees to avoid a cyberattack
  5. They have read articles in the news warning about cyberattacks
  6. I continuously discuss the need for cyber risk insurance
  7. I’m rarely approached about cyber insurance, so we don’t discuss it [ANCHOR] [EXCLUSIVE]

**[ASK Q4 IF S100A-C/1] [AGENTS AND BUSINESS OWNERS]**

Q4. How often does your business do each of the following regarding employees’ cybersecurity roles and responsibilities? **[SINGLE SELECT]**

**[COLUMNS]**

1. Once a month or more often
2. Every few months
3. Semi-annually
4. Annually
5. Once every two to three years
6. Never
7. Don’t know **[ANCHOR] [EXCLUSIVE]**

**[ROWS]**

1. Sending phishing test emails to employees
2. Provide formal cybersecurity training

**[ASK Q5 IF S100B-D/1] [BUSINESS OWNERS AND CONSUMERS]**

Q5. How confident are you in [S100B-C/1: your business’s] [S100D/1: your] ability to recover from a cyberattack? [SINGLE SELECT]

1. Not at all confident
2. Somewhat confident
3. Moderately confident
4. Extremely confident
5. Never considered/Don’t know

**[ASK ALL]**

Q6. How knowledgeable are you on the following types of cybersecurity threats? **[GRID] [RANDOMIZE]**

**[COLUMNS]**

1. Not at all knowledgeable
2. Somewhat knowledgeable
3. Moderately knowledgeable
4. Extremely knowledgeable

**[ROWS]**

1. Malware such as viruses and trojan horses
2. Malware on Mobile Point of Sale applications (for example credit card information stolen while using Square, Toast, or Shopify)
3. Data breach
4. Denial of Service (DoS) attacks
5. Password attacks
6. Business email compromise (phishing that instructs employees into taking a harmful action, like sending money to the attacker)
7. Phishing
8. Deepfakes
9. Ransomware
10. IoT or Internet of Things security breaches (through Google Home, Alexa, Nest, Ring, Smart TVs, Smart cars etc.)
11. Identification theft (for example passport, social security number, addresses)
12. Digital tax fraud
13. Digital unemployment fraud
14. Attacks on the digital supply chain

**[ASK ALL]**

Q7. **[S100A-C/1:** Has your business**] [S100D/1:** Have you personally**]** everbeen a victim of a cyberattack? **[SINGLE SELECT]**

* 1. Yes
  2. No
  3. Don’t know

**[ASK Q8 IF Q7/1] [ASK ALL]**

Q8. Which, if any, of the following cybersecurity threats **[S100A-C/1:** has your business**] [S100D/1:** have you**]** experienced? *Please select all that apply*.**[MULTI-SELECT] [RANDOMIZE] [SHOW ROWS ONLY IF AT LEAST SOMEWHAT KNOWLEDGEABLE Q6/c2-4]**

1. Malware such as viruses and trojan horses
2. Mobile POS Malware (e.g., Square, Clover, Toast, Shopify)
3. Data breach
4. Denial of Service (DoS) attacks
5. Password attacks
6. Phishing
7. Deepfakes
8. Ransomware
9. Business Email Compromise (fraudulent wire transfer instruction)
10. IoT or Internet of Things security breaches (Google Home, Alexa, Nest, Ring, SmartTVs, Smart cars etc.)
11. Identification theft (for example passport, social security number, addresses)
12. Digital tax fraud
13. Digital unemployment fraud
14. Attacks on the digital supply chain
15. None of the above **[ANCHOR] [EXCLUSIVE]**

**[ASK Q9a IF Q7/1] [ASK ALL]**

Q9a. Did the cyberattack impact or jeopardize **[S100A-C/1:** your business**] [S100D/1:** your personal finances**]**? **[SINGLE SELECT]**

1. Yes
2. No
3. Don’t know

**[ASK Q9b IF S100A-C/1 AND Q7/1] [BUSINESS OWNERS AND AGENTS]**

Q9b. Did the cyberattack negatively impact customer trust or reputation inyour business? **[SINGLE SELECT]**

1. Yes, a major impact
2. Yes, a moderate impact
3. Yes, a minor impact
4. No impact

**[ASK Q10 IF Q7/1]**

Q10. Which of the following best describes your situation when the cyberattack occurred? **[SINGLE SELECT]**

1. I had cyber risk insurance and the attack was covered
2. I had cyber risk insurance, but the attack was not covered
3. I did not have cyber risk insurance

**[ASK Q10a IF S100A-C/1 AND Q7/1] [BUSINESS OWNERS AND AGENTS]**

Q10a. Based on what you currently know, how did the cyberattack infiltrate your business? **[SINGLE SELECT]**

1. Email compromise
2. Phishing
3. Malicious insiders
4. Social engineering, impersonation, or other attempts to manipulate employees
5. Compromised credentials
6. Vulnerabilities from a vendor or third-party software
7. Accidental data loss
8. Lost or stolen devices
9. Cloud misconfiguration
10. Physical security compromise
11. System error
12. Something else (please specify) **[TEXT BOX] [ANCHOR]**
13. Don’t know

**[ASK Q11 IF Q7/1]**

Q11. Did **[S100B-C/1:** your business**] [S100D/1:** you personally**]** know what to do once you identified the attack? **[SINGLE SELECT]**

1. **[S100-B-C/1:** Yes, my business knew exactly what to do**] [S100D/1:** Yes, I knew exactly what to do**]**
2. **[S100-B-C/1:** My business knew where to start, but had to do some research**] [S100D/1:** I knew where to start, but had to do some research**]**
3. **[S100-B-C/1:** My business did not know what to do, and didn’t know where to start**] [S100D/1:** I did not know what to do, and didn’t know where to start**]**

**[ASK Q11A IF S100B-C/1 AND Q7/1] [BUSINESS OWNERS]**

Q11A. Which, if any, of the following steps have you taken since experiencing a cyberattack to prevent future attacks? *Please select all that apply.* **[MULTI-SELECT] [RANDOMIZE]**

1. Provided additional training to employees
2. Appointed a security expert
3. Installed a new cybersecurity software
4. Updated our cybersecurity software
5. Patched more frequently
6. Backed up data following stricter protocols
7. Used only secured Wi-Fi connection
8. Developed an incident response plan
9. Asked my insurance agent for advice and information about insurance
10. Purchased cyber risk insurance
11. Increased my cyber risk insurance coverage amounts
12. Required multi-factor authentication
13. Added encryption features
14. Added regular password update requirements
15. Required admin rights
16. Blocked unsecured websites and social media
17. Other **[SPECIFY] [ANCHOR]**
18. I did not take any steps **[ANCHOR] [EXCLUSIVE]**

**[ASK Q11B IF S100D/1 AND Q7/1] [CONSUMERS]**

Q11B. Which, if any, of the following steps have you taken since experiencing a cyberattack to prevent future attacks? *Please select all that apply.* **[MULTI-SELECT] [RANDOMIZE]**

1. Changed my passwords
2. Installed a new cybersecurity software
3. Updated my cybersecurity software
4. Purchased identification theft protection (relevant to information from passports, social security numbers, addresses, etc.)
5. Asked my insurance agent for advice and information about insurance
6. Bought cyber risk insurance
7. Set-up parental controls
8. Asked my friends and family for advice
9. Added multi-factor authentication to accounts
10. Added comprehensive monitoring of all my accounts
11. Talked to my family members about the risk of cyberattacks and how to mitigate them
12. Began using a password manager
13. Other **[SPECIFY] [ANCHOR]**
14. I did not take any steps **[ANCHOR] [EXCLUSIVE]**

**[ASK Q12 IF S100B-D/1] [BUSINESS OWNERS AND CONSUMERS]**

Q12. Thinking about if **[S100B-C/1:** your business**] [S100D/1:** you personally**]** were to fall victim to a cyberattack in the future, how long do you anticipate recovering from a cyberattack would take? If you are unsure or don’t know, please select that option.  **[SINGLE SELECT]**

1. Up to 1 month
2. 2-3 months
3. 4-6 months
4. 6 months – 1 year
5. More than 1 year
6. Don’t know

**[ASK Q13a IF S100B-D/1]** **[BUSINESS OWNERS AND CONSUMERS]**

Q13a. Thinking about if **[S100B-C/1:** your business**] [S100D/1:** you personally**]** were to fall victim to a cyberattack in the future, how easy would it be to cover the costs of recovery?  **[SINGLE SELECT]**

1. Very difficult
2. Somewhat difficult
3. Somewhat easy
4. Very easy
5. Don’t know

**[ASK Q13b IF S100B-D/1] [BUSINESS OWNERS AND CONSUMERS]**

Q13b. How much do you think it would cost for **[S100B-C/1:** your business**] [S100D/1:** you personally**]** to recover fromthe average cyberattack/identity theft incident?  **[SINGLE SELECT]**

1. Under $100
2. $100 – $499
3. $500 – $749
4. $750 – $999
5. $1,000 – $1,999
6. $2,000 – $2,999
7. $3,000 – $3,999
8. $4,000 – $4,999
9. $5,000+

**[ASK Q14 IF S100B-D/1] [BUSINESS OWNERS AND CONSUMERS]**

Q14. Do you currently have the following security protections? **[GRID] [SINGLE SELECT PER ROW] [RANDOMIZE ROWS]**

**[COLUMNS]**

1. Yes
2. No
3. Not sure

**[ROWS]**

1. Cyber risk insurance
2. Identity protection
3. Data compromise protection

[ASK Q15 IF S100B-D/1 AND Q14/r1,c2] [BUSINESS OWNERS AND CONSUMERS]

Q15. Why don’t you currently have cyber risk insurance? *Please select all that apply*. [RANDOMIZE] [MULTISELECT]

1. My insurance agent has never recommended it to me
2. Cyber risk insurance is too costly
3. I feel that my current cybersecurity software provides sufficient protection
4. I do not feel that [S100B-C/1: my business] [S100D/1: I] will be affected by a cyberattack
5. I had cyber risk insurance in the past and I didn’t find it useful
6. I don’t know enough about cyber risk insurance
7. I did not know cyber risk insurance was available
8. I have trained my employees sufficiently to protect my business from a cyberattack [ASK IF S100B-C/1]
9. I have outsourced my cybersecurity function, so I am not worried [ASK IF S100B-C/1]
10. I don’t feel cyber risk insurance is worth the money
11. Other **[SPECIFY] [ANCHOR]**

**[ASK Q16 IF S100D/1] [CONSUMERS]**

Q16. To the best of your knowledge which types of information or accounts are covered by consumer cyber and data protection monitoring services? *Please select all that apply.* **[MULTI SELECT] [RANDOMIZE]**

1. Financial accounts (e.g., credit cards, retirement accounts, tax records)
2. Social media accounts
3. Auto insurance accounts
4. Health insurance accounts
5. Email accounts
6. Social security number
7. Phone numbers
8. Addresses
9. Loyalty and frequent flyer memberships
10. Passports and identification cards
11. Mother’s maiden name
12. Other **[SPECIFY] [ANCHOR]**
13. None of these **[ANCHOR]**

**[ASK Q16A IF S100D/1 AND Q14/r1,c1] [CONSUMERS]**

Q16A. To the best of your knowledge which of the following does your cyber risk insurance currently monitor to prevent a cyberattack? *Please select all that apply.* **[MULTI SELECT]** **[HOLD ORDER FROM Q16]**

1. Financial accounts (e.g., credit cards, retirement accounts, tax records)
2. Social media accounts
3. Auto insurance accounts
4. Health insurance accounts
5. Email accounts
6. Social security number
7. Phone numbers
8. Addresses
9. Loyalty and frequent flyer memberships
10. Passports and identification cards
11. Mother’s maiden name
12. Other **[SPECIFY]**
13. None of the above **[ANCHOR] [EXCLUSIVE]**

**[ASK Q16B IF S100D/1] [CONSUMERS]**

Q16B. Which of the following do you personally monitor, or pay for a service to monitor, to prevent a cyberattack? *Please select all that apply*. **[MULTI SELECT]** **[HOLD ORDER FROM Q16]**

1. Financial accounts (e.g., credit cards, retirement accounts, tax records)
2. Social media accounts
3. Auto insurance accounts
4. Health insurance accounts
5. Email accounts
6. Social security number
7. Phone numbers
8. Addresses
9. Loyalty and frequent flyer memberships
10. Passports and identification cards
11. Mother’s maiden name
12. Other **[SPECIFY]**
13. None of the above **[ANCHOR] [EXCLUSIVE]**

**[ASK Q16C IF S100D/1 AND SELECTED AT LEAST ONE OPTION IN Q16B] [CONSUMERS]**

Q16C. You mentioned that you monitor each of the following kinds of accounts or personal information. Do you monitor them yourself or pay for a service to do it for you? **[GRID]** **[PIPE IN ROWS SELECTED IN Q16B AND HOLD ORDER]**

**[COLUMNS]**

1. Monitor myself
2. Pay for a service to monitor for me

**[ROWS]**

1. Financial accounts (e.g., credit cards, retirement accounts, tax records)
2. Social media accounts
3. Auto insurance accounts
4. Health insurance accounts
5. Email accounts
6. Social security number
7. Phone numbers
8. Addresses
9. Loyalty and frequent flyer memberships
10. Passports and identification cards
11. Mother’s maiden name

**[ASK Q16D IF S100D/1] [CONSUMERS]**

Q16D. For each option below, which do you agree with the most regarding how you use and manage passwords in general? **[THIS-OR-THAT; SINGLE SELECT PER ROW; RANDOMIZE ROWS]**

|  |  |  |
| --- | --- | --- |
| I use only a few passwords for all my accounts | **OR** | I have unique passwords for most, if not all, of my accounts |
| I rely on my memory to remember my passwords | **OR** | I rely on notes, apps, computer memory, or online tools to help me remember my passwords |
| My passwords are kept private, so that I can only access them | **OR** | My passwords are accessible to others, including close friends and/or family |

**[ASK Q17 IF S100B-D/1] [BUSINESS OWNERS AND CONSUMERS]**

Q17. How prepared **[S100B-C/1:** isyour business**] [S100D/1:** are you**]** in preventing a cyberattack? **[SINGLE SELECT]**

1. Not at all prepared
2. Somewhat prepared
3. Moderately prepared
4. Extremely prepared
5. I don’t know

**[ASK Q18 IF S100B-D/1] [BUSINESS OWNERS AND CONSUMERS]**

Q18. If **[S100B-C/1:** your business**] [S100D/1:** you personally**]** were to fall victim to a cyberattack, would you hire or outsource someone to lead the recovery process for you? **[SINGLE SELECT]**

1. Yes
2. No
3. I’m not sure

**[ASK Q19 IF S100B-D/1] [BUSINESS OWNERS AND CONSUMERS]**

Q19. Thinking about how you would respond if **[S100B-C/1:** your business**] [S100D/1:** y2onally**]** were to fall victim to a cyberattack, how much do you agree or disagree with the following statements? **[GRID] [RANDOMIZE ROWS]**

**[COLUMNS]**

1. Strongly disagree
2. Somewhat disagree
3. Somewhat agree
4. Strongly agree

**[ROWS]**

1. Right now, I have all the resources I would need to recover any losses from the attack
2. I’m confident that I could recover all my losses from the attack
3. I trust that my cyber risk insurance coverage would take care of all my needs **[ASK IF Q14/1 – HAVE CYBER INSURANCE]**
4. I trust that my non-cyber insurance coverages would take care of all my needs
5. I would know where and how to begin the recovery process after the attack
6. I’m confident my business would retain its customers/reputation after the attack **[ASK IF S100-B-C/1]**
7. I would stop doing business with the company responsible for the data breach that impacted me **[ASK IF S100D/1]**
8. I haven’t given much thought to what I would do if I fell victim to a cyberattack **[ANCHOR]**

**[ASK Q20A IF S100B-C/1] [BUSINESS OWNERS]**

Q20A. How interested would you be in purchasing each of the following resources or products to protect against cyberattacks? **[GRID] [RANDOMIZE ROWS]**

**[COLUMNS]**

1. Not at all interested
2. Not too interested
3. Somewhat interested
4. Very interested

**[ROWS]**

1. **Data compromise protection** – First party coverage pays insureds for forensic IT, breach notification, credit monitoring and case management services, legal counsel, PR services, reputational harm, reward payments, regulatory fines and penalties, and PCI assessments, fines and penalties. Third party coverage for suits brought by affected individuals or for judgments brought by states or regulatory agencies.
2. **Identity recovery protection** – Identity theft services for business owners; case management and expense reimbursement for out-of-pocket costs, legal expenses, lost wages, and child or elder care.
3. **Computer Attack protection** – Pays for data restoration, data recreation and system restoration costs due to a computer attack that damages data and/or software; includes business interruption, PR services, reward payments, and future loss avoidance coverage for improvements to a computer system after a computer attack.
4. **Cyber Extortion protection** – Covers expenses of a negotiator or investigator, and payments for eliminating ransomware or extortion threat.
5. **Misdirected Payment Fraud protection** – Pays for direct financial loss resulting from criminal deception using email, facsimile or telephone communications to induce an insured, or a financial institution with which an insured has an account, to send or divert money, securities, or tangible property.
6. **Computer Fraud protection** – Pays for direct financial loss resulting from an unauthorized system access to transfer money from the insured’s premises or bank to another person or place.
7. **Electronic Media Liability protection** – Covers an insured’s settlement and defense costs for suits alleging copyright or trademark infringement, defamation of a person or organization, or violation of a person’s right to privacy.
8. **Network Security Liability protection** – Covers insureds’ settlement and defense costs for suits alleging an insured’s computer security negligence.

**[ASK Q20B IF S100D/1] [CONSUMERS]**

Q20B. How interested would you be in purchasing each of the following resources or products to protect against cyberattacks? **[GRID] [RANDOMIZE ROWS]**

**[COLUMNS]**

1. Not at all interested
2. Not too interested
3. Somewhat interested
4. Very interested

**[ROWS]**

1. **Misdirected Payment Fraud protection** – Pays for direct financial loss resulting from criminal deception using email, facsimile or telephone communications to induce an insured, or a financial institution with which an insured has an account, to send or divert money, securities, or tangible property.
2. **Computer Fraud protection** – Pays for direct financial loss resulting from an unauthorized system access to transfer money from the insured’s premises or bank to another person or place.
3. **Electronic Media Liability protection** – Covers an insured’s settlement and defense costs for suits alleging copyright or trademark infringement, defamation of a person or organization, or violation of a person’s right to privacy.
4. **Network Security Liability protection** – Covers insureds’ settlement and defense costs for suits alleging an insured’s computer security negligence.

**[ASK Q21 IF S100A/1] [AGENTS]**

Q21. Now thinking about your clients, how often do you have conversations with clients about protecting themselves/their business from potential cybersecurity threats? **[SINGLE SELECT]**

1. Never
2. Rarely
3. Sometimes
4. Often
5. Always

**[ASK Q22A IF S100A/1] [AGENTS]**

Q22A. In your opinion, how prepared is the average business owner client for a potential cybersecurity attack? **[SINGLE SELECT]**

1. Not at all prepared
2. Somewhat prepared
3. Moderately prepared
4. Extremely prepared

**[ASK Q22B IF S100A/1] [AGENTS]**

Q22B. In your opinion, how prepared is the average consumer client for a potential cybersecurity attack? **[SINGLE SELECT]**

1. Not at all prepared
2. Somewhat prepared
3. Moderately prepared
4. Extremely prepared

**[ASK Q23A IF S100A/1 AND S9/1] [PRINCIPAL AGENTS]**

Q23A. Which of the following best describes the level of resources you provide your employees to counsel customers on cyberattacks and cyber insurance solutions? **[SINGLE SELECT]**

* 1. No resources are provided
  2. Few resources are provided
  3. Some resources are provided
  4. Plenty of resources are provided

**[ASK Q23B IF S100A-B/1AND S9/2-3] [NON-PRINCIPAL AGENTS]**

Q23B. Which of the following best describes the level of resources provided to you by your employer to counsel customers on cyberattacks and insurance solutions? **[SINGLE SELECT]**

1. No resources are provided
2. Few resources are provided
3. Some resources are provided
4. Plenty of resources are provided

**[ASK Q24 IF S100B-C/1] [BUSINESS OWNERS]**

Q24. Now, we’d like to ask you specifically about mobile point of sale (POS) terminals, such as Square or Clover. This is an electronic device used to process card payments at retail locations. Does your business use these devices? **[SINGLE SELECT]**

* 1. Yes
  2. No
  3. No, but we’re in the process of implementing them

**[ASK Q25 IF S100B-C/1 AND Q24/1,3] [BUSINESS OWNERS]**

Q25. When it comes to mobile POS systems such as Square or Clover, how concerned are you about your customers’ data being stolen?

1. Not at all concerned
2. Somewhat concerned
3. Moderately concerned
4. Extremely concerned

**[ASK Q26 IF S100A/1 OR S100D/1] [AGENTS AND CONSUMERS]**

Q26. Now, we’d like to ask you specifically about mobile point of sale (POS) terminals, such as Square or Clover. This is an electronic device used to process card payments. What is your level of concern when it comes to a business using these devices and your data security? **[SINGLE SELECT]**

1. Not at all concerned
2. Somewhat concerned
3. Moderately concerned
4. Extremely concerned

**[ASK Q27 IF S100B-C/1] [BUSINESS OWNERS]**

Q27. Within the past few years many companies implemented a work from home policy for its employees. Approximately what percent of your employees **currently** work from home or at a remote location? **[SINGLE SELECT]**

1. 0%
2. 1%-24%
3. 25%-49%
4. 50%-74%
5. 75%-99%
6. 100%

**[ASK Q28A IF S100B-C/1 AND Q27/2-6] [BUSINESS OWNERS]**

Q28A. When was the last time your company updated its remote work digital security policy? These policies typically outline guidelines and best practices for employees who work from a location off-site. **[SINGLE SELECT]**

1. Within the past year
2. 1-2 years ago
3. 3 or more years ago
4. My company does not have a remote work security policy

**[ASK IF UPDATED DIGITAL SECURITY POLICY WITHIN PAST TWO YEARS, Q28A/1-2 AND S100B-C/1]**

Q28B. Did your company update its remote work digital security policy as a result of COVID work from home arrangements? **[SINGLE SELECT]**

1. Yes
2. No

**[ASK Q29 IF S100B-C/1 AND Q27/2-6] [BUSINESS OWNERS]**

Q29. Which of the following statements best describes your company’s actions taken since March 2020 because of employees working from home or remotely? **[THIS-OR-THAT; SINGLE SELECT PER ROW; RANDOMIZE ROWS]**

|  |  |  |
| --- | --- | --- |
| My company hasn’t increased our security measures to protect against cyberattacks | **OR** | My company has implemented additional security measures to protect against cyberattacks |
| My business increased its cybersecurity training frequency for employees during the pandemic and remote work | **OR** | My business did not increase its cybersecurity training frequency for employees during the pandemic and remote work |

**[ASK Q30 IF S100B-C/1 AND Q27/2-6] [BUSINESS OWNERS]**

Q30. As a result of having employees working from home or at a remote location, how concerned are you of cyberattacks? **[SINGLE SELECT]**

1. Not at all concerned
2. Somewhat concerned
3. Moderately concerned
4. Extremely concerned

**[ASK Q31 IF S100B-C/1 AND Q27/2-6] [BUSINESS OWNERS]**

Q31. Do you think your employees are more attuned to cyberthreats and how to prevent them compared to before the COVID-19 pandemic? **[SINGLE SELECT]**

1. Yes
2. No
3. Don’t know

**[ASK Q32 IF S100A/1] [AGENTS]**

Q32. How much do you agree or disagree with each of the following statements? **[GRID] [RANDOMIZE]**

**[COLUMNS]**

1. Strongly disagree
2. Somewhat disagree
3. Somewhat agree
4. Strongly agree

**[ROWS]**

1. I’m concerned about the lack of knowledge among my clients around cybersecurity in general
2. Most of my clients are unaware of the security threats from using POS systems such as Square or Clover
3. Many of my clients are not even aware that cyber risk insurance exists
4. Many of my clients are unsure of what is covered in a cyber risk insurance policy
5. Many of my clients are unaware of their exposure to cyberattacks
6. Most of my clients believe the chance of becoming a victim of a cyberattack is small
7. My clients view me as a credible source of information when it comes to cybersecurity
8. I understand the cyber risk insurance offerings I have available to offer my clients
9. I feel prepared to talk to my clients about their cyber risk insurance needs
10. Many of my clients are unaware of the security threats from having employees working from home or a remote location
11. I feel confident talking to my clients about their cyber vulnerabilities and coverages to protect them

**[ASK Q33A IF S100B-C/1 OR S100D/1] [BUSINESS OWNERS AND CONSUMERS]**

Q33A. Have each of the following events made you more or less likely to purchase cybers risk insurance or expand your current level of cyber insurance coverage? **[SINGLE SELECT PER ROW]**

**[COLUMNS]**

1. Much less likely
2. Somewhat less likely
3. No change
4. Somewhat more likely
5. Much more likely

**[ROWS]**

* 1. The Russia / Ukraine war
  2. Increased use of digitized payment methods
  3. Increased use of smart home devices
  4. News covering cyberattacks since the pandemic
  5. Increased use of crypto currency
  6. Increase in employees working remotely since the pandemic **[ASK IF S100B-C/1]**
  7. Increased reliance on technology and data
  8. None of the above **[ANCHOR] [EXCLUSIVE]**

**[ASK Q33B IF S100A/1] [AGENTS]**

Q33B. Have each of the following events made you more or less likely to encourage your clients topurchase or increase their level of cyber insurance coverage? **[SINGLE SELECT PER ROW]**

**[COLUMNS]**

1. Much less likely
2. Somewhat less likely
3. No change
4. Somewhat more likely
5. Much more likely

**[ROWS]**

* 1. The Russia / Ukraine war
  2. Increased use of digitized payment methods
  3. Increased use of smart home devices
  4. News covering frequency of cyberattacks since the pandemic
  5. Increased use of crypto currency
  6. Increase in employees working remotely since the pandemic
  7. Increased reliance among my clients on technology and data

None of the above **[ANCHOR] [EXCLUSIVE]**

**[ASK Q34 IF S100B-C/1] [BUSINESS OWNERS]**

Q34. Does your business currently employ the following roles relating to cybersecurity? **[GRID]** **[SINGLE SELECT PER ROW]**

**[COLUMNS]**

1. Yes
2. No
3. Not sure

**[ROWS]**

1. Chief Information Security Officer
2. Risk manager
3. Dedicated cybersecurity expert and/or team
4. Unofficial cybersecurity leader
5. IT department
6. Outsource to a Managed Service Provider

**[ASK Q35 IF S100B-C/1] [BUSINESS OWNERS]**

Q35. About what percent of your business’s overall IT budget is dedicated to cybersecurity, including cyber insurance and any third-party vendors? **[SINGLE SELECT]**

1. 0%
2. 1% - 9%
3. 10% - 19%
4. 20% - 29%
5. 30% - 39%
6. 40% - 49%
7. 50% - 59%
8. 60% - 69%
9. 70% - 79%
10. 80% - 89%
11. 90% - 100%

**ADDITIONAL DEMOGRAPHIC QUESTIONS**

**[DISPLAY]** Thank you for your responses thus far, we have just a few more questions for classification purposes.

D1. Which of the following describes your current marital status? **[SINGLE SELECT]**

1. Single, never married
2. In a relationship, or living with a partner
3. Married
4. Separated
5. Divorced
6. Widowed
7. Other
8. Prefer not to answer

D2. Would you describe the community you live in as…? **[SINGLE SELECT]**

* 1. Urban, or a downtown area
  2. Suburban, on the outskirts of an urban area
  3. Rural

D3. Do you have any children? **[SINGLE SELECT]**

1. Yes
2. No
3. Prefer not to say

**[DISPLAY]** Thank you for your participation, those are all the questions that we have for you today**.**