

## [Demo] NLP Dataset for Customer Service Automation

<b>Company Type</b>	Health Insurance Companies
<b>Inquiry Category</b>	Premium rate increases notification clarifications
<b>Inquiry Sub-Category</b>	Premium rate increases notification
<b>Description</b>	Customers inquire about the reasons for the increase in their health insurance premiums as well as seeking clarification on the details and timelines of the notification received from the health insurance company.
<b>Data Size</b>	5,015 paraphrases
<b>Want to buy data?</b>	Please contact <a href="mailto:nlp-data@gross.me">nlp-data@gross.me</a> via your business email address.

### Masked sample paraphrases of one "Health Insurance Company" customer inquiry. (Purchased data will not be masked.)

Do these premium \_\_\_\_\_ industry trends, regulations, \_\_\_\_\_ internal decisions \_\_\_\_\_ ?  
\_\_\_\_\_ premium hikes reflective \_\_\_\_\_ changes \_\_\_\_\_ new rules or company \_\_\_\_\_ ?  
Is \_\_\_\_\_ of the \_\_\_\_\_ or are \_\_\_\_\_ made \_\_\_\_\_ the company?  
Is \_\_\_\_\_ hikes \_\_\_\_\_ to industry \_\_\_\_\_ rules or \_\_\_\_\_ ?  
\_\_\_\_\_ the premium hike reflective \_\_\_\_\_ a decision by your \_\_\_\_\_ ?  
\_\_\_\_\_ rate \_\_\_\_\_ industry trends or \_\_\_\_\_ decisions of the \_\_\_\_\_ ?  
Is \_\_\_\_\_ premium \_\_\_\_\_ of \_\_\_\_\_ or your \_\_\_\_\_ choices?  
Can you \_\_\_\_\_ if \_\_\_\_\_ rate hikes \_\_\_\_\_ to \_\_\_\_\_ or internal \_\_\_\_\_ you make?  
\_\_\_\_\_ the premium \_\_\_\_\_ reflective of the \_\_\_\_\_ within \_\_\_\_\_ industry \_\_\_\_\_ they \_\_\_\_\_ decisions \_\_\_\_\_ company?  
Is \_\_\_\_\_ hikes \_\_\_\_\_ of \_\_\_\_\_ in the \_\_\_\_\_ are they \_\_\_\_\_ decisions for \_\_\_\_\_ ?  
Is \_\_\_\_\_ hikes reflective \_\_\_\_\_ in \_\_\_\_\_ industry \_\_\_\_\_ the \_\_\_\_\_ were made?  
\_\_\_\_\_ increase \_\_\_\_\_ to industry rules or \_\_\_\_\_ ?  
\_\_\_\_\_ the premiums \_\_\_\_\_ the changes \_\_\_\_\_ the industry or \_\_\_\_\_ decisions \_\_\_\_\_ company?  
Is \_\_\_\_\_ premium \_\_\_\_\_ just decisions of \_\_\_\_\_ or \_\_\_\_\_ it \_\_\_\_\_ in the \_\_\_\_\_ ?  
Are the \_\_\_\_\_ rate increases \_\_\_\_\_ to industry trends \_\_\_\_\_ ?  
Is \_\_\_\_\_ recent \_\_\_\_\_ increases due to \_\_\_\_\_ changes in your \_\_\_\_\_ inside \_\_\_\_\_ ?  
\_\_\_\_\_ the premium hikes \_\_\_\_\_ industry or \_\_\_\_\_ company's \_\_\_\_\_ ?  
Is the premium hike \_\_\_\_\_ industry \_\_\_\_\_ your \_\_\_\_\_ ?  
Are premium \_\_\_\_\_ to \_\_\_\_\_ or internal \_\_\_\_\_ of \_\_\_\_\_ company?  
The recent rate increases \_\_\_\_\_ in your \_\_\_\_\_ or \_\_\_\_\_ choices you \_\_\_\_\_ your company?  
Is the premium hikes \_\_\_\_\_ of changes \_\_\_\_\_ industry \_\_\_\_\_ decisions \_\_\_\_\_ made?  
Do \_\_\_\_\_ the rate increases \_\_\_\_\_ to industry \_\_\_\_\_ or internal \_\_\_\_\_ ?  
Are \_\_\_\_\_ connected to \_\_\_\_\_ changing, regulations, or \_\_\_\_\_ you make?  
Do the \_\_\_\_\_ hikes reflect \_\_\_\_\_ in the \_\_\_\_\_ just decisions made \_\_\_\_\_ ?  
Are the \_\_\_\_\_ rate increases \_\_\_\_\_ regulations or \_\_\_\_\_ within \_\_\_\_\_ company?  
\_\_\_\_\_ premium \_\_\_\_\_ reflect \_\_\_\_\_ in \_\_\_\_\_ industry, \_\_\_\_\_ or decisions made by \_\_\_\_\_ company?  
Do premiums reflect trends in \_\_\_\_\_ rules \_\_\_\_\_ by your \_\_\_\_\_ ?  
Is \_\_\_\_\_ hike reflective \_\_\_\_\_ in the industry, new rules, or \_\_\_\_\_ ?

Is the \_\_\_\_ hikes \_\_\_\_ changes in the \_\_\_\_ made by \_\_\_\_?

\_\_\_\_ premium \_\_\_\_ increases \_\_\_\_ company decisions or industry \_\_\_\_?

Are the rate increases \_\_\_\_ to \_\_\_\_ changes \_\_\_\_ your \_\_\_\_ made \_\_\_\_ your company?

Can \_\_\_\_ tell me \_\_\_\_ rate \_\_\_\_ to industry \_\_\_\_ regulations \_\_\_\_ internal choices?

Are \_\_\_\_ premium \_\_\_\_ changes in \_\_\_\_ industry or \_\_\_\_ decisions?

Are the \_\_\_\_ hikes \_\_\_\_ changing, \_\_\_\_ or internal decision-making?

Is \_\_\_\_ reflecting \_\_\_\_ changes or just decisions taken \_\_\_\_?

\_\_\_\_ hikes \_\_\_\_ or just made \_\_\_\_ the company?

\_\_\_\_ hikes \_\_\_\_ of industry changes or \_\_\_\_ make?

Is \_\_\_\_ reflective of \_\_\_\_ industry or are \_\_\_\_ just decisions \_\_\_\_ company?

Is the \_\_\_\_ reflective \_\_\_\_ trends \_\_\_\_ the \_\_\_\_ simply decisions made \_\_\_\_ your \_\_\_\_?

Do \_\_\_\_ higher rates \_\_\_\_ because of what's \_\_\_\_ industry or \_\_\_\_ decisions?

Is \_\_\_\_ increasing \_\_\_\_ due \_\_\_\_ industry \_\_\_\_ or internal \_\_\_\_?

Is \_\_\_\_ premium \_\_\_\_ reflective \_\_\_\_ changes in \_\_\_\_ industry \_\_\_\_ company?

Did the recent \_\_\_\_ rate \_\_\_\_ trends or \_\_\_\_?

Is the \_\_\_\_ rate increases due \_\_\_\_ regulations \_\_\_\_ your company?

Are the recent \_\_\_\_ hikes \_\_\_\_ the \_\_\_\_ in \_\_\_\_ or internal \_\_\_\_?

Are \_\_\_\_ rate \_\_\_\_ to industry \_\_\_\_ company policies?

\_\_\_\_ trends \_\_\_\_ the industry or \_\_\_\_ simply \_\_\_\_ made by the company?

\_\_\_\_ premium hikes reflecting changes \_\_\_\_ or \_\_\_\_ by \_\_\_\_ company?

\_\_\_\_ recent rate \_\_\_\_ changing, regulations, or internal \_\_\_\_ you \_\_\_\_?

\_\_\_\_ premium hikes \_\_\_\_ company reflective \_\_\_\_ changes in the \_\_\_\_ or \_\_\_\_?

Is \_\_\_\_ changes \_\_\_\_ industry or the choices you made \_\_\_\_ your company?

Do you \_\_\_\_ rate increases are due to \_\_\_\_ or internal \_\_\_\_?

\_\_\_\_ they \_\_\_\_ due to \_\_\_\_ the industry, \_\_\_\_ or \_\_\_\_ own decisions?

\_\_\_\_ higher \_\_\_\_ related to \_\_\_\_ own decisions, \_\_\_\_ or regulations?

\_\_\_\_ to \_\_\_\_ changes in your industry or the choices you \_\_\_\_ of \_\_\_\_ company?

\_\_\_\_ the premium rate increases \_\_\_\_ to \_\_\_\_ policies \_\_\_\_ your company.

\_\_\_\_ the premium \_\_\_\_ reflective \_\_\_\_ the changes \_\_\_\_ industry \_\_\_\_ it just \_\_\_\_ decision of the \_\_\_\_?

\_\_\_\_ tell \_\_\_\_ if the increased rates \_\_\_\_ influenced \_\_\_\_ industry \_\_\_\_ regulations, or \_\_\_\_ within \_\_\_\_?

Are these higher \_\_\_\_ due \_\_\_\_ happening \_\_\_\_ industry, regulations \_\_\_\_ your \_\_\_\_?

Are \_\_\_\_ increases due \_\_\_\_ your \_\_\_\_ or \_\_\_\_ choices within your company?

\_\_\_\_ the recent rate \_\_\_\_ due to changes \_\_\_\_ or what you \_\_\_\_ inside \_\_\_\_?

\_\_\_\_ recent rate hikes \_\_\_\_ industry \_\_\_\_ regulations, \_\_\_\_ decision \_\_\_\_ within you?

Do these \_\_\_\_ rises \_\_\_\_ broader \_\_\_\_ in \_\_\_\_ or actions \_\_\_\_ our \_\_\_\_?

\_\_\_\_ increases \_\_\_\_ by market trends, regulations or \_\_\_\_ decisions?

\_\_\_\_ you \_\_\_\_ rates are \_\_\_\_ by industry developments \_\_\_\_ inside your organization?

\_\_\_\_ the recent rate increases due \_\_\_\_ industry changes, \_\_\_\_ the \_\_\_\_?

Is \_\_\_\_ premium hikes reflecting \_\_\_\_ changes or \_\_\_\_ of \_\_\_\_?

\_\_\_\_ prices go up \_\_\_\_ to \_\_\_\_ rules \_\_\_\_?

Do \_\_\_\_ show \_\_\_\_ the industry \_\_\_\_ are \_\_\_\_ decisions made by \_\_\_\_ company?

Are \_\_\_\_ due to \_\_\_\_ regulations, or internal choices \_\_\_\_ your \_\_\_\_?

Is the premiums \_\_\_\_ the \_\_\_\_ in \_\_\_\_ industry, \_\_\_\_ rules or \_\_\_\_?

Are \_\_\_\_ hikes \_\_\_\_ of the rules or \_\_\_\_ has \_\_\_\_?

\_\_\_\_ these \_\_\_\_ hikes represent \_\_\_\_ in \_\_\_\_ they simply \_\_\_\_ made by \_\_\_\_ company?

Is \_\_\_\_ hike \_\_\_\_ the industry or \_\_\_\_ decisions?

Are \_\_\_\_ recent rate increases \_\_\_\_ regulations, \_\_\_\_ within your company?

Is \_\_\_\_ reflecting industry changes or \_\_\_\_ your \_\_\_\_?

\_\_\_\_ premium \_\_\_\_ trends in the \_\_\_\_ or \_\_\_\_ just \_\_\_\_ made by \_\_\_\_ company?

\_\_\_\_ hikes \_\_\_\_ reflect industry \_\_\_\_ or just \_\_\_\_ made \_\_\_\_ company.

\_\_\_\_\_ rates \_\_\_\_\_ company policies or industry \_\_\_\_\_?

Do these \_\_\_\_\_ reflect trends \_\_\_\_\_ the \_\_\_\_\_ decisions made \_\_\_\_\_ company?

\_\_\_\_\_ the \_\_\_\_\_ hikes \_\_\_\_\_ changes \_\_\_\_\_ industry or \_\_\_\_\_ rules by \_\_\_\_\_ company?

\_\_\_\_\_ premium hikes \_\_\_\_\_ changes \_\_\_\_\_ the industry \_\_\_\_\_ just decisions \_\_\_\_\_ by \_\_\_\_\_ company?

\_\_\_\_\_ hike reflective \_\_\_\_\_ changes in \_\_\_\_\_ industry, \_\_\_\_\_ or \_\_\_\_\_ company's decisions?

\_\_\_\_\_ reflective \_\_\_\_\_ the \_\_\_\_\_ in the industry or \_\_\_\_\_ made \_\_\_\_\_ the company?

Do these premium \_\_\_\_\_ increases \_\_\_\_\_ decisions \_\_\_\_\_ company?

Are \_\_\_\_\_ reflective \_\_\_\_\_ changes in the \_\_\_\_\_ or \_\_\_\_\_ decisions \_\_\_\_\_ the \_\_\_\_\_?

\_\_\_\_\_ increases reflect \_\_\_\_\_ by your company?

Is the \_\_\_\_\_ hikes \_\_\_\_\_ the industry \_\_\_\_\_ are \_\_\_\_\_ decisions \_\_\_\_\_ the company?

\_\_\_\_\_ these \_\_\_\_\_ rates because \_\_\_\_\_ what is \_\_\_\_\_ in \_\_\_\_\_ industry \_\_\_\_\_ just \_\_\_\_\_ decisions?

Are \_\_\_\_\_ industry changes or \_\_\_\_\_ by your \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ hikes \_\_\_\_\_ of changing \_\_\_\_\_ rules or decisions \_\_\_\_\_ company?

\_\_\_\_\_ premium hikes are \_\_\_\_\_ in \_\_\_\_\_ industry, new \_\_\_\_\_ or \_\_\_\_\_ of \_\_\_\_\_ company.

Do \_\_\_\_\_ reflect \_\_\_\_\_ in the industry, \_\_\_\_\_ or \_\_\_\_\_ decisions made \_\_\_\_\_ the \_\_\_\_\_?

\_\_\_\_\_ premium rate \_\_\_\_\_ market trends, regulations \_\_\_\_\_ internal \_\_\_\_\_?

Are \_\_\_\_\_ increased rates \_\_\_\_\_ industry developments, \_\_\_\_\_ or decisions \_\_\_\_\_ in your \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ hikes \_\_\_\_\_ of \_\_\_\_\_ industry or is it \_\_\_\_\_ company's decision?

Premium \_\_\_\_\_ can reflect \_\_\_\_\_ or just decisions made \_\_\_\_\_.

\_\_\_\_\_ the \_\_\_\_\_ hikes reflective \_\_\_\_\_ changes in \_\_\_\_\_ rules \_\_\_\_\_ the \_\_\_\_\_ that \_\_\_\_\_ made \_\_\_\_\_ your company?

\_\_\_\_\_ premium \_\_\_\_\_ regulations, industry shifts or internal \_\_\_\_\_?

Is \_\_\_\_\_ premium \_\_\_\_\_ reflecting industry \_\_\_\_\_ or just \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ hikes \_\_\_\_\_ changes in the \_\_\_\_\_ or \_\_\_\_\_ by \_\_\_\_\_ company?

\_\_\_\_\_ premium rate \_\_\_\_\_ reflect \_\_\_\_\_ your company?

Are the premium \_\_\_\_\_ to \_\_\_\_\_ or \_\_\_\_\_ decisions?

Is the premium \_\_\_\_\_ with the \_\_\_\_\_ changes, or \_\_\_\_\_ company?

\_\_\_\_\_ premium rate \_\_\_\_\_ to \_\_\_\_\_ decision of your company?

Are \_\_\_\_\_ changes \_\_\_\_\_ industry, new \_\_\_\_\_ or decisions made for \_\_\_\_\_ company?

\_\_\_\_\_ the \_\_\_\_\_ indicative of changes in \_\_\_\_\_ or decisions \_\_\_\_\_ by the \_\_\_\_\_?

Are those \_\_\_\_\_ due to \_\_\_\_\_ happening in \_\_\_\_\_ your \_\_\_\_\_ decisions?

\_\_\_\_\_ these higher \_\_\_\_\_ caused by \_\_\_\_\_ in \_\_\_\_\_ industry or \_\_\_\_\_ decisions?

\_\_\_\_\_ the \_\_\_\_\_ reflective \_\_\_\_\_ or just \_\_\_\_\_ by the company?

Are \_\_\_\_\_ premium bumps \_\_\_\_\_ by \_\_\_\_\_ or internal \_\_\_\_\_?

Is the \_\_\_\_\_ reflective of changes \_\_\_\_\_ new \_\_\_\_\_ company's actions?

Is the \_\_\_\_\_ hikes reflecting changes \_\_\_\_\_ the \_\_\_\_\_?

Is \_\_\_\_\_ up \_\_\_\_\_ to \_\_\_\_\_ industry rules or \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ reflective of changes \_\_\_\_\_ the \_\_\_\_\_ or \_\_\_\_\_ they the decisions \_\_\_\_\_?

Are prices \_\_\_\_\_ because \_\_\_\_\_ or \_\_\_\_\_ own choices?

\_\_\_\_\_ the premium \_\_\_\_\_ of changes in the \_\_\_\_\_ or \_\_\_\_\_ just the \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ reflective \_\_\_\_\_ changes in \_\_\_\_\_ industry, new \_\_\_\_\_ your company?

\_\_\_\_\_ industry changes or just \_\_\_\_\_ by \_\_\_\_\_ company?

\_\_\_\_\_ possible that the increased \_\_\_\_\_ are \_\_\_\_\_ by \_\_\_\_\_ regulations \_\_\_\_\_ and \_\_\_\_\_ made within \_\_\_\_\_ organization?

Do \_\_\_\_\_ premium hikes \_\_\_\_\_ changes \_\_\_\_\_ the \_\_\_\_\_ new \_\_\_\_\_ or \_\_\_\_\_?

Do the \_\_\_\_\_ internal \_\_\_\_\_ decisions?

\_\_\_\_\_ rises match \_\_\_\_\_ the industry, \_\_\_\_\_ changes, or actions within \_\_\_\_\_?

Are \_\_\_\_\_ hikes \_\_\_\_\_ changes \_\_\_\_\_ your \_\_\_\_\_?

Is it possible that these premiums are \_\_\_\_\_ or \_\_\_\_\_?

\_\_\_\_\_ the premium \_\_\_\_\_ reflecting \_\_\_\_\_ decisions your company makes?

\_\_\_\_\_ premium hikes \_\_\_\_\_ changes in the industry, \_\_\_\_\_ made \_\_\_\_\_ your company?

Have \_\_\_\_\_ recent \_\_\_\_\_ increases influenced \_\_\_\_\_ company's \_\_\_\_\_ industry trends?

Is \_\_\_\_ premium hikes reflective \_\_\_\_ changes in \_\_\_\_ are they \_\_\_\_ made \_\_\_\_ ?

Does \_\_\_\_ hikes \_\_\_\_ the \_\_\_\_ new rules or decisions \_\_\_\_ company?

\_\_\_\_ the recent \_\_\_\_ rate increases \_\_\_\_ influenced \_\_\_\_ trends, regulations \_\_\_\_ internal \_\_\_\_ ?

\_\_\_\_ explain \_\_\_\_ the \_\_\_\_ rate \_\_\_\_ are \_\_\_\_ to \_\_\_\_ regulations, or internal choices \_\_\_\_ make?

Is \_\_\_\_ reflective \_\_\_\_ the industry or \_\_\_\_ they \_\_\_\_ made by \_\_\_\_ ?

\_\_\_\_ hike reflective of the industry, \_\_\_\_ decisions the \_\_\_\_ is \_\_\_\_ ?

\_\_\_\_ the premiums reflective of the \_\_\_\_ in \_\_\_\_ industry \_\_\_\_ made \_\_\_\_ your company?

\_\_\_\_ the recent \_\_\_\_ increases due \_\_\_\_ changes in \_\_\_\_ or the \_\_\_\_ make inside \_\_\_\_ your \_\_\_\_ ?

\_\_\_\_ premiums \_\_\_\_ the \_\_\_\_ new rules, or just \_\_\_\_ made \_\_\_\_ company?

\_\_\_\_ the premium \_\_\_\_ reflection of \_\_\_\_ industry or \_\_\_\_ company?

\_\_\_\_ the recent premium rate increases influenced \_\_\_\_ or \_\_\_\_ ?

Can you \_\_\_\_ me \_\_\_\_ recent rate \_\_\_\_ to \_\_\_\_ regulations \_\_\_\_ internal choices?

Is the premium rises \_\_\_\_ line with \_\_\_\_ in \_\_\_\_ our company?

\_\_\_\_ reflective \_\_\_\_ changes in \_\_\_\_ industry \_\_\_\_ made by your company?

\_\_\_\_ due to the \_\_\_\_ in your \_\_\_\_ or the decisions \_\_\_\_ made \_\_\_\_ your \_\_\_\_ ?

Are \_\_\_\_ changes \_\_\_\_ the \_\_\_\_ made by the company?

Premium \_\_\_\_ may \_\_\_\_ industry \_\_\_\_ or decisions made \_\_\_\_ company.

\_\_\_\_ premium \_\_\_\_ reflecting \_\_\_\_ changes \_\_\_\_ decisions \_\_\_\_ the company?

Is it possible that \_\_\_\_ hikes are related to industry \_\_\_\_ ?

\_\_\_\_ reflecting industry changes \_\_\_\_ made by the \_\_\_\_

Do you know \_\_\_\_ those \_\_\_\_ are \_\_\_\_ to \_\_\_\_ regulations, \_\_\_\_ internal \_\_\_\_ making?

Does the \_\_\_\_ the company's \_\_\_\_ the industry?

\_\_\_\_ the \_\_\_\_ hikes \_\_\_\_ of \_\_\_\_ in \_\_\_\_ industry or is your \_\_\_\_ making \_\_\_\_ ?

Are premium rate \_\_\_\_ to \_\_\_\_ trends, \_\_\_\_ the company?

Can you \_\_\_\_ if the recent rate hikes \_\_\_\_ industry \_\_\_\_ or \_\_\_\_ ?

\_\_\_\_ the premium rate \_\_\_\_ industry \_\_\_\_ or internal \_\_\_\_ ?

\_\_\_\_ the hikes reflective \_\_\_\_ the industry or decisions \_\_\_\_ by \_\_\_\_ ?

\_\_\_\_ rises follow trends \_\_\_\_ the \_\_\_\_ regulatory \_\_\_\_ actions within \_\_\_\_ company?

Is \_\_\_\_ premium hike \_\_\_\_ changes in the industry, \_\_\_\_ rules \_\_\_\_ ?

Is the premium hikes \_\_\_\_ the changing \_\_\_\_ or \_\_\_\_ the \_\_\_\_ ?

Can you tell us if \_\_\_\_ are \_\_\_\_ industry \_\_\_\_ regulations, or \_\_\_\_ ?

Are \_\_\_\_ rate increases linked \_\_\_\_ policies \_\_\_\_ the company's \_\_\_\_ ?

\_\_\_\_ premium rate increases been \_\_\_\_ market \_\_\_\_ internal decision \_\_\_\_ processes?

\_\_\_\_ premium hikes reflect \_\_\_\_ in \_\_\_\_ industry or just \_\_\_\_ company?

\_\_\_\_ the \_\_\_\_ hikes reflective \_\_\_\_ industry \_\_\_\_ just decisions made for \_\_\_\_ ?

\_\_\_\_ increases due to the changes \_\_\_\_ or \_\_\_\_ choices you made \_\_\_\_ the company?

Is premium hikes \_\_\_\_ in industry \_\_\_\_ just \_\_\_\_ company?

Is \_\_\_\_ premium hikes \_\_\_\_ changes \_\_\_\_ the \_\_\_\_ is it a \_\_\_\_ by \_\_\_\_ ?

\_\_\_\_ price \_\_\_\_ due to \_\_\_\_ or your choices?

\_\_\_\_ the premium \_\_\_\_ reflective of changes \_\_\_\_ industry, \_\_\_\_ made \_\_\_\_ the company?

Is \_\_\_\_ that \_\_\_\_ increased \_\_\_\_ influenced \_\_\_\_ industry developments, \_\_\_\_ or decisions made internally?

Can \_\_\_\_ me if \_\_\_\_ related \_\_\_\_ industry \_\_\_\_ regulations or internal choices you \_\_\_\_ ?

\_\_\_\_ hikes connected to \_\_\_\_ changing, regulations, or \_\_\_\_ choices \_\_\_\_ make?

Is the premium \_\_\_\_ of \_\_\_\_ or \_\_\_\_ they decisions \_\_\_\_ for \_\_\_\_ ?

Can \_\_\_\_ whether the \_\_\_\_ rate hikes \_\_\_\_ to industry \_\_\_\_ or \_\_\_\_ decision making?

premium \_\_\_\_ industry changes \_\_\_\_ decisions made \_\_\_\_ company?

Is the \_\_\_\_ reflective \_\_\_\_ the industry, new \_\_\_\_ made \_\_\_\_ your company?

Are the rate \_\_\_\_ changes \_\_\_\_ industry or the \_\_\_\_ you made \_\_\_\_ ?

\_\_\_\_ hikes reflecting \_\_\_\_ or decisions \_\_\_\_ company makes?

\_\_\_\_ premium hikes reflect changes \_\_\_\_ the industry, new \_\_\_\_ by \_\_\_\_ company?

Is it \_\_\_\_\_ by industry developments or decisions \_\_\_\_\_ inside your \_\_\_\_\_?

\_\_\_\_\_ in the industry or decisions made \_\_\_\_\_ your \_\_\_\_\_?

\_\_\_\_\_ higher \_\_\_\_\_ due \_\_\_\_\_ what's happening in \_\_\_\_\_ industry or your \_\_\_\_\_?

\_\_\_\_\_ the recent rate \_\_\_\_\_ to \_\_\_\_\_ in \_\_\_\_\_ regulations, \_\_\_\_\_ choices?

Is the premium \_\_\_\_\_ of changes \_\_\_\_\_ or is \_\_\_\_\_ decisions?

Is \_\_\_\_\_ increased \_\_\_\_\_ due \_\_\_\_\_ industry \_\_\_\_\_ rules, \_\_\_\_\_ decision-making?

Are \_\_\_\_\_ hikes \_\_\_\_\_ or just your \_\_\_\_\_ decisions?

\_\_\_\_\_ tell me \_\_\_\_\_ increased \_\_\_\_\_ are influenced by \_\_\_\_\_ developments \_\_\_\_\_ made inside \_\_\_\_\_ organization?

\_\_\_\_\_ premium hikes reflecting \_\_\_\_\_ the industry \_\_\_\_\_ your \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ rate \_\_\_\_\_ reflect decisions \_\_\_\_\_ company?

premium \_\_\_\_\_ reflect \_\_\_\_\_ or decisions made by \_\_\_\_\_?

Is \_\_\_\_\_ premium \_\_\_\_\_ reflective of changed industry \_\_\_\_\_ are they \_\_\_\_\_ made \_\_\_\_\_?

Are premiums reflecting \_\_\_\_\_ in the \_\_\_\_\_ company makes?

Is \_\_\_\_\_ premium hikes \_\_\_\_\_ of changes \_\_\_\_\_ the \_\_\_\_\_ rules or \_\_\_\_\_ you?

\_\_\_\_\_ premiums linked to industry \_\_\_\_\_ policies or \_\_\_\_\_?

Is the \_\_\_\_\_ reflective \_\_\_\_\_ the changes \_\_\_\_\_ your industry or \_\_\_\_\_ made \_\_\_\_\_?

Is \_\_\_\_\_ reflective \_\_\_\_\_ changes, \_\_\_\_\_ just \_\_\_\_\_ by your company?

Is \_\_\_\_\_ company \_\_\_\_\_ due to \_\_\_\_\_ internal \_\_\_\_\_ or industry \_\_\_\_\_?

Is \_\_\_\_\_ premium hikes \_\_\_\_\_ in the \_\_\_\_\_ or your \_\_\_\_\_?

\_\_\_\_\_ the premium \_\_\_\_\_ reflective \_\_\_\_\_ in the \_\_\_\_\_ your company?

Are \_\_\_\_\_ premium \_\_\_\_\_ reflecting \_\_\_\_\_ industry or \_\_\_\_\_ decisions \_\_\_\_\_ by \_\_\_\_\_ company?

\_\_\_\_\_ these \_\_\_\_\_ related to \_\_\_\_\_ decisions, industry \_\_\_\_\_ regulations?

\_\_\_\_\_ premium hikes \_\_\_\_\_ industry change \_\_\_\_\_ your \_\_\_\_\_ makes?

Can \_\_\_\_\_ tell \_\_\_\_\_ increased \_\_\_\_\_ influenced by industry developments or decisions \_\_\_\_\_?

\_\_\_\_\_ hikes reflecting \_\_\_\_\_ just decisions \_\_\_\_\_ company makes?

\_\_\_\_\_ premium \_\_\_\_\_ or your company's decisions?

\_\_\_\_\_ hike reflective \_\_\_\_\_ the \_\_\_\_\_ or simply decisions by \_\_\_\_\_?

\_\_\_\_\_ premium hikes \_\_\_\_\_ of the current rules or \_\_\_\_\_?

\_\_\_\_\_ premium rate \_\_\_\_\_ industry trends \_\_\_\_\_ internal decisions \_\_\_\_\_ the \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ rises \_\_\_\_\_ with \_\_\_\_\_ trends \_\_\_\_\_ regulatory changes \_\_\_\_\_ actions within the \_\_\_\_\_?

Is \_\_\_\_\_ the recent rate increases \_\_\_\_\_ to \_\_\_\_\_ your \_\_\_\_\_ internal \_\_\_\_\_?

Is the premium rate \_\_\_\_\_ linked \_\_\_\_\_ trends, policies or \_\_\_\_\_?

\_\_\_\_\_ increases due to \_\_\_\_\_ in your industry \_\_\_\_\_ choice you made inside \_\_\_\_\_?

Is \_\_\_\_\_ hikes reflective of \_\_\_\_\_ the \_\_\_\_\_ new rules \_\_\_\_\_ by the \_\_\_\_\_?

Is \_\_\_\_\_ premium hike reflective \_\_\_\_\_ rules, or \_\_\_\_\_ you're \_\_\_\_\_?

\_\_\_\_\_ the premium \_\_\_\_\_ of \_\_\_\_\_ changed \_\_\_\_\_ are \_\_\_\_\_ just decisions of \_\_\_\_\_ company?

Are \_\_\_\_\_ higher \_\_\_\_\_ your \_\_\_\_\_ the industry or \_\_\_\_\_?

\_\_\_\_\_ recent \_\_\_\_\_ increases \_\_\_\_\_ changes, regulations or \_\_\_\_\_ at your company?

\_\_\_\_\_ premium \_\_\_\_\_ trends \_\_\_\_\_ are they just decisions made by \_\_\_\_\_?

Is the \_\_\_\_\_ reflective \_\_\_\_\_ changes in the industry, \_\_\_\_\_ or your \_\_\_\_\_?

\_\_\_\_\_ premium \_\_\_\_\_ reflecting industry \_\_\_\_\_ or \_\_\_\_\_ decisions?

\_\_\_\_\_ these premium \_\_\_\_\_ reflective \_\_\_\_\_ trends \_\_\_\_\_ the industry \_\_\_\_\_ decisions \_\_\_\_\_ your company?

Is premium hikes related \_\_\_\_\_ changes \_\_\_\_\_ decisions \_\_\_\_\_ the \_\_\_\_\_?

\_\_\_\_\_ premium \_\_\_\_\_ influenced by industry \_\_\_\_\_ or \_\_\_\_\_ regulations?

\_\_\_\_\_ rate increases indicative of your \_\_\_\_\_?

Are \_\_\_\_\_ higher \_\_\_\_\_ what's \_\_\_\_\_ the industry or \_\_\_\_\_ own decisions?

\_\_\_\_\_ recent rate increases due \_\_\_\_\_ the \_\_\_\_\_ industry \_\_\_\_\_ your \_\_\_\_\_ the company?

\_\_\_\_\_ these \_\_\_\_\_ to \_\_\_\_\_ changes, regulations, \_\_\_\_\_ internal company choices?

Have your \_\_\_\_\_ been \_\_\_\_\_ by \_\_\_\_\_ or \_\_\_\_\_ decision making?

\_\_\_\_\_ are \_\_\_\_\_ changes or \_\_\_\_\_ by the company.

Is \_\_\_\_\_ influenced \_\_\_\_\_ industry \_\_\_\_\_ regulations, \_\_\_\_\_ internal choices?  
 \_\_\_\_\_ the premiums \_\_\_\_\_ of \_\_\_\_\_ changes \_\_\_\_\_ the \_\_\_\_\_ just decisions made by \_\_\_\_\_ company?

Is the \_\_\_\_\_ of \_\_\_\_\_ changes in the industry \_\_\_\_\_ decisions made \_\_\_\_\_?

Do the \_\_\_\_\_ do with \_\_\_\_\_ own \_\_\_\_\_ the industry or \_\_\_\_\_?

Is the premium \_\_\_\_\_ reflective \_\_\_\_\_ changes \_\_\_\_\_ the \_\_\_\_\_ or \_\_\_\_\_ decisions?

Is the company \_\_\_\_\_ to an internal \_\_\_\_\_ rules?

Is \_\_\_\_\_ premium hike reflective \_\_\_\_\_ the industry \_\_\_\_\_ is it just \_\_\_\_\_ by \_\_\_\_\_?

The premium \_\_\_\_\_ may be \_\_\_\_\_ the \_\_\_\_\_ decisions of \_\_\_\_\_ company.  
 \_\_\_\_\_ premiums reflective of \_\_\_\_\_ rules or \_\_\_\_\_ company has \_\_\_\_\_?

Are \_\_\_\_\_ premiums \_\_\_\_\_ of changes in \_\_\_\_\_ industry \_\_\_\_\_ just \_\_\_\_\_ made for \_\_\_\_\_?  
 \_\_\_\_\_ reflecting changes in \_\_\_\_\_ decisions made \_\_\_\_\_ your company?  
 \_\_\_\_\_ the \_\_\_\_\_ reflective \_\_\_\_\_ current \_\_\_\_\_ or decisions \_\_\_\_\_ company \_\_\_\_\_ made?

Is \_\_\_\_\_ up due \_\_\_\_\_ or your \_\_\_\_\_ choices?

premium \_\_\_\_\_ reflecting \_\_\_\_\_ just decisions made by the \_\_\_\_\_.

Is \_\_\_\_\_ price up because of \_\_\_\_\_ or \_\_\_\_\_?

Is the premium \_\_\_\_\_ of \_\_\_\_\_ are they \_\_\_\_\_ of the \_\_\_\_\_?

Are these higher \_\_\_\_\_ related \_\_\_\_\_ what's \_\_\_\_\_ just your own \_\_\_\_\_?

Have \_\_\_\_\_ influenced \_\_\_\_\_ market \_\_\_\_\_ or internal decision-making processes?  
 \_\_\_\_\_ premium hikes \_\_\_\_\_ industry \_\_\_\_\_ or just decisions made \_\_\_\_\_.

\_\_\_\_\_ hike reflective of \_\_\_\_\_ the industry, new rules or \_\_\_\_\_ company?  
 \_\_\_\_\_ the \_\_\_\_\_ hikes \_\_\_\_\_ of changes \_\_\_\_\_ or \_\_\_\_\_ they \_\_\_\_\_ decisions \_\_\_\_\_ the company?  
 \_\_\_\_\_ increases \_\_\_\_\_ to \_\_\_\_\_ trends or internal \_\_\_\_\_ decisions?

Are the premium \_\_\_\_\_ linked \_\_\_\_\_ internal decisions \_\_\_\_\_?

Do the premium hikes \_\_\_\_\_ taken by your company?

\_\_\_\_\_ recent rate hikes \_\_\_\_\_ changing, regulations \_\_\_\_\_ internal \_\_\_\_\_ have for?

Is the recent \_\_\_\_\_ increases \_\_\_\_\_ by \_\_\_\_\_ or \_\_\_\_\_ decisions?

Is \_\_\_\_\_ rates \_\_\_\_\_ what's happening \_\_\_\_\_ industry, regulations or \_\_\_\_\_ your \_\_\_\_\_ decisions?

Are \_\_\_\_\_ premiums \_\_\_\_\_ in the industry, \_\_\_\_\_ your company?  
 \_\_\_\_\_ hikes \_\_\_\_\_ changing \_\_\_\_\_ or decisions made by the \_\_\_\_\_?

Are premium hikes \_\_\_\_\_ decisions \_\_\_\_\_ by \_\_\_\_\_?

Is the \_\_\_\_\_ of change \_\_\_\_\_ the industry \_\_\_\_\_ your \_\_\_\_\_?

Is \_\_\_\_\_ to industry trends or \_\_\_\_\_ decisions?

\_\_\_\_\_ recent \_\_\_\_\_ increases \_\_\_\_\_ to changes in your \_\_\_\_\_ within your \_\_\_\_\_?  
 \_\_\_\_\_ the \_\_\_\_\_ reflective of the \_\_\_\_\_ industry \_\_\_\_\_ just \_\_\_\_\_ by your \_\_\_\_\_?

Is \_\_\_\_\_ premium hike reflective of \_\_\_\_\_ the \_\_\_\_\_ or \_\_\_\_\_ taken \_\_\_\_\_ company?  
 \_\_\_\_\_ hike reflective \_\_\_\_\_ in the industry or is it just \_\_\_\_\_ of \_\_\_\_\_?

Do \_\_\_\_\_ rises \_\_\_\_\_ with \_\_\_\_\_ changes or actions \_\_\_\_\_ company?

\_\_\_\_\_ the \_\_\_\_\_ hikes \_\_\_\_\_ changes \_\_\_\_\_ the industry \_\_\_\_\_ just \_\_\_\_\_ company's decisions?  
 \_\_\_\_\_ hikes \_\_\_\_\_ of industry changes \_\_\_\_\_ company decisions?

\_\_\_\_\_ bumps influenced \_\_\_\_\_ industry shifts, regulations \_\_\_\_\_ choices?  
 \_\_\_\_\_ reflective \_\_\_\_\_ changes \_\_\_\_\_ the industry or \_\_\_\_\_ just decisions \_\_\_\_\_ for \_\_\_\_\_ company?  
 \_\_\_\_\_ these \_\_\_\_\_ rates due \_\_\_\_\_ regulations or \_\_\_\_\_ own \_\_\_\_\_?

Is \_\_\_\_\_ premium \_\_\_\_\_ reflective of changes \_\_\_\_\_ the industry or just \_\_\_\_\_?

Is \_\_\_\_\_ hikes reflecting industry changes, \_\_\_\_\_ make?

Do you \_\_\_\_\_ hikes \_\_\_\_\_ to industry \_\_\_\_\_ regulations, or \_\_\_\_\_ choices?

Is \_\_\_\_\_ premium hikes reflective \_\_\_\_\_ what's \_\_\_\_\_ in \_\_\_\_\_ or \_\_\_\_\_ they \_\_\_\_\_ for your \_\_\_\_\_?  
 \_\_\_\_\_ the recent \_\_\_\_\_ rate increases influenced by \_\_\_\_\_ decisions?

Is the \_\_\_\_\_ hikes just \_\_\_\_\_ company or \_\_\_\_\_ of changes in the \_\_\_\_\_?

Are \_\_\_\_\_ recent \_\_\_\_\_ to industry changes, \_\_\_\_\_ internal \_\_\_\_\_ choices?  
 \_\_\_\_\_ the \_\_\_\_\_ hikes reflective \_\_\_\_\_ industry or \_\_\_\_\_ their decision made \_\_\_\_\_ company?

\_\_\_\_ the \_\_\_\_ linked \_\_\_\_ decisions of your company?  
 \_\_\_\_ the premium hikes \_\_\_\_ the industry or \_\_\_\_ made \_\_\_\_ the \_\_\_\_?  
 \_\_\_\_ the \_\_\_\_ due \_\_\_\_ the changes in your industry \_\_\_\_ choices \_\_\_\_ make \_\_\_\_ your company?  
 Is the \_\_\_\_ of \_\_\_\_ in the industry \_\_\_\_ decisions \_\_\_\_ your \_\_\_\_?  
 Do \_\_\_\_ with actions \_\_\_\_ the company?  
 Is \_\_\_\_ premium hike \_\_\_\_ or \_\_\_\_ decisions by \_\_\_\_ company?  
 \_\_\_\_ increases linked \_\_\_\_ industry trends or decisions \_\_\_\_ company?  
 Are the increased \_\_\_\_ by industry \_\_\_\_ regulations \_\_\_\_ outside \_\_\_\_ inside \_\_\_\_ organization?  
 Can you tell me if \_\_\_\_ related to \_\_\_\_ changing, regulation \_\_\_\_ making?  
 Is the premium hike \_\_\_\_ of \_\_\_\_ rules, \_\_\_\_ decisions \_\_\_\_?  
 Is \_\_\_\_ premiums \_\_\_\_ changes \_\_\_\_ industry, \_\_\_\_ rules or decisions?  
 \_\_\_\_ the premium \_\_\_\_ reflect \_\_\_\_ the \_\_\_\_ are \_\_\_\_ decisions made by \_\_\_\_ company?  
 Can you tell me if the rate \_\_\_\_ are \_\_\_\_ decision \_\_\_\_?  
 Are the \_\_\_\_ hikes reflective \_\_\_\_ the \_\_\_\_ or \_\_\_\_ company \_\_\_\_?  
 Can \_\_\_\_ tell \_\_\_\_ hikes are related to \_\_\_\_ regulations \_\_\_\_ internal decision-making?  
 Have \_\_\_\_ gone \_\_\_\_ to \_\_\_\_ rules or your \_\_\_\_?  
 Are the \_\_\_\_ increases due \_\_\_\_ the \_\_\_\_ of your industry or the \_\_\_\_ you \_\_\_\_?  
 \_\_\_\_ premium \_\_\_\_ linked \_\_\_\_ industry trends, policies or \_\_\_\_?  
 Is \_\_\_\_ premium \_\_\_\_ reflective of \_\_\_\_ in \_\_\_\_ rules \_\_\_\_ decisions taken by \_\_\_\_?  
 Is \_\_\_\_ premium \_\_\_\_ related to \_\_\_\_ in the industry, new \_\_\_\_?  
 Can you clarify \_\_\_\_ those \_\_\_\_ rate hikes \_\_\_\_ or internal decision \_\_\_\_?  
 \_\_\_\_ premium increases \_\_\_\_ industry \_\_\_\_ or \_\_\_\_ made by your \_\_\_\_?  
 \_\_\_\_ the \_\_\_\_ reflective of \_\_\_\_ the industry or \_\_\_\_ it \_\_\_\_ made for \_\_\_\_ company?  
 Are \_\_\_\_ hikes reflecting \_\_\_\_ or decisions \_\_\_\_ makes?  
 Is the \_\_\_\_ hikes reflective \_\_\_\_ in the \_\_\_\_ or \_\_\_\_ by your \_\_\_\_.  
 Are \_\_\_\_ premiums \_\_\_\_ by \_\_\_\_ regulations or internal \_\_\_\_?  
 Are premium rate \_\_\_\_ tied \_\_\_\_ trends \_\_\_\_ decisions \_\_\_\_ the \_\_\_\_?  
 Is \_\_\_\_ of \_\_\_\_ in the \_\_\_\_ just decisions \_\_\_\_ for your company?  
 \_\_\_\_ premium hikes reflect \_\_\_\_ the industry \_\_\_\_ are they \_\_\_\_ by \_\_\_\_?  
 Are premium hikes reflective \_\_\_\_ the industry, \_\_\_\_ are they decisions \_\_\_\_?  
 \_\_\_\_ tell us \_\_\_\_ the increased rates \_\_\_\_ influenced by industry developments \_\_\_\_ within \_\_\_\_?  
 Do \_\_\_\_ premium \_\_\_\_ reflect trends in \_\_\_\_ or decisions \_\_\_\_ by \_\_\_\_ company?  
 \_\_\_\_ rates \_\_\_\_ anything to do \_\_\_\_ what's happening in \_\_\_\_ regulations \_\_\_\_ your own decisions?  
 Is \_\_\_\_ hikes \_\_\_\_ decisions \_\_\_\_ by your company or \_\_\_\_ reflective of changes \_\_\_\_?  
 \_\_\_\_ recent \_\_\_\_ rate \_\_\_\_ been influenced by \_\_\_\_ trends or \_\_\_\_?  
 \_\_\_\_ the premium hikes \_\_\_\_ in the \_\_\_\_ or \_\_\_\_ decisions made for your \_\_\_\_?  
 Do \_\_\_\_ these \_\_\_\_ due to what's happening in \_\_\_\_ industry or \_\_\_\_?  
 \_\_\_\_ reflective of changes in \_\_\_\_ they decisions \_\_\_\_ by your company?  
 Is \_\_\_\_ reflective \_\_\_\_ changes \_\_\_\_ industry \_\_\_\_ they just decisions \_\_\_\_ by you?  
 Are the premium \_\_\_\_ reflective of \_\_\_\_ changes or \_\_\_\_ by \_\_\_\_ company?  
 Can \_\_\_\_ recent \_\_\_\_ hikes are related \_\_\_\_ industry changing, regulations or \_\_\_\_?  
 \_\_\_\_ the \_\_\_\_ hike \_\_\_\_ of \_\_\_\_ rules, or \_\_\_\_?  
 Is \_\_\_\_ premiums \_\_\_\_ changes in \_\_\_\_ industry or \_\_\_\_ they \_\_\_\_ your company?  
 Is the \_\_\_\_ hikes \_\_\_\_ of \_\_\_\_ the \_\_\_\_ new \_\_\_\_ or \_\_\_\_ of your \_\_\_\_?  
 \_\_\_\_ recent rate \_\_\_\_ related \_\_\_\_ changing, regulations, or \_\_\_\_ choices?  
 \_\_\_\_ those \_\_\_\_ rate \_\_\_\_ are related to \_\_\_\_ regulations or internal choices?  
 Can \_\_\_\_ tell \_\_\_\_ increased rates are influenced by \_\_\_\_ regulations \_\_\_\_ made inside your \_\_\_\_?  
 Are the recent rate increases due \_\_\_\_ industry or \_\_\_\_ made \_\_\_\_ the company?  
 \_\_\_\_ rate increases \_\_\_\_ to \_\_\_\_ changes in your industry, or \_\_\_\_ you made \_\_\_\_ company?  
 Does the premium \_\_\_\_ reflect \_\_\_\_ the \_\_\_\_ rules, \_\_\_\_ decisions taken by \_\_\_\_?

\_\_\_\_\_ increases reflecting industry \_\_\_\_\_ or just \_\_\_\_\_ made \_\_\_\_\_ company?  
 Do \_\_\_\_\_ know \_\_\_\_\_ the recent \_\_\_\_\_ hikes are related \_\_\_\_\_ industry \_\_\_\_\_ regulations, \_\_\_\_\_ ?  
 Is the premium hikes \_\_\_\_\_ the \_\_\_\_\_ or their \_\_\_\_\_ ?  
 \_\_\_\_\_ the \_\_\_\_\_ changes in \_\_\_\_\_ industry, new \_\_\_\_\_ your company?  
 \_\_\_\_\_ the premium rate increases \_\_\_\_\_ your \_\_\_\_\_ ?  
 Are the premium \_\_\_\_\_ increases linked \_\_\_\_\_ company's \_\_\_\_\_ industry \_\_\_\_\_ ?  
 \_\_\_\_\_ the premium \_\_\_\_\_ reflective of \_\_\_\_\_ in \_\_\_\_\_ ?  
 \_\_\_\_\_ hikes \_\_\_\_\_ current trends in the industry or \_\_\_\_\_ decisions \_\_\_\_\_ by \_\_\_\_\_ company?  
 Are premium hikes \_\_\_\_\_ or \_\_\_\_\_ the decisions \_\_\_\_\_ your \_\_\_\_\_ ?  
 \_\_\_\_\_ these recent rate increases due to \_\_\_\_\_ the company?  
 Is \_\_\_\_\_ linked to industry trends \_\_\_\_\_ company?  
 Are premiums \_\_\_\_\_ trends, policies \_\_\_\_\_ decisions \_\_\_\_\_ your \_\_\_\_\_ ?  
 Are the recent \_\_\_\_\_ related to \_\_\_\_\_ your \_\_\_\_\_ choices?  
 \_\_\_\_\_ the premium hikes reflect changes \_\_\_\_\_ the \_\_\_\_\_ decisions \_\_\_\_\_ company?  
 Are premium \_\_\_\_\_ or \_\_\_\_\_ made by your company?  
 \_\_\_\_\_ premium hike \_\_\_\_\_ of trends \_\_\_\_\_ new rules \_\_\_\_\_ decisions made by \_\_\_\_\_ ?  
 \_\_\_\_\_ the \_\_\_\_\_ hikes reflective of changes \_\_\_\_\_ are they \_\_\_\_\_ company's decision?  
 Is the \_\_\_\_\_ rates \_\_\_\_\_ developments \_\_\_\_\_ decisions made in \_\_\_\_\_ ?  
 \_\_\_\_\_ the premium \_\_\_\_\_ reflective of \_\_\_\_\_ in the \_\_\_\_\_ or \_\_\_\_\_ just \_\_\_\_\_ made for \_\_\_\_\_ .  
 Have \_\_\_\_\_ increases been \_\_\_\_\_ market trends, \_\_\_\_\_ internal decisions?  
 \_\_\_\_\_ the \_\_\_\_\_ related to \_\_\_\_\_ decisions, \_\_\_\_\_ industry, \_\_\_\_\_ regulations?  
 \_\_\_\_\_ the price \_\_\_\_\_ of industry rules \_\_\_\_\_ your \_\_\_\_\_ ?  
 Is \_\_\_\_\_ premium \_\_\_\_\_ of changes in \_\_\_\_\_ industry \_\_\_\_\_ company just \_\_\_\_\_ decisions?  
 Is the premium \_\_\_\_\_ changes or \_\_\_\_\_ by \_\_\_\_\_ ?  
 \_\_\_\_\_ recent \_\_\_\_\_ by your company's internal \_\_\_\_\_ or industry trends?  
 \_\_\_\_\_ rate \_\_\_\_\_ to industry trends \_\_\_\_\_ decisions of the \_\_\_\_\_ ?  
 Can you \_\_\_\_\_ me if \_\_\_\_\_ rate \_\_\_\_\_ related \_\_\_\_\_ industry changing, \_\_\_\_\_ internal \_\_\_\_\_ ?  
 Can you \_\_\_\_\_ the \_\_\_\_\_ rate \_\_\_\_\_ are \_\_\_\_\_ to \_\_\_\_\_ internal choices you have for?  
 \_\_\_\_\_ me \_\_\_\_\_ increases are the \_\_\_\_\_ industry changes or internal choices?  
 Are \_\_\_\_\_ premium rate \_\_\_\_\_ to industry trends \_\_\_\_\_ decisions \_\_\_\_\_ company?  
 Are \_\_\_\_\_ related to industry \_\_\_\_\_ decisions of your \_\_\_\_\_ ?  
 \_\_\_\_\_ you \_\_\_\_\_ those \_\_\_\_\_ rate hikes \_\_\_\_\_ related \_\_\_\_\_ changing, \_\_\_\_\_ or internal \_\_\_\_\_ ?  
 Is recent premium \_\_\_\_\_ trends \_\_\_\_\_ new rules?  
 \_\_\_\_\_ the premium hikes reflective \_\_\_\_\_ current \_\_\_\_\_ or \_\_\_\_\_ ?  
 \_\_\_\_\_ rate increases due \_\_\_\_\_ the changes \_\_\_\_\_ your industry or \_\_\_\_\_ inside?  
 \_\_\_\_\_ hikes reflective of \_\_\_\_\_ in the industry or \_\_\_\_\_ the \_\_\_\_\_ ?  
 \_\_\_\_\_ hike \_\_\_\_\_ reflective of the \_\_\_\_\_ or \_\_\_\_\_ decisions by \_\_\_\_\_ ?  
 Is the premium hike \_\_\_\_\_ of \_\_\_\_\_ in the \_\_\_\_\_ company.  
 Are there \_\_\_\_\_ rates because of \_\_\_\_\_ happening \_\_\_\_\_ the \_\_\_\_\_ your \_\_\_\_\_ ?  
 Can you \_\_\_\_\_ if \_\_\_\_\_ rate hikes are \_\_\_\_\_ to \_\_\_\_\_ internal \_\_\_\_\_ making?  
 \_\_\_\_\_ tell me \_\_\_\_\_ the recent rate hikes \_\_\_\_\_ to changing \_\_\_\_\_ or \_\_\_\_\_ ?  
 \_\_\_\_\_ hike \_\_\_\_\_ be reflective of the \_\_\_\_\_ or \_\_\_\_\_ company.  
 \_\_\_\_\_ hikes \_\_\_\_\_ reflecting industry changes or decisions \_\_\_\_\_ by \_\_\_\_\_ .  
 \_\_\_\_\_ rate \_\_\_\_\_ influenced by \_\_\_\_\_ trends, \_\_\_\_\_ or \_\_\_\_\_ decision making?  
 Are \_\_\_\_\_ changes \_\_\_\_\_ the industry \_\_\_\_\_ just \_\_\_\_\_ made by \_\_\_\_\_ company?  
 Is \_\_\_\_\_ changes or just decisions made \_\_\_\_\_ ?  
 \_\_\_\_\_ the \_\_\_\_\_ increases \_\_\_\_\_ to \_\_\_\_\_ in your industry or your choices inside \_\_\_\_\_ ?  
 \_\_\_\_\_ these \_\_\_\_\_ rises \_\_\_\_\_ to \_\_\_\_\_ industry, \_\_\_\_\_ or \_\_\_\_\_ within the company?  
 Are premium hikes reflective \_\_\_\_\_ changes \_\_\_\_\_ your \_\_\_\_\_ ?  
 Are \_\_\_\_\_ premium \_\_\_\_\_ by industry \_\_\_\_\_ internal choices?



Are \_\_\_\_ high because of \_\_\_\_ rules or \_\_\_\_ ?

\_\_\_\_ higher \_\_\_\_ happening in the industry, regulations, or \_\_\_\_ own \_\_\_\_ ?

Do \_\_\_\_ premium \_\_\_\_ changes in \_\_\_\_ or simply \_\_\_\_ made \_\_\_\_ company?

\_\_\_\_ reflect changes in \_\_\_\_ or \_\_\_\_ made by your company?

\_\_\_\_ tell me \_\_\_\_ the recent rate \_\_\_\_ related \_\_\_\_ regulations or \_\_\_\_ decision \_\_\_\_ ?

Are \_\_\_\_ rate hikes due to \_\_\_\_ changes, \_\_\_\_ or \_\_\_\_ your \_\_\_\_ ?

Are \_\_\_\_ increases caused \_\_\_\_ the choices you made inside of your company?

\_\_\_\_ recent premium rate \_\_\_\_ or new regulations?

Are \_\_\_\_ to \_\_\_\_ trends, policies and decisions \_\_\_\_ company?

\_\_\_\_ the \_\_\_\_ reflective of changes in the industry \_\_\_\_ decisions \_\_\_\_ for \_\_\_\_ ?

\_\_\_\_ premium \_\_\_\_ of \_\_\_\_ changes \_\_\_\_ just \_\_\_\_ decisions \_\_\_\_ company makes?

The \_\_\_\_ hikes \_\_\_\_ either reflective \_\_\_\_ changes \_\_\_\_ the industry \_\_\_\_ decisions \_\_\_\_ the \_\_\_\_ .

Are the recent rate \_\_\_\_ changes \_\_\_\_ industry \_\_\_\_ the choices you make inside \_\_\_\_ ?

Is the premium hike \_\_\_\_ industry \_\_\_\_ the \_\_\_\_ decisions?

Is \_\_\_\_ premium \_\_\_\_ reflective \_\_\_\_ a \_\_\_\_ industry \_\_\_\_ are they just decisions \_\_\_\_ ?

Are \_\_\_\_ premium \_\_\_\_ linked \_\_\_\_ industry trends, policies \_\_\_\_ of \_\_\_\_ company?

\_\_\_\_ reflecting industry \_\_\_\_ or just decisions \_\_\_\_ ?

Are these \_\_\_\_ rates because \_\_\_\_ what's \_\_\_\_ just \_\_\_\_ own decisions?

\_\_\_\_ hikes \_\_\_\_ changes in \_\_\_\_ industry or the company?

\_\_\_\_ rate \_\_\_\_ to internal \_\_\_\_ at the company?

\_\_\_\_ you \_\_\_\_ if \_\_\_\_ are influenced \_\_\_\_ industry developments, \_\_\_\_ proposed outside \_\_\_\_ decisions made \_\_\_\_ ?

Are \_\_\_\_ recent \_\_\_\_ increases \_\_\_\_ to \_\_\_\_ in your \_\_\_\_ or your choices \_\_\_\_ ?

Can \_\_\_\_ tell \_\_\_\_ the \_\_\_\_ rates are influenced by \_\_\_\_ proposed \_\_\_\_ or \_\_\_\_ within your \_\_\_\_ ?

\_\_\_\_ premium \_\_\_\_ by industry shifts, \_\_\_\_ or internal choices.

\_\_\_\_ the recent \_\_\_\_ due to \_\_\_\_ in your \_\_\_\_ the \_\_\_\_ you made \_\_\_\_ the company?

\_\_\_\_ the premium \_\_\_\_ of changes in the \_\_\_\_ or \_\_\_\_ it \_\_\_\_ company?

\_\_\_\_ either reflective \_\_\_\_ changes in the industry or \_\_\_\_ decisions \_\_\_\_ for \_\_\_\_ .

\_\_\_\_ the premium \_\_\_\_ reflective \_\_\_\_ in \_\_\_\_ industry or \_\_\_\_ decisions made \_\_\_\_ your \_\_\_\_ ?

\_\_\_\_ you tell \_\_\_\_ if \_\_\_\_ increased \_\_\_\_ influenced by industry developments, regulations proposed \_\_\_\_ organization?

Are recent \_\_\_\_ to the \_\_\_\_ your industry or \_\_\_\_ choices you made inside \_\_\_\_ ?

\_\_\_\_ rate increases linked to \_\_\_\_ trends \_\_\_\_ internal \_\_\_\_ ?

Is the \_\_\_\_ increases \_\_\_\_ to \_\_\_\_ of \_\_\_\_ or your \_\_\_\_ inside \_\_\_\_ company?

Can \_\_\_\_ the \_\_\_\_ rate hikes are \_\_\_\_ to industry changing, \_\_\_\_ or \_\_\_\_ ?

\_\_\_\_ the \_\_\_\_ hikes \_\_\_\_ to industry changes, \_\_\_\_ or \_\_\_\_ decision \_\_\_\_ ?

\_\_\_\_ premium hikes reflective \_\_\_\_ the industry \_\_\_\_ they decisions for \_\_\_\_ company?

Is premium hikes \_\_\_\_ industry \_\_\_\_ of \_\_\_\_ company?

\_\_\_\_ the premium hikes \_\_\_\_ of \_\_\_\_ changing industry or \_\_\_\_ for \_\_\_\_ ?

\_\_\_\_ the premium hikes reflective of decisions \_\_\_\_ ?

\_\_\_\_ the premium \_\_\_\_ change in \_\_\_\_ industry or \_\_\_\_ they just \_\_\_\_ for your \_\_\_\_ ?

Is the \_\_\_\_ hike \_\_\_\_ of the \_\_\_\_ or the \_\_\_\_ ?

\_\_\_\_ recent \_\_\_\_ in your industry or \_\_\_\_ you made in \_\_\_\_ company?

Is \_\_\_\_ rate increases \_\_\_\_ industry changes, regulations or \_\_\_\_ choices \_\_\_\_ ?

Does the premium \_\_\_\_ reflect \_\_\_\_ decisions \_\_\_\_ company?

\_\_\_\_ reflective of changes \_\_\_\_ industry or decisions taken \_\_\_\_ company?

\_\_\_\_ the \_\_\_\_ show \_\_\_\_ in \_\_\_\_ industry or are they \_\_\_\_ decisions \_\_\_\_ by \_\_\_\_ ?

\_\_\_\_ the prices \_\_\_\_ to \_\_\_\_ rules or your \_\_\_\_ ?

Are \_\_\_\_ reflective \_\_\_\_ company decisions?

Is \_\_\_\_ premium \_\_\_\_ changes \_\_\_\_ industry, new \_\_\_\_ or decisions \_\_\_\_ by the \_\_\_\_ ?

\_\_\_\_ rate increases related to \_\_\_\_ decisions of \_\_\_\_ company?

Is \_\_\_\_ premium \_\_\_\_ reflecting industry changes \_\_\_\_ just \_\_\_\_ made \_\_\_\_ ?

\_\_\_\_ premiums been \_\_\_\_ trends, regulations or internal \_\_\_\_?  
 Is \_\_\_\_ recent \_\_\_\_ related \_\_\_\_ industry changing, \_\_\_\_ or internal \_\_\_\_ your?  
 \_\_\_\_ the \_\_\_\_ reflective of recent industry \_\_\_\_ or are they \_\_\_\_ company?  
 \_\_\_\_ hikes reflecting \_\_\_\_ or just \_\_\_\_ made \_\_\_\_ company  
 Does \_\_\_\_ reflect \_\_\_\_ the industry, new rules or \_\_\_\_ taken \_\_\_\_ the \_\_\_\_?  
 \_\_\_\_ the premium hikes reflective \_\_\_\_ changes \_\_\_\_ the \_\_\_\_ or \_\_\_\_ it just \_\_\_\_ made \_\_\_\_?  
 Is \_\_\_\_ because of \_\_\_\_ rules or your \_\_\_\_?  
 Is \_\_\_\_ changes \_\_\_\_ industry or decisions taken \_\_\_\_ your company?  
 \_\_\_\_ the \_\_\_\_ hike \_\_\_\_ in the industry or \_\_\_\_ rules \_\_\_\_ the \_\_\_\_?  
 \_\_\_\_ your \_\_\_\_ hikes reflective \_\_\_\_ current trends or \_\_\_\_?  
 \_\_\_\_ higher due \_\_\_\_ industry \_\_\_\_ your choices?  
 \_\_\_\_ may reflect trends in \_\_\_\_ new \_\_\_\_ decisions \_\_\_\_ by your company.  
 Are \_\_\_\_ premium \_\_\_\_ reflective of trends \_\_\_\_ industry, \_\_\_\_ rules, or \_\_\_\_ company?  
 Is \_\_\_\_ made by the \_\_\_\_ or changes in \_\_\_\_ industry?  
 Is \_\_\_\_ premiums \_\_\_\_ of changes in \_\_\_\_ new \_\_\_\_ company's decisions?  
 Do \_\_\_\_ hikes reflect changes in \_\_\_\_ industry \_\_\_\_ decisions made \_\_\_\_?  
 \_\_\_\_ premium hike \_\_\_\_ by your company \_\_\_\_ of changes \_\_\_\_ industry \_\_\_\_ new \_\_\_\_?  
 Are \_\_\_\_ rate hikes \_\_\_\_ industry \_\_\_\_ regulations \_\_\_\_ internal choices?  
 Is the premium \_\_\_\_ reflecting industry \_\_\_\_ decisions?  
 Can \_\_\_\_ say \_\_\_\_ those recent rate \_\_\_\_ related \_\_\_\_ changing, \_\_\_\_ internal choices?  
 Is the premium hikes \_\_\_\_ changes in \_\_\_\_ your \_\_\_\_ decision?  
 \_\_\_\_ rates related to \_\_\_\_ decisions, the \_\_\_\_ or \_\_\_\_?  
 \_\_\_\_ the premium \_\_\_\_ reflective \_\_\_\_ industry and new rules \_\_\_\_ your \_\_\_\_?  
 \_\_\_\_ hikes reflective \_\_\_\_ changes within \_\_\_\_ industry \_\_\_\_ made \_\_\_\_ your company?  
 Are premium \_\_\_\_ related \_\_\_\_ industry \_\_\_\_ internal decisions?  
 Is \_\_\_\_ hikes reflective \_\_\_\_ in \_\_\_\_ industry, \_\_\_\_ or decisions?  
 Are \_\_\_\_ higher \_\_\_\_ your \_\_\_\_ industry or regulations?  
 Can \_\_\_\_ if those \_\_\_\_ hikes are \_\_\_\_ to \_\_\_\_ changing, \_\_\_\_ or \_\_\_\_ choices?  
 \_\_\_\_ rate \_\_\_\_ by \_\_\_\_ trends, regulations, or \_\_\_\_ decision making?  
 Do the \_\_\_\_ internal \_\_\_\_ at your company?  
 Is \_\_\_\_ premium hikes reflective \_\_\_\_ in the \_\_\_\_ by your company?  
 \_\_\_\_ premium \_\_\_\_ influenced \_\_\_\_ industry \_\_\_\_ or internal choices?  
 \_\_\_\_ premium \_\_\_\_ reflective of \_\_\_\_ in the \_\_\_\_ rules \_\_\_\_ the company?  
 Is the premium \_\_\_\_ reflective \_\_\_\_ changes in \_\_\_\_ or are \_\_\_\_ decisions \_\_\_\_?  
 \_\_\_\_ the \_\_\_\_ changes in the \_\_\_\_ just decisions made for \_\_\_\_ company?  
 Is \_\_\_\_ hikes reflective of changes \_\_\_\_ industry or is \_\_\_\_ the \_\_\_\_?  
 Is \_\_\_\_ premium \_\_\_\_ compatible with \_\_\_\_ regulatory changes, or actions \_\_\_\_?  
 \_\_\_\_ the premium hikes \_\_\_\_ of \_\_\_\_ are they \_\_\_\_ decisions \_\_\_\_ by your \_\_\_\_?  
 Is premium hikes reflective \_\_\_\_ the \_\_\_\_ just decisions made \_\_\_\_ company?  
 \_\_\_\_ the \_\_\_\_ hikes related to industry \_\_\_\_ internal choices?  
 \_\_\_\_ the premium hikes \_\_\_\_ of \_\_\_\_ in \_\_\_\_ or made \_\_\_\_ your \_\_\_\_?  
 Is \_\_\_\_ premiums influenced by \_\_\_\_ internal \_\_\_\_?  
 \_\_\_\_ the \_\_\_\_ hikes reflective \_\_\_\_ changes \_\_\_\_ the industry \_\_\_\_ decisions \_\_\_\_ your \_\_\_\_?  
 \_\_\_\_ recent rate increases \_\_\_\_ to the \_\_\_\_ changes or \_\_\_\_ inside \_\_\_\_ company?  
 Are \_\_\_\_ premiums linked \_\_\_\_ trends or \_\_\_\_ decisions of \_\_\_\_?  
 \_\_\_\_ the \_\_\_\_ hikes reflective \_\_\_\_ the industry \_\_\_\_ are \_\_\_\_ just \_\_\_\_ decision of \_\_\_\_ company?  
 \_\_\_\_ rate \_\_\_\_ reflect your company's \_\_\_\_?  
 Is these premium \_\_\_\_ influenced by industry \_\_\_\_?  
 Are \_\_\_\_ increases a \_\_\_\_ of \_\_\_\_ changes, \_\_\_\_ internal \_\_\_\_ within your company?  
 Do the \_\_\_\_ reflect trends in \_\_\_\_ industry, new \_\_\_\_ your \_\_\_\_?

\_\_\_\_ premium hikes reflective \_\_\_\_ changes in \_\_\_\_ or \_\_\_\_ made \_\_\_\_ company?  
 \_\_\_\_ recent rate increases due \_\_\_\_ changes in your \_\_\_\_ or \_\_\_\_ you make inside \_\_\_\_?  
 Are \_\_\_\_ reflecting changes in the \_\_\_\_ or just \_\_\_\_ company?  
 Is \_\_\_\_ recent \_\_\_\_ increases \_\_\_\_ in your \_\_\_\_ or \_\_\_\_ inside your company?  
 Premium hikes can reflect \_\_\_\_ changes \_\_\_\_ just \_\_\_\_ made \_\_\_\_.  
 Does the \_\_\_\_ reflect the \_\_\_\_ rules or \_\_\_\_ is \_\_\_\_?  
 \_\_\_\_ the \_\_\_\_ reflective of \_\_\_\_ in the industry, \_\_\_\_ made \_\_\_\_ your company?  
 \_\_\_\_ premium hikes \_\_\_\_ industry changes \_\_\_\_?  
 Do premium \_\_\_\_ reflect trends in the industry, \_\_\_\_ or \_\_\_\_ company?  
 Are \_\_\_\_ rate hikes influenced by \_\_\_\_ trends \_\_\_\_ new \_\_\_\_?  
 \_\_\_\_ you \_\_\_\_ if the recent \_\_\_\_ hikes \_\_\_\_ related \_\_\_\_ industry \_\_\_\_ internal \_\_\_\_ you make?  
 Do \_\_\_\_ show \_\_\_\_ in \_\_\_\_ are they just \_\_\_\_ made by \_\_\_\_ company?  
 Is \_\_\_\_ reflecting trends \_\_\_\_ industry, new \_\_\_\_ decisions \_\_\_\_ by your company?  
 Does \_\_\_\_ in the industry, \_\_\_\_ rules, or decisions made \_\_\_\_ your \_\_\_\_?  
 Is \_\_\_\_ hikes reflecting \_\_\_\_ or \_\_\_\_ that the \_\_\_\_ makes?  
 \_\_\_\_ the \_\_\_\_ rate increases \_\_\_\_ the changes \_\_\_\_ your \_\_\_\_ or \_\_\_\_ choices \_\_\_\_ made \_\_\_\_ your company?  
 Do premium \_\_\_\_ reflect \_\_\_\_ the industry \_\_\_\_ decisions made by \_\_\_\_?  
 Are \_\_\_\_ reflecting \_\_\_\_ changes, \_\_\_\_ made by \_\_\_\_ company?  
 Is \_\_\_\_ hike \_\_\_\_ industry or \_\_\_\_ by your company?  
 Can \_\_\_\_ if \_\_\_\_ rate \_\_\_\_ are related to \_\_\_\_ or internal choices?  
 \_\_\_\_ the premium hikes \_\_\_\_ changes in the industry \_\_\_\_ are they \_\_\_\_.  
 Is \_\_\_\_ industry \_\_\_\_ regulations or internal choices?  
 Have your \_\_\_\_ premiums \_\_\_\_ market trends, regulations \_\_\_\_ internal \_\_\_\_?  
 \_\_\_\_ the recent \_\_\_\_ increases due to \_\_\_\_ or \_\_\_\_ you \_\_\_\_ inside your company?  
 \_\_\_\_ reflective \_\_\_\_ the \_\_\_\_ or are they just decisions \_\_\_\_ your company?  
 Are the \_\_\_\_ rates \_\_\_\_ to what's \_\_\_\_ in \_\_\_\_ or \_\_\_\_ own \_\_\_\_?  
 \_\_\_\_ premium hikes reflective of the \_\_\_\_ industry \_\_\_\_ just \_\_\_\_ your company?  
 \_\_\_\_ premium rate \_\_\_\_ to industry trends \_\_\_\_ decisions?  
 Do \_\_\_\_ premium \_\_\_\_ correspond with broader trends \_\_\_\_ within \_\_\_\_ company?  
 \_\_\_\_ premium \_\_\_\_ reflective \_\_\_\_ changed industry rules or \_\_\_\_ by \_\_\_\_ company?  
 Are the \_\_\_\_ rates \_\_\_\_ industry trends, \_\_\_\_ or \_\_\_\_?  
 Is \_\_\_\_ premium hike \_\_\_\_ changes \_\_\_\_ or is it \_\_\_\_ your company?  
 \_\_\_\_ premiums \_\_\_\_ shifts or internal decisions?  
 Do \_\_\_\_ rises \_\_\_\_ with \_\_\_\_ the company?  
 Is \_\_\_\_ premium hikes reflective of \_\_\_\_ the \_\_\_\_ your \_\_\_\_ decisions?  
 \_\_\_\_ premium rate increases reflect \_\_\_\_?  
 \_\_\_\_ recent \_\_\_\_ increases \_\_\_\_ by industry \_\_\_\_ regulations or internal company \_\_\_\_?  
 \_\_\_\_ premium hikes reflective of industry changes or \_\_\_\_ made \_\_\_\_ your \_\_\_\_?  
 \_\_\_\_ your recent premium \_\_\_\_ hikes follow \_\_\_\_ regulations?  
 Is the premium \_\_\_\_ reflective \_\_\_\_ within \_\_\_\_ industry or are they \_\_\_\_ decisions \_\_\_\_?  
 \_\_\_\_ hikes reflective \_\_\_\_ in the industry or \_\_\_\_ by the \_\_\_\_?  
 Are the \_\_\_\_ hikes \_\_\_\_ industry \_\_\_\_ your \_\_\_\_ decisions?  
 Do \_\_\_\_ premium \_\_\_\_ reflect \_\_\_\_ the industry or \_\_\_\_ they \_\_\_\_ the \_\_\_\_?  
 \_\_\_\_ these premiums influenced \_\_\_\_ shifts, regulations, \_\_\_\_ internal \_\_\_\_?  
 Is \_\_\_\_ premium hike \_\_\_\_ of the \_\_\_\_ or \_\_\_\_?  
 Do \_\_\_\_ premium \_\_\_\_ industry or \_\_\_\_ decisions made by the company?  
 Is the premium \_\_\_\_ reflective \_\_\_\_ industry \_\_\_\_ your \_\_\_\_ actions?  
 Do \_\_\_\_ internal \_\_\_\_ the recent \_\_\_\_ rate increases?  
 \_\_\_\_ the recent rate \_\_\_\_ due to \_\_\_\_ changes, \_\_\_\_ internal \_\_\_\_ your \_\_\_\_?  
 \_\_\_\_ the \_\_\_\_ rate \_\_\_\_ related to \_\_\_\_ trends, regulations \_\_\_\_ internal \_\_\_\_?

Is \_\_\_\_\_ hikes \_\_\_\_\_ in the industry or \_\_\_\_\_ the company?

Were the recent \_\_\_\_\_ industry changes, \_\_\_\_\_ or internal \_\_\_\_\_ your \_\_\_\_\_?

Is premium \_\_\_\_\_ of \_\_\_\_\_ in \_\_\_\_\_ industry or are \_\_\_\_\_ decisions \_\_\_\_\_ company?

Are \_\_\_\_\_ due to \_\_\_\_\_ changing industry or \_\_\_\_\_ inside your company?

\_\_\_\_\_ premium \_\_\_\_\_ to industry trends, policies \_\_\_\_\_ decisions of \_\_\_\_\_?

\_\_\_\_\_ increases \_\_\_\_\_ to industry changes, regulations \_\_\_\_\_ internal choices \_\_\_\_\_ company?

\_\_\_\_\_ these \_\_\_\_\_ trends in the industry or \_\_\_\_\_ within our \_\_\_\_\_?

\_\_\_\_\_ the recent \_\_\_\_\_ increases because \_\_\_\_\_ the changes in your \_\_\_\_\_ the choices you \_\_\_\_\_?

Are recent \_\_\_\_\_ industry changing, regulations \_\_\_\_\_ choices you \_\_\_\_\_?

Are \_\_\_\_\_ bumps \_\_\_\_\_ by \_\_\_\_\_ regulations and \_\_\_\_\_ choices?

\_\_\_\_\_ premium rate increases reflect decisions \_\_\_\_\_?

\_\_\_\_\_ recent rate \_\_\_\_\_ due \_\_\_\_\_ changes, regulations \_\_\_\_\_ internal \_\_\_\_\_ your company?

Do \_\_\_\_\_ rate \_\_\_\_\_ influence industry \_\_\_\_\_ new regulations?

\_\_\_\_\_ premiums been \_\_\_\_\_ by \_\_\_\_\_ trends, \_\_\_\_\_ or internal \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ of changes in the \_\_\_\_\_ are they \_\_\_\_\_ decisions of \_\_\_\_\_?

Are the recent rate \_\_\_\_\_ changes, \_\_\_\_\_ or \_\_\_\_\_ decisions \_\_\_\_\_ your \_\_\_\_\_?

Are \_\_\_\_\_ industry \_\_\_\_\_ or just \_\_\_\_\_ company makes?

\_\_\_\_\_ the \_\_\_\_\_ bumps affected \_\_\_\_\_ or internal choices?

Is \_\_\_\_\_ reflective of \_\_\_\_\_ the industry, \_\_\_\_\_ they \_\_\_\_\_ made by \_\_\_\_\_ company?

Are \_\_\_\_\_ of \_\_\_\_\_ the industry, new \_\_\_\_\_ or made \_\_\_\_\_ your \_\_\_\_\_?

Can \_\_\_\_\_ tell \_\_\_\_\_ if the recent rate \_\_\_\_\_ related \_\_\_\_\_ industry changing, regulations, \_\_\_\_\_?

\_\_\_\_\_ the premium hike \_\_\_\_\_ of the \_\_\_\_\_ just \_\_\_\_\_ by \_\_\_\_\_?

Are \_\_\_\_\_ rate increases \_\_\_\_\_ to the \_\_\_\_\_ or \_\_\_\_\_ choices \_\_\_\_\_ made \_\_\_\_\_ the company?

\_\_\_\_\_ been \_\_\_\_\_ market trends, regulations \_\_\_\_\_ internal \_\_\_\_\_ processes?

Are premium \_\_\_\_\_ increases related \_\_\_\_\_ industry \_\_\_\_\_ decisions?

\_\_\_\_\_ the premium \_\_\_\_\_ of \_\_\_\_\_ the industry \_\_\_\_\_ are \_\_\_\_\_ decisions \_\_\_\_\_ your company?

\_\_\_\_\_ increases \_\_\_\_\_ changes or \_\_\_\_\_ by the company?

Is premium \_\_\_\_\_ by market trends, \_\_\_\_\_ decision \_\_\_\_\_ processes?

\_\_\_\_\_ the \_\_\_\_\_ reflective \_\_\_\_\_ in \_\_\_\_\_ or decisions that were \_\_\_\_\_ for your \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ rates \_\_\_\_\_ to what's \_\_\_\_\_ in the industry or \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ increases \_\_\_\_\_ industry changes, regulations, \_\_\_\_\_ internal choice \_\_\_\_\_ your \_\_\_\_\_?

\_\_\_\_\_ prices going \_\_\_\_\_ due to \_\_\_\_\_ rules \_\_\_\_\_ choices?

\_\_\_\_\_ the \_\_\_\_\_ hikes \_\_\_\_\_ of \_\_\_\_\_ changes in \_\_\_\_\_ rules or \_\_\_\_\_ by \_\_\_\_\_ company?

Is the \_\_\_\_\_ hikes reflective \_\_\_\_\_ the \_\_\_\_\_ or \_\_\_\_\_ decision of the \_\_\_\_\_?

Is \_\_\_\_\_ premium hikes \_\_\_\_\_ of \_\_\_\_\_ the industry \_\_\_\_\_ your company.

\_\_\_\_\_ the \_\_\_\_\_ due \_\_\_\_\_ changes in \_\_\_\_\_ or \_\_\_\_\_ you made in \_\_\_\_\_ company?

Are \_\_\_\_\_ changes \_\_\_\_\_ the industry, or \_\_\_\_\_ just decisions made \_\_\_\_\_ the company?

\_\_\_\_\_ to changes in the industry or \_\_\_\_\_ company?

\_\_\_\_\_ premium \_\_\_\_\_ influenced by industry shifts \_\_\_\_\_ internal \_\_\_\_\_?

Are \_\_\_\_\_ reflecting industry \_\_\_\_\_ or \_\_\_\_\_ done \_\_\_\_\_ your company?

Are premium hikes reflective \_\_\_\_\_ in \_\_\_\_\_ new \_\_\_\_\_ or decisions \_\_\_\_\_ for \_\_\_\_\_?

Is \_\_\_\_\_ premium hikes \_\_\_\_\_ rules or \_\_\_\_\_ that were \_\_\_\_\_ for \_\_\_\_\_?

Are \_\_\_\_\_ what's happening \_\_\_\_\_ industry, regulations or your \_\_\_\_\_ decisions?

\_\_\_\_\_ hikes \_\_\_\_\_ changes in \_\_\_\_\_ industry, or decisions made \_\_\_\_\_?

Is the premium \_\_\_\_\_ reflecting industry \_\_\_\_\_ company \_\_\_\_\_?

Do \_\_\_\_\_ premium rises correspond \_\_\_\_\_ regulatory \_\_\_\_\_ or actions \_\_\_\_\_?

Are premium \_\_\_\_\_ to \_\_\_\_\_ trends, \_\_\_\_\_ of the company?

\_\_\_\_\_ premiums reflecting \_\_\_\_\_ changes, \_\_\_\_\_ just decisions \_\_\_\_\_ makes?

Are the premiums reflective \_\_\_\_\_ in \_\_\_\_\_ or are \_\_\_\_\_ just \_\_\_\_\_ your company?

Are \_\_\_\_\_ hikes \_\_\_\_\_ to industry changing, \_\_\_\_\_ or \_\_\_\_\_ choices \_\_\_\_\_ have?

\_\_\_\_\_ prices \_\_\_\_\_ due to \_\_\_\_\_ rules \_\_\_\_\_ your \_\_\_\_\_ choices?  
 \_\_\_\_\_ your recent \_\_\_\_\_ hikes \_\_\_\_\_ industry trends or new regulations?  
 Is \_\_\_\_\_ industry changes \_\_\_\_\_ just \_\_\_\_\_ company makes?  
 \_\_\_\_\_ premium hikes reflecting industry \_\_\_\_\_ the decisions \_\_\_\_\_?  
 Is the \_\_\_\_\_ hike reflective \_\_\_\_\_ company's \_\_\_\_\_ rules \_\_\_\_\_?  
 Are \_\_\_\_\_ premium hikes reflective \_\_\_\_\_ in the \_\_\_\_\_ new \_\_\_\_\_ decisions \_\_\_\_\_ the \_\_\_\_\_?  
 Is \_\_\_\_\_ hikes \_\_\_\_\_ changes or \_\_\_\_\_ of your \_\_\_\_\_?  
 Is the premium \_\_\_\_\_ of \_\_\_\_\_ in \_\_\_\_\_ the \_\_\_\_\_ company makes?  
 Are the recent \_\_\_\_\_ to \_\_\_\_\_ in your \_\_\_\_\_ choices within your \_\_\_\_\_?  
 Are the recent premium \_\_\_\_\_ trends, regulations, \_\_\_\_\_ decisions?  
 Can you \_\_\_\_\_ me \_\_\_\_\_ increased \_\_\_\_\_ influenced by \_\_\_\_\_ developments, \_\_\_\_\_ or decisions made \_\_\_\_\_ your \_\_\_\_\_?  
 Can you \_\_\_\_\_ me \_\_\_\_\_ the recent \_\_\_\_\_ increases are a result \_\_\_\_\_ regulations \_\_\_\_\_?  
 \_\_\_\_\_ premium hikes \_\_\_\_\_ of decisions or trends made \_\_\_\_\_?  
 Is \_\_\_\_\_ reflective of the industry, \_\_\_\_\_ your company is \_\_\_\_\_?  
 \_\_\_\_\_ higher rates due \_\_\_\_\_ what is happening \_\_\_\_\_ or just \_\_\_\_\_ own \_\_\_\_\_?  
 Is \_\_\_\_\_ reflective of current \_\_\_\_\_ rules \_\_\_\_\_ company \_\_\_\_\_ made?  
 Do the \_\_\_\_\_ rate increases have \_\_\_\_\_ industry \_\_\_\_\_ regulations, or \_\_\_\_\_ decisions?  
 \_\_\_\_\_ the premium \_\_\_\_\_ industry \_\_\_\_\_ are they decisions made by \_\_\_\_\_ company?  
 \_\_\_\_\_ the recent \_\_\_\_\_ hikes related to \_\_\_\_\_ or \_\_\_\_\_ that you \_\_\_\_\_?  
 \_\_\_\_\_ those rate \_\_\_\_\_ related to industry changing, \_\_\_\_\_ or internal \_\_\_\_\_ making?  
 \_\_\_\_\_ the \_\_\_\_\_ of changes within the \_\_\_\_\_ or are they \_\_\_\_\_ company?  
 \_\_\_\_\_ premium \_\_\_\_\_ increases \_\_\_\_\_ trends, \_\_\_\_\_ or your company's decisions?  
 Are recent \_\_\_\_\_ by industry trends, regulations or \_\_\_\_\_?  
 Has the \_\_\_\_\_ influenced \_\_\_\_\_ trends, regulations or company decisions?  
 Are \_\_\_\_\_ increases \_\_\_\_\_ to the \_\_\_\_\_ industry or choices \_\_\_\_\_ inside \_\_\_\_\_ company?  
 Are prices up \_\_\_\_\_ industry \_\_\_\_\_ your \_\_\_\_\_?  
 Are \_\_\_\_\_ by market \_\_\_\_\_ internal decision-making processes?  
 Premium hikes may reflect \_\_\_\_\_ changes or \_\_\_\_\_.  
 Do premium hikes \_\_\_\_\_ industry \_\_\_\_\_ or \_\_\_\_\_ by \_\_\_\_\_ company?  
 \_\_\_\_\_ these \_\_\_\_\_ reflect trends \_\_\_\_\_ the industry, new \_\_\_\_\_ by your \_\_\_\_\_?  
 Do \_\_\_\_\_ hikes reflect \_\_\_\_\_ the \_\_\_\_\_ decisions made \_\_\_\_\_ your company?  
 \_\_\_\_\_ the \_\_\_\_\_ hikes \_\_\_\_\_ changes in \_\_\_\_\_ industry \_\_\_\_\_ is \_\_\_\_\_ made by your \_\_\_\_\_?  
 \_\_\_\_\_ prices up \_\_\_\_\_ industry \_\_\_\_\_ or \_\_\_\_\_ decisions?  
 Are \_\_\_\_\_ related \_\_\_\_\_ the decisions of \_\_\_\_\_ company?  
 Is your \_\_\_\_\_ reflecting \_\_\_\_\_ changes?  
 Are the recent premium rate \_\_\_\_\_ influenced \_\_\_\_\_ industry \_\_\_\_\_?  
 \_\_\_\_\_ influenced by industry changes, \_\_\_\_\_ or internal \_\_\_\_\_?  
 Are \_\_\_\_\_ hikes reflective \_\_\_\_\_ changes in the \_\_\_\_\_ just decisions \_\_\_\_\_ your \_\_\_\_\_?  
 Is \_\_\_\_\_ premium \_\_\_\_\_ of the \_\_\_\_\_ or \_\_\_\_\_ decision?  
 Are \_\_\_\_\_ reflecting industry \_\_\_\_\_ or just decisions made \_\_\_\_\_?  
 Is the \_\_\_\_\_ rates \_\_\_\_\_ to what's happening in \_\_\_\_\_ your \_\_\_\_\_?  
 Can \_\_\_\_\_ tell \_\_\_\_\_ the \_\_\_\_\_ rate \_\_\_\_\_ are related to industry changing, \_\_\_\_\_?  
 Is \_\_\_\_\_ premium hike reflective \_\_\_\_\_ in \_\_\_\_\_ industry or the \_\_\_\_\_ your \_\_\_\_\_?  
 \_\_\_\_\_ influenced by \_\_\_\_\_ regulations, or internal decision-making?  
 \_\_\_\_\_ increases reflecting \_\_\_\_\_ changes \_\_\_\_\_ made by \_\_\_\_\_ company?  
 Are \_\_\_\_\_ due \_\_\_\_\_ changes in your \_\_\_\_\_ choices \_\_\_\_\_ made within your \_\_\_\_\_?  
 \_\_\_\_\_ reflecting \_\_\_\_\_ changes or decisions that \_\_\_\_\_ company \_\_\_\_\_?  
 Premium \_\_\_\_\_ may \_\_\_\_\_ reflective of industry changes \_\_\_\_\_ just \_\_\_\_\_ the \_\_\_\_\_.  
 \_\_\_\_\_ the \_\_\_\_\_ show trends \_\_\_\_\_ or \_\_\_\_\_ decisions made \_\_\_\_\_ your company?  
 Are \_\_\_\_\_ due to industry \_\_\_\_\_ regulations or \_\_\_\_\_ choices \_\_\_\_\_ your \_\_\_\_\_?

Do premium \_\_\_\_ show trends \_\_\_\_ are \_\_\_\_ simply decisions made by \_\_\_\_?

\_\_\_\_ the premiums \_\_\_\_ to broader trends \_\_\_\_ the \_\_\_\_ changes \_\_\_\_ actions within \_\_\_\_?

Are \_\_\_\_ premium rate \_\_\_\_ to industry trends, \_\_\_\_ or \_\_\_\_?

\_\_\_\_ the premium hike reflecting industry \_\_\_\_ or \_\_\_\_ the \_\_\_\_?

\_\_\_\_ hikes reflective of \_\_\_\_ or decisions made \_\_\_\_ the \_\_\_\_?

\_\_\_\_ premium hikes \_\_\_\_ industry \_\_\_\_ just \_\_\_\_ of \_\_\_\_ company?

\_\_\_\_ the \_\_\_\_ reflect \_\_\_\_ changes \_\_\_\_ the industry or \_\_\_\_ they just decisions \_\_\_\_?

\_\_\_\_ prices \_\_\_\_ because \_\_\_\_ industry rules or your \_\_\_\_?

\_\_\_\_ the premium hikes reflective \_\_\_\_ the \_\_\_\_ in the \_\_\_\_ of \_\_\_\_ company?

Are the \_\_\_\_ of your \_\_\_\_ making?

Are premium hikes \_\_\_\_ changes \_\_\_\_ industry or \_\_\_\_?

Is \_\_\_\_ premium hikes reflective of \_\_\_\_ or your company?

Do the \_\_\_\_ trends in the industry \_\_\_\_ are they \_\_\_\_ decisions \_\_\_\_?

\_\_\_\_ premium hike reflective of \_\_\_\_ in the industry, \_\_\_\_ the \_\_\_\_?

Are \_\_\_\_ recent rate \_\_\_\_ due \_\_\_\_ changes in \_\_\_\_ choices you made \_\_\_\_ the \_\_\_\_?

\_\_\_\_ the premium rate increases \_\_\_\_ to industry \_\_\_\_ company's \_\_\_\_?

\_\_\_\_ the premium hikes \_\_\_\_ of the industry change or \_\_\_\_ company?

\_\_\_\_ recent rate increases \_\_\_\_ changes in your \_\_\_\_ or \_\_\_\_ did inside of your \_\_\_\_?

Is \_\_\_\_ premium \_\_\_\_ reflective of the changes in \_\_\_\_ industry \_\_\_\_ the \_\_\_\_ of \_\_\_\_?

\_\_\_\_ of the industry \_\_\_\_ just decisions made by your company?

\_\_\_\_ the premium hikes \_\_\_\_ the \_\_\_\_ or the decisions that \_\_\_\_ company \_\_\_\_?

\_\_\_\_ you tell me if the \_\_\_\_ are \_\_\_\_ industry \_\_\_\_ or \_\_\_\_ in the \_\_\_\_?

Is \_\_\_\_ premium hikes reflective \_\_\_\_ in the industry, \_\_\_\_ or decisions \_\_\_\_?

Is \_\_\_\_ premium \_\_\_\_ of changes in the \_\_\_\_ or \_\_\_\_ by \_\_\_\_?

Are \_\_\_\_ increases related to industry \_\_\_\_ policies \_\_\_\_?

\_\_\_\_ rises \_\_\_\_ the industry, regulatory \_\_\_\_ or \_\_\_\_ within our company?

\_\_\_\_ these \_\_\_\_ rates due \_\_\_\_ what's happening in \_\_\_\_ industry, \_\_\_\_ own \_\_\_\_?

\_\_\_\_ recent \_\_\_\_ due to industry \_\_\_\_ or \_\_\_\_ choices \_\_\_\_ the company?

Is \_\_\_\_ hikes related \_\_\_\_ industry \_\_\_\_ or \_\_\_\_ made by \_\_\_\_?

Premium rate increases may be linked to \_\_\_\_ decisions \_\_\_\_.

Are the \_\_\_\_ connected to \_\_\_\_ the \_\_\_\_ or \_\_\_\_?

Are recent rate increases \_\_\_\_ or \_\_\_\_ choices \_\_\_\_ your company?

\_\_\_\_ rate increases due \_\_\_\_ changes in \_\_\_\_ industry or \_\_\_\_ within \_\_\_\_ company?

\_\_\_\_ the rate \_\_\_\_ changes in \_\_\_\_ industry or the \_\_\_\_ you \_\_\_\_ in your \_\_\_\_?

\_\_\_\_ the recent rate increases \_\_\_\_ to \_\_\_\_ change in your industry \_\_\_\_ choices \_\_\_\_ inside \_\_\_\_?

\_\_\_\_ premium \_\_\_\_ correspond \_\_\_\_ broader \_\_\_\_ the industry, \_\_\_\_ changes, \_\_\_\_ within our company?

\_\_\_\_ wonder if those \_\_\_\_ hikes \_\_\_\_ related \_\_\_\_ regulations \_\_\_\_ internal choices?

Is \_\_\_\_ hikes reflective of the \_\_\_\_ are they just \_\_\_\_ for \_\_\_\_?

Is \_\_\_\_ premium hike \_\_\_\_ of \_\_\_\_ industry \_\_\_\_ decisions \_\_\_\_ your \_\_\_\_?

Are these \_\_\_\_ of \_\_\_\_ in \_\_\_\_ or decisions \_\_\_\_ by your \_\_\_\_?

Are \_\_\_\_ rate increases because of the \_\_\_\_ industry \_\_\_\_ internal \_\_\_\_?

Is this higher \_\_\_\_ what's happening in the industry, \_\_\_\_?

\_\_\_\_ the premium hikes \_\_\_\_ changes \_\_\_\_ the industry \_\_\_\_ by \_\_\_\_ company?

Is the \_\_\_\_ hike \_\_\_\_ of the rules \_\_\_\_ company?

\_\_\_\_ premiums \_\_\_\_ trends in the \_\_\_\_ or \_\_\_\_ they \_\_\_\_ decisions made \_\_\_\_ company?

\_\_\_\_ industry changes \_\_\_\_ your \_\_\_\_ decisions?

\_\_\_\_ premium hikes \_\_\_\_ of \_\_\_\_ changes in the industry or \_\_\_\_ decisions \_\_\_\_ company?

Are recent \_\_\_\_ related to industry \_\_\_\_ regulations \_\_\_\_?

Should the recent \_\_\_\_ related \_\_\_\_ changing, regulations, \_\_\_\_ internal \_\_\_\_ make?

Did your \_\_\_\_ premium \_\_\_\_ hikes \_\_\_\_ or \_\_\_\_ regulations?

\_\_\_\_\_ increases related to \_\_\_\_\_ your industry \_\_\_\_\_ your choices \_\_\_\_\_ your company?

Premium \_\_\_\_\_ industry \_\_\_\_\_ or just \_\_\_\_\_ made \_\_\_\_\_ your company.

\_\_\_\_\_ you know \_\_\_\_\_ the increased rates \_\_\_\_\_ industry \_\_\_\_\_ regulations \_\_\_\_\_ decisions made internally?

\_\_\_\_\_ if the increased \_\_\_\_\_ are influenced \_\_\_\_\_ regulations proposed \_\_\_\_\_ or \_\_\_\_\_ made \_\_\_\_\_ your organization?

\_\_\_\_\_ rate increases \_\_\_\_\_ to the \_\_\_\_\_ in \_\_\_\_\_ industry or the \_\_\_\_\_ made within \_\_\_\_\_?

Is \_\_\_\_\_ hike \_\_\_\_\_ of changes in \_\_\_\_\_ a \_\_\_\_\_ by the company?

Are \_\_\_\_\_ recent \_\_\_\_\_ due \_\_\_\_\_ changes \_\_\_\_\_ your industry or the \_\_\_\_\_ you \_\_\_\_\_ inside \_\_\_\_\_ company?

\_\_\_\_\_ the \_\_\_\_\_ hike reflective of \_\_\_\_\_ changes \_\_\_\_\_ industry \_\_\_\_\_ made by \_\_\_\_\_?

\_\_\_\_\_ the recent rate increases \_\_\_\_\_ to \_\_\_\_\_ you made inside of your company?

Is the recent rate \_\_\_\_\_ due \_\_\_\_\_ industry \_\_\_\_\_ choices?

Can \_\_\_\_\_ tell \_\_\_\_\_ the increased \_\_\_\_\_ influenced \_\_\_\_\_ industry developments or \_\_\_\_\_ made \_\_\_\_\_?

\_\_\_\_\_ me if those \_\_\_\_\_ rate hikes are related \_\_\_\_\_ industry \_\_\_\_\_ or \_\_\_\_\_?

\_\_\_\_\_ the recent rate hikes \_\_\_\_\_ the changes \_\_\_\_\_ the choices you \_\_\_\_\_ of your \_\_\_\_\_?

\_\_\_\_\_ the premium rises \_\_\_\_\_ trends \_\_\_\_\_ the industry \_\_\_\_\_ within \_\_\_\_\_ company?

\_\_\_\_\_ premium \_\_\_\_\_ increases \_\_\_\_\_ trends, regulations or internal \_\_\_\_\_?

\_\_\_\_\_ the premium hikes \_\_\_\_\_ changes \_\_\_\_\_ industry \_\_\_\_\_ is they \_\_\_\_\_ decision of \_\_\_\_\_ company?

Are \_\_\_\_\_ increased \_\_\_\_\_ influenced \_\_\_\_\_ developments or decisions \_\_\_\_\_ organization?

\_\_\_\_\_ the \_\_\_\_\_ hikes reflective \_\_\_\_\_ changes \_\_\_\_\_ industry \_\_\_\_\_ a decision \_\_\_\_\_ company?

Have the \_\_\_\_\_ premium rate \_\_\_\_\_ by \_\_\_\_\_ company's decisions \_\_\_\_\_ trends?

Are these higher \_\_\_\_\_ caused \_\_\_\_\_ in the \_\_\_\_\_ or \_\_\_\_\_ your \_\_\_\_\_?

\_\_\_\_\_ the premium hikes reflective \_\_\_\_\_ changes \_\_\_\_\_ industry \_\_\_\_\_ decisions made by \_\_\_\_\_ company?

\_\_\_\_\_ premium \_\_\_\_\_ reflecting industry \_\_\_\_\_ or \_\_\_\_\_ the company?

Are \_\_\_\_\_ premium \_\_\_\_\_ reflective \_\_\_\_\_ the \_\_\_\_\_ is it just decisions \_\_\_\_\_ by your \_\_\_\_\_?

\_\_\_\_\_ the premium \_\_\_\_\_ of \_\_\_\_\_ the industry, \_\_\_\_\_ are \_\_\_\_\_ just decisions made for \_\_\_\_\_ company?

\_\_\_\_\_ prices \_\_\_\_\_ of industry \_\_\_\_\_ or \_\_\_\_\_ choices?

Are \_\_\_\_\_ related to \_\_\_\_\_ or just \_\_\_\_\_ your company \_\_\_\_\_?

Is \_\_\_\_\_ recent rate increases due \_\_\_\_\_ your \_\_\_\_\_ choices \_\_\_\_\_ made within \_\_\_\_\_ company?

\_\_\_\_\_ premium hikes \_\_\_\_\_ industry changes or \_\_\_\_\_ by your \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ rates related \_\_\_\_\_ what's happening in the \_\_\_\_\_ own \_\_\_\_\_?

\_\_\_\_\_ bumps may \_\_\_\_\_ influenced by \_\_\_\_\_ regulations \_\_\_\_\_ choices.

\_\_\_\_\_ premium \_\_\_\_\_ of \_\_\_\_\_ the industry, \_\_\_\_\_ are they just decisions \_\_\_\_\_ by your \_\_\_\_\_?

\_\_\_\_\_ recent rate hikes \_\_\_\_\_ to \_\_\_\_\_ changing, \_\_\_\_\_ or internal \_\_\_\_\_?

Are premium \_\_\_\_\_ reflecting \_\_\_\_\_ just decisions \_\_\_\_\_ company makes?

Do \_\_\_\_\_ higher \_\_\_\_\_ have \_\_\_\_\_ happening in \_\_\_\_\_ industry, \_\_\_\_\_ or your own decisions?

Are \_\_\_\_\_ prices a \_\_\_\_\_ or \_\_\_\_\_ it just your company?

\_\_\_\_\_ the heightened \_\_\_\_\_ related to regulations \_\_\_\_\_ company's \_\_\_\_\_?

Is the \_\_\_\_\_ rises \_\_\_\_\_ line \_\_\_\_\_ in the industry, \_\_\_\_\_ changes, \_\_\_\_\_ actions \_\_\_\_\_?

Premium hikes \_\_\_\_\_ either \_\_\_\_\_ industry \_\_\_\_\_ or \_\_\_\_\_ by \_\_\_\_\_ company.

\_\_\_\_\_ due to \_\_\_\_\_ rules or \_\_\_\_\_ choices?

Are the recent rate \_\_\_\_\_ the changes in \_\_\_\_\_ or \_\_\_\_\_ made inside your \_\_\_\_\_?

\_\_\_\_\_ premium rate increases \_\_\_\_\_ internal \_\_\_\_\_ of \_\_\_\_\_?

Can you \_\_\_\_\_ me whether \_\_\_\_\_ recent rate hikes \_\_\_\_\_ related to \_\_\_\_\_?

Is \_\_\_\_\_ trends in the industry, \_\_\_\_\_ rules \_\_\_\_\_ decisions \_\_\_\_\_ by your \_\_\_\_\_?

Are premium \_\_\_\_\_ increases \_\_\_\_\_ of \_\_\_\_\_ company?

Are \_\_\_\_\_ changes in the industry \_\_\_\_\_ just \_\_\_\_\_ the \_\_\_\_\_?

Is the \_\_\_\_\_ hikes reflective of \_\_\_\_\_ industry or the \_\_\_\_\_ company?

Did \_\_\_\_\_ recent \_\_\_\_\_ rate \_\_\_\_\_ affect \_\_\_\_\_ company's \_\_\_\_\_ industry trends?

Is \_\_\_\_\_ premium hikes reflective \_\_\_\_\_ changes \_\_\_\_\_ industry or the decisions \_\_\_\_\_ made for \_\_\_\_\_?

Have \_\_\_\_\_ been \_\_\_\_\_ by \_\_\_\_\_ regulations, \_\_\_\_\_ internal decision \_\_\_\_\_?

\_\_\_\_\_ possible \_\_\_\_\_ the increased rates \_\_\_\_\_ influenced by industry \_\_\_\_\_ made \_\_\_\_\_ organization?

Are \_\_\_\_\_ rate \_\_\_\_\_ to industry \_\_\_\_\_ or internal choices within \_\_\_\_\_?

Is \_\_\_\_\_ rises related to \_\_\_\_\_ industry, regulatory \_\_\_\_\_ or actions \_\_\_\_\_?

\_\_\_\_\_ reflecting \_\_\_\_\_ changes \_\_\_\_\_ just \_\_\_\_\_ by your company?

\_\_\_\_\_ the premium hikes reflective \_\_\_\_\_ the \_\_\_\_\_ decisions of \_\_\_\_\_ company?

Is \_\_\_\_\_ hike reflective \_\_\_\_\_ changes \_\_\_\_\_ the industry or \_\_\_\_\_ company?

\_\_\_\_\_ these \_\_\_\_\_ increases reflect \_\_\_\_\_ decisions \_\_\_\_\_ your company?

\_\_\_\_\_ premium \_\_\_\_\_ changes in the industry or is \_\_\_\_\_ for the company?

\_\_\_\_\_ premium \_\_\_\_\_ in the industry or are \_\_\_\_\_ the company's \_\_\_\_\_?

\_\_\_\_\_ recent premium rate increases \_\_\_\_\_ by \_\_\_\_\_ or your \_\_\_\_\_?

\_\_\_\_\_ these higher rates \_\_\_\_\_ what's happening in the \_\_\_\_\_ or \_\_\_\_\_ own \_\_\_\_\_?

\_\_\_\_\_ you tell me if the \_\_\_\_\_ influenced by \_\_\_\_\_ decisions made internally?

Are \_\_\_\_\_ premium \_\_\_\_\_ just \_\_\_\_\_ made by the company?

Have the recent \_\_\_\_\_ increases \_\_\_\_\_ influenced \_\_\_\_\_ trends, \_\_\_\_\_ or \_\_\_\_\_ decisions?

\_\_\_\_\_ the \_\_\_\_\_ hikes reflective of changes in \_\_\_\_\_ industry, \_\_\_\_\_ decisions \_\_\_\_\_ the \_\_\_\_\_?

Are \_\_\_\_\_ premium \_\_\_\_\_ line \_\_\_\_\_ in the \_\_\_\_\_ regulatory changes, or \_\_\_\_\_ within \_\_\_\_\_ company?

\_\_\_\_\_ the rate \_\_\_\_\_ related to \_\_\_\_\_ in \_\_\_\_\_ industry \_\_\_\_\_ internal \_\_\_\_\_?

\_\_\_\_\_ the recent premium rate increases \_\_\_\_\_ industry trends \_\_\_\_\_ internal \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ reflective of \_\_\_\_\_ the industry, \_\_\_\_\_ or decisions made \_\_\_\_\_ the \_\_\_\_\_?

Is \_\_\_\_\_ rate \_\_\_\_\_ changes in your industry or \_\_\_\_\_ you made inside of \_\_\_\_\_?

\_\_\_\_\_ price up \_\_\_\_\_ to industry \_\_\_\_\_ choices?

\_\_\_\_\_ hike could \_\_\_\_\_ reflective \_\_\_\_\_ the \_\_\_\_\_ or simply \_\_\_\_\_ your company.

\_\_\_\_\_ premium \_\_\_\_\_ of the \_\_\_\_\_ decisions or \_\_\_\_\_?

\_\_\_\_\_ you tell \_\_\_\_\_ if \_\_\_\_\_ increased \_\_\_\_\_ by \_\_\_\_\_ proposed internally or \_\_\_\_\_ made in the organization?

Can \_\_\_\_\_ point out \_\_\_\_\_ recent rate \_\_\_\_\_ related to \_\_\_\_\_ regulations \_\_\_\_\_ internal \_\_\_\_\_ making?

\_\_\_\_\_ the premium hikes \_\_\_\_\_ recent industry \_\_\_\_\_ are they \_\_\_\_\_ of the \_\_\_\_\_?

Is the recent \_\_\_\_\_ to changes \_\_\_\_\_ internal choices?

Is the \_\_\_\_\_ reflective of \_\_\_\_\_ industry or \_\_\_\_\_ just \_\_\_\_\_ of \_\_\_\_\_?

Are \_\_\_\_\_ premiums \_\_\_\_\_ with broader trends \_\_\_\_\_ the industry, \_\_\_\_\_ changes or \_\_\_\_\_?

\_\_\_\_\_ reflecting industry \_\_\_\_\_ or just decisions \_\_\_\_\_ your \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ reflective of changes \_\_\_\_\_ new \_\_\_\_\_ decisions by the company?

Do the \_\_\_\_\_ your \_\_\_\_\_ reflect \_\_\_\_\_ company's decisions?

\_\_\_\_\_ these premium \_\_\_\_\_ related to \_\_\_\_\_ decisions?

\_\_\_\_\_ the rate \_\_\_\_\_ due \_\_\_\_\_ the \_\_\_\_\_ your industry \_\_\_\_\_ made \_\_\_\_\_ your company?

\_\_\_\_\_ premium rate increases linked \_\_\_\_\_ trends \_\_\_\_\_ of \_\_\_\_\_ company?

Are \_\_\_\_\_ recent rate \_\_\_\_\_ to \_\_\_\_\_ in your industry \_\_\_\_\_ the choices made inside \_\_\_\_\_?

\_\_\_\_\_ rate \_\_\_\_\_ linked \_\_\_\_\_ industry trends \_\_\_\_\_ internal decisions?

\_\_\_\_\_ hikes reflective \_\_\_\_\_ changes in \_\_\_\_\_ or made by \_\_\_\_\_ company?

Are premium \_\_\_\_\_ reflecting \_\_\_\_\_ just \_\_\_\_\_ by your company?

\_\_\_\_\_ recent \_\_\_\_\_ increases \_\_\_\_\_ the \_\_\_\_\_ your \_\_\_\_\_ or the decisions you made within your \_\_\_\_\_?

\_\_\_\_\_ premium \_\_\_\_\_ of industry changes, \_\_\_\_\_ just \_\_\_\_\_ your \_\_\_\_\_ makes?

Is the \_\_\_\_\_ reflective of changing \_\_\_\_\_ taken by \_\_\_\_\_?

\_\_\_\_\_ premium \_\_\_\_\_ increases linked to industry trends, policies \_\_\_\_\_ decisions \_\_\_\_\_?

Is the \_\_\_\_\_ reflective of \_\_\_\_\_ the industry or \_\_\_\_\_?

Is the higher rates \_\_\_\_\_ in the industry, \_\_\_\_\_ own \_\_\_\_\_?

Premium hikes \_\_\_\_\_ industry changes, \_\_\_\_\_ decisions \_\_\_\_\_ by \_\_\_\_\_ company.

Do you \_\_\_\_\_ the recent \_\_\_\_\_ increases \_\_\_\_\_ due to \_\_\_\_\_ or internal choices \_\_\_\_\_ your \_\_\_\_\_?

Is \_\_\_\_\_ premium \_\_\_\_\_ of changes \_\_\_\_\_ the \_\_\_\_\_ or is \_\_\_\_\_ made \_\_\_\_\_ company?

Is \_\_\_\_\_ reflective \_\_\_\_\_ or decisions taken \_\_\_\_\_ your company?

Premium hikes are reflecting \_\_\_\_\_ decisions made \_\_\_\_\_ company?

Premium \_\_\_\_\_ be \_\_\_\_\_ to industry \_\_\_\_\_ or \_\_\_\_\_ decisions of the \_\_\_\_\_.



\_\_\_\_\_ premium hikes \_\_\_\_\_ changes in \_\_\_\_\_ industry, new rules or \_\_\_\_\_ company?  
 Is premium \_\_\_\_\_ linked to \_\_\_\_\_ trends or \_\_\_\_\_ the \_\_\_\_\_?  
 Is \_\_\_\_\_ hikes \_\_\_\_\_ of changes \_\_\_\_\_ the industry, or is it \_\_\_\_\_?  
 Are \_\_\_\_\_ rate \_\_\_\_\_ influenced \_\_\_\_\_ market \_\_\_\_\_ regulations \_\_\_\_\_ internal decision \_\_\_\_\_?  
 \_\_\_\_\_ reflective \_\_\_\_\_ changes \_\_\_\_\_ industry or just decisions made \_\_\_\_\_ company?  
 \_\_\_\_\_ premium \_\_\_\_\_ to industry trends or \_\_\_\_\_ decisions of \_\_\_\_\_?  
 \_\_\_\_\_ the \_\_\_\_\_ reflective \_\_\_\_\_ the industry or decisions \_\_\_\_\_ by \_\_\_\_\_?  
 Is the premium hikes \_\_\_\_\_ of changes \_\_\_\_\_ is it \_\_\_\_\_ decision of \_\_\_\_\_?  
 Do \_\_\_\_\_ premium hikes \_\_\_\_\_ changes in \_\_\_\_\_ rules \_\_\_\_\_ your \_\_\_\_\_ decisions?  
 \_\_\_\_\_ the premium hikes reflective \_\_\_\_\_?  
 \_\_\_\_\_ hikes reflecting \_\_\_\_\_ changes, or \_\_\_\_\_ by \_\_\_\_\_ company?  
 Is the \_\_\_\_\_ in the industry or just decisions that \_\_\_\_\_ for \_\_\_\_\_?  
 Are premium \_\_\_\_\_ related to \_\_\_\_\_?  
 Are these recent \_\_\_\_\_ increases \_\_\_\_\_ to \_\_\_\_\_ regulations, \_\_\_\_\_ decisions \_\_\_\_\_ company?  
 \_\_\_\_\_ changes or just \_\_\_\_\_ your company makes?  
 \_\_\_\_\_ premium \_\_\_\_\_ changes in \_\_\_\_\_ industry or \_\_\_\_\_ they \_\_\_\_\_ decisions for your \_\_\_\_\_?  
 \_\_\_\_\_ the \_\_\_\_\_ by industry \_\_\_\_\_ or internal choices?  
 Is \_\_\_\_\_ premium hike reflective \_\_\_\_\_ industry or just \_\_\_\_\_ your \_\_\_\_\_?  
 \_\_\_\_\_ higher \_\_\_\_\_ of what's \_\_\_\_\_ in \_\_\_\_\_ industry, or \_\_\_\_\_ own decisions?  
 \_\_\_\_\_ confirm that the increased rates \_\_\_\_\_ by \_\_\_\_\_ developments \_\_\_\_\_ made in \_\_\_\_\_?  
 Is \_\_\_\_\_ hike \_\_\_\_\_ of \_\_\_\_\_ the industry, \_\_\_\_\_ rules \_\_\_\_\_ by \_\_\_\_\_ company?  
 \_\_\_\_\_ tell us if \_\_\_\_\_ hikes are related to industry \_\_\_\_\_ or \_\_\_\_\_?  
 \_\_\_\_\_ the \_\_\_\_\_ rate increases because of the \_\_\_\_\_ your industry \_\_\_\_\_ inside \_\_\_\_\_ company?  
 \_\_\_\_\_ hikes \_\_\_\_\_ in the \_\_\_\_\_ or simply \_\_\_\_\_ made \_\_\_\_\_ the company?  
 Do \_\_\_\_\_ changes in \_\_\_\_\_ or just decisions made \_\_\_\_\_ your \_\_\_\_\_?  
 \_\_\_\_\_ increases reflect \_\_\_\_\_ made by your company?  
 Are premium hikes reflecting \_\_\_\_\_ in \_\_\_\_\_ industry \_\_\_\_\_ decisions \_\_\_\_\_?  
 Are the \_\_\_\_\_ hikes reflective \_\_\_\_\_ the \_\_\_\_\_ industry \_\_\_\_\_ are they just \_\_\_\_\_?  
 \_\_\_\_\_ it \_\_\_\_\_ increased rates \_\_\_\_\_ industry developments, regulations proposed outside or decisions \_\_\_\_\_ in \_\_\_\_\_?  
 Are \_\_\_\_\_ premium hikes reflective \_\_\_\_\_ the \_\_\_\_\_ decisions the \_\_\_\_\_?  
 \_\_\_\_\_ can be reflecting \_\_\_\_\_ made by the company.  
 Do your \_\_\_\_\_ increases \_\_\_\_\_ decisions?  
 \_\_\_\_\_ linked \_\_\_\_\_ industry \_\_\_\_\_ policies or company decisions?  
 \_\_\_\_\_ the premium hikes \_\_\_\_\_ changes in \_\_\_\_\_ rules at your \_\_\_\_\_?  
 \_\_\_\_\_ higher \_\_\_\_\_ due to what's happening \_\_\_\_\_ industry, regulations \_\_\_\_\_ own decisions?  
 \_\_\_\_\_ it \_\_\_\_\_ that the \_\_\_\_\_ rates are \_\_\_\_\_ industry \_\_\_\_\_ outside and decisions made \_\_\_\_\_?  
 Is \_\_\_\_\_ hikes \_\_\_\_\_ industry \_\_\_\_\_ decisions made \_\_\_\_\_ the company?  
 Is the \_\_\_\_\_ increases \_\_\_\_\_ internal decisions or \_\_\_\_\_?  
 \_\_\_\_\_ the \_\_\_\_\_ reflective of the \_\_\_\_\_ or \_\_\_\_\_ by your \_\_\_\_\_?  
 Is \_\_\_\_\_ increases reflecting \_\_\_\_\_ or \_\_\_\_\_ decisions made \_\_\_\_\_ the \_\_\_\_\_?  
 Is the \_\_\_\_\_ reflecting \_\_\_\_\_ changes \_\_\_\_\_ decisions made by \_\_\_\_\_?  
 Are \_\_\_\_\_ rates \_\_\_\_\_ what's happening in \_\_\_\_\_ or just \_\_\_\_\_ own decisions?  
 \_\_\_\_\_ increases due \_\_\_\_\_ in your industry \_\_\_\_\_ the choices you have made \_\_\_\_\_ of your \_\_\_\_\_?  
 Are the \_\_\_\_\_ increases \_\_\_\_\_ the decisions \_\_\_\_\_ company?  
 Are the rate \_\_\_\_\_ to changes \_\_\_\_\_ your \_\_\_\_\_ or \_\_\_\_\_?  
 Are \_\_\_\_\_ higher rates \_\_\_\_\_ happening \_\_\_\_\_ the industry, regulations \_\_\_\_\_ own decisions?  
 Are \_\_\_\_\_ premiums influenced \_\_\_\_\_ shifts, regulations or \_\_\_\_\_?  
 Are the recent \_\_\_\_\_ hikes \_\_\_\_\_ changing, \_\_\_\_\_ or internal \_\_\_\_\_ you \_\_\_\_\_?  
 \_\_\_\_\_ hikes related \_\_\_\_\_ industry \_\_\_\_\_ or \_\_\_\_\_ by the company?  
 \_\_\_\_\_ these \_\_\_\_\_ rates \_\_\_\_\_ to what is happening \_\_\_\_\_ industry \_\_\_\_\_ own \_\_\_\_\_?

Are premium hikes \_\_\_\_\_ your industry \_\_\_\_\_ just \_\_\_\_\_ make?

Are the premium \_\_\_\_\_ associated with \_\_\_\_\_ or decisions of \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ hikes reflective of \_\_\_\_\_ in the \_\_\_\_\_ new rules or \_\_\_\_\_?

Do \_\_\_\_\_ premium \_\_\_\_\_ reflect \_\_\_\_\_ in \_\_\_\_\_ industry, new rules \_\_\_\_\_ by your \_\_\_\_\_?

\_\_\_\_\_ the premium \_\_\_\_\_ the \_\_\_\_\_ in the \_\_\_\_\_ or your \_\_\_\_\_?

Are \_\_\_\_\_ rate \_\_\_\_\_ due \_\_\_\_\_ in your industry \_\_\_\_\_ inside \_\_\_\_\_ company?

Are \_\_\_\_\_ industry \_\_\_\_\_ or just \_\_\_\_\_ made by \_\_\_\_\_ company?

\_\_\_\_\_ premium \_\_\_\_\_ reflecting \_\_\_\_\_ or just decisions made \_\_\_\_\_ the \_\_\_\_\_?

Are \_\_\_\_\_ hikes reflective of the \_\_\_\_\_ or \_\_\_\_\_ they \_\_\_\_\_ company?

\_\_\_\_\_ premiums reflective \_\_\_\_\_ changes \_\_\_\_\_ the \_\_\_\_\_ new rules or \_\_\_\_\_?

\_\_\_\_\_ the premium hikes \_\_\_\_\_ of changes \_\_\_\_\_ the industry \_\_\_\_\_ is \_\_\_\_\_?

\_\_\_\_\_ the premium \_\_\_\_\_ of \_\_\_\_\_ the \_\_\_\_\_ or \_\_\_\_\_ they only decisions \_\_\_\_\_ by your \_\_\_\_\_?

\_\_\_\_\_ premium hikes \_\_\_\_\_ in \_\_\_\_\_ industry \_\_\_\_\_ just \_\_\_\_\_ made for your business?

Is \_\_\_\_\_ premium hikes \_\_\_\_\_ of the \_\_\_\_\_ the industry \_\_\_\_\_ of the \_\_\_\_\_?

Are these \_\_\_\_\_ industry \_\_\_\_\_ or internal choices?

Are \_\_\_\_\_ rate increases \_\_\_\_\_ to \_\_\_\_\_ changes, \_\_\_\_\_ decisions within your \_\_\_\_\_?

Are \_\_\_\_\_ rate \_\_\_\_\_ to \_\_\_\_\_ trends \_\_\_\_\_ internal decisions of \_\_\_\_\_ company?

\_\_\_\_\_ the recent \_\_\_\_\_ increases \_\_\_\_\_ of \_\_\_\_\_ your industry \_\_\_\_\_ choices you made inside \_\_\_\_\_ your \_\_\_\_\_?

Is \_\_\_\_\_ increases \_\_\_\_\_ to internal decisions \_\_\_\_\_ company or industry \_\_\_\_\_?

Is \_\_\_\_\_ hikes reflecting changes \_\_\_\_\_ the industry \_\_\_\_\_ made \_\_\_\_\_ your company?

Is the \_\_\_\_\_ new \_\_\_\_\_ or \_\_\_\_\_ made by the \_\_\_\_\_?

Is \_\_\_\_\_ that the \_\_\_\_\_ industry developments, regulations proposed internally and \_\_\_\_\_ within \_\_\_\_\_ organization?

\_\_\_\_\_ the \_\_\_\_\_ hikes \_\_\_\_\_ changes \_\_\_\_\_ industry or are they simply \_\_\_\_\_ company?

\_\_\_\_\_ the \_\_\_\_\_ of \_\_\_\_\_ rules or your choices?

Is the premium \_\_\_\_\_ in the \_\_\_\_\_ are they \_\_\_\_\_ the company?

Do \_\_\_\_\_ premium \_\_\_\_\_ something to \_\_\_\_\_ with industry trends \_\_\_\_\_ new \_\_\_\_\_?

Are \_\_\_\_\_ rates due \_\_\_\_\_ in the \_\_\_\_\_ regulations, or \_\_\_\_\_ your own \_\_\_\_\_?

Did the recent \_\_\_\_\_ influenced by \_\_\_\_\_ new regulations?

\_\_\_\_\_ rates \_\_\_\_\_ to \_\_\_\_\_ rules or internal decision-making?

Do \_\_\_\_\_ premium \_\_\_\_\_ industry \_\_\_\_\_ are they just decisions \_\_\_\_\_ by \_\_\_\_\_ company?

\_\_\_\_\_ hikes \_\_\_\_\_ of changes \_\_\_\_\_ industry or decided by \_\_\_\_\_ company?

Can \_\_\_\_\_ tell \_\_\_\_\_ rate hikes are related \_\_\_\_\_ industry \_\_\_\_\_ choices?

Is the premium \_\_\_\_\_ reflective of \_\_\_\_\_ company?

\_\_\_\_\_ premium \_\_\_\_\_ increases linked \_\_\_\_\_ and industry trends?

\_\_\_\_\_ the \_\_\_\_\_ rate increases due to \_\_\_\_\_ changes \_\_\_\_\_ choices that \_\_\_\_\_ made inside \_\_\_\_\_ your company?

\_\_\_\_\_ premium rate \_\_\_\_\_ to \_\_\_\_\_ or industry trends?

Are \_\_\_\_\_ recent rate hikes \_\_\_\_\_ to \_\_\_\_\_ regulations or \_\_\_\_\_?

Are these recent \_\_\_\_\_ increases \_\_\_\_\_ changes, regulations, \_\_\_\_\_ within \_\_\_\_\_ company?

Are the \_\_\_\_\_ hikes \_\_\_\_\_ of current trends \_\_\_\_\_ decisions \_\_\_\_\_?

Are \_\_\_\_\_ recent \_\_\_\_\_ increases due to the changes \_\_\_\_\_ your \_\_\_\_\_ the \_\_\_\_\_ made \_\_\_\_\_ company?

Has \_\_\_\_\_ rate \_\_\_\_\_ influenced \_\_\_\_\_ trends or internal company decisions?

Is \_\_\_\_\_ reflective \_\_\_\_\_ in the \_\_\_\_\_ or are \_\_\_\_\_ decisions \_\_\_\_\_ by \_\_\_\_\_ company.

\_\_\_\_\_ the premium \_\_\_\_\_ of changes in \_\_\_\_\_ new \_\_\_\_\_ the decisions made \_\_\_\_\_ your \_\_\_\_\_?

Do the \_\_\_\_\_ hikes \_\_\_\_\_ in the \_\_\_\_\_ are they \_\_\_\_\_ decisions \_\_\_\_\_ your company?

\_\_\_\_\_ the premium \_\_\_\_\_ linked to \_\_\_\_\_ decisions of \_\_\_\_\_ company?

Are \_\_\_\_\_ linked \_\_\_\_\_ trends, \_\_\_\_\_ or decisions \_\_\_\_\_ your company?

\_\_\_\_\_ the premiums reflective \_\_\_\_\_ in \_\_\_\_\_ or are they just \_\_\_\_\_ the \_\_\_\_\_?

Will these \_\_\_\_\_ bumps \_\_\_\_\_ influenced \_\_\_\_\_ shifts, \_\_\_\_\_ internal choices?

Do \_\_\_\_\_ premium \_\_\_\_\_ industry \_\_\_\_\_ regulatory changes, or actions \_\_\_\_\_ our \_\_\_\_\_?

\_\_\_\_\_ premiums \_\_\_\_\_ of \_\_\_\_\_ the industry, new rules or \_\_\_\_\_ taken by \_\_\_\_\_?

Is \_\_\_\_\_ with \_\_\_\_\_ in the \_\_\_\_\_ or actions \_\_\_\_\_ the company?

Is \_\_\_\_\_ aligned with the \_\_\_\_\_ or \_\_\_\_\_ within our company?

\_\_\_\_\_ premiums increased due to market \_\_\_\_\_ decision-making \_\_\_\_\_?

\_\_\_\_\_ the premium hikes \_\_\_\_\_ of the \_\_\_\_\_ trends?

Is \_\_\_\_\_ premium hikes \_\_\_\_\_ of change \_\_\_\_\_ industry \_\_\_\_\_ company?

Have \_\_\_\_\_ rate increases been \_\_\_\_\_ regulations, \_\_\_\_\_ internal decisions?

\_\_\_\_\_ premiums \_\_\_\_\_ industry changes, \_\_\_\_\_ just \_\_\_\_\_ company makes?

\_\_\_\_\_ recent \_\_\_\_\_ increases due to the changed \_\_\_\_\_ you made \_\_\_\_\_ of \_\_\_\_\_ company?

\_\_\_\_\_ trends in the \_\_\_\_\_ they just decisions \_\_\_\_\_ by your company?

Are \_\_\_\_\_ premium \_\_\_\_\_ to decisions \_\_\_\_\_ the company?

Is \_\_\_\_\_ by \_\_\_\_\_ company reflective of \_\_\_\_\_ changes in \_\_\_\_\_ industry \_\_\_\_\_ new \_\_\_\_\_?

Is the premium hikes \_\_\_\_\_ of \_\_\_\_\_ industry, \_\_\_\_\_ or your \_\_\_\_\_?

\_\_\_\_\_ if the \_\_\_\_\_ influenced by \_\_\_\_\_ regulations proposed outside or \_\_\_\_\_ made \_\_\_\_\_ your organization?

\_\_\_\_\_ the heightened premiums \_\_\_\_\_ market \_\_\_\_\_ or \_\_\_\_\_ choices?

Is the \_\_\_\_\_ changes \_\_\_\_\_ the \_\_\_\_\_ the \_\_\_\_\_ made by the company?

Is \_\_\_\_\_ premium hike \_\_\_\_\_ changes \_\_\_\_\_ or is it \_\_\_\_\_ decision \_\_\_\_\_ company?

\_\_\_\_\_ rate increases \_\_\_\_\_ by market trends, \_\_\_\_\_ or \_\_\_\_\_ processes?

\_\_\_\_\_ the premium hikes \_\_\_\_\_ industry \_\_\_\_\_ your company's \_\_\_\_\_?

\_\_\_\_\_ tell \_\_\_\_\_ increased \_\_\_\_\_ are \_\_\_\_\_ by industry developments, regulations \_\_\_\_\_ made within your organization?

Are \_\_\_\_\_ reflecting \_\_\_\_\_ industry or \_\_\_\_\_ made \_\_\_\_\_ the company?

Are the premium \_\_\_\_\_ industry \_\_\_\_\_ or just \_\_\_\_\_ company?

Are \_\_\_\_\_ premium hikes \_\_\_\_\_ current \_\_\_\_\_ decisions \_\_\_\_\_ company \_\_\_\_\_ made?

Is \_\_\_\_\_ rate increases \_\_\_\_\_ decisions?

Are the \_\_\_\_\_ bumps influenced \_\_\_\_\_ internal \_\_\_\_\_?

\_\_\_\_\_ the \_\_\_\_\_ rate increases \_\_\_\_\_ to changes \_\_\_\_\_ or internal \_\_\_\_\_?

\_\_\_\_\_ premium hikes reflective of \_\_\_\_\_ industry, \_\_\_\_\_ or simply decisions \_\_\_\_\_ your company?

Are \_\_\_\_\_ rate hikes \_\_\_\_\_ industry \_\_\_\_\_ or internal decision \_\_\_\_\_?

\_\_\_\_\_ that \_\_\_\_\_ rates \_\_\_\_\_ to \_\_\_\_\_ in \_\_\_\_\_ industry, \_\_\_\_\_ your own decisions?

Is \_\_\_\_\_ increases \_\_\_\_\_ to industry trends \_\_\_\_\_ decisions of \_\_\_\_\_?

\_\_\_\_\_ the premium \_\_\_\_\_ in the industry \_\_\_\_\_ your company?

Are \_\_\_\_\_ rate increases related \_\_\_\_\_ company's \_\_\_\_\_ or \_\_\_\_\_?

Are \_\_\_\_\_ trends, policies or the company?

\_\_\_\_\_ higher \_\_\_\_\_ because of what's happening in the \_\_\_\_\_ or \_\_\_\_\_ your \_\_\_\_\_?

Did the recent premium rate \_\_\_\_\_ industry \_\_\_\_\_?

Are premium bumps \_\_\_\_\_ changes, \_\_\_\_\_ or \_\_\_\_\_ choices?

Are the recent rate increases \_\_\_\_\_ industry \_\_\_\_\_ choices \_\_\_\_\_ your company?

Is the \_\_\_\_\_ hikes \_\_\_\_\_ in the industry or \_\_\_\_\_?

Are these premiums \_\_\_\_\_ by internal \_\_\_\_\_?

Can you \_\_\_\_\_ me if the increased rates are influenced \_\_\_\_\_ developments, \_\_\_\_\_ in \_\_\_\_\_ organization?

\_\_\_\_\_ the premiums \_\_\_\_\_ industry shifts, \_\_\_\_\_ or internal \_\_\_\_\_?

Is the \_\_\_\_\_ of \_\_\_\_\_ changes \_\_\_\_\_ the industry or \_\_\_\_\_ the decisions \_\_\_\_\_ your \_\_\_\_\_?

Do \_\_\_\_\_ premium rate \_\_\_\_\_ have anything \_\_\_\_\_ do \_\_\_\_\_ trends, regulations, \_\_\_\_\_?

Are \_\_\_\_\_ hikes \_\_\_\_\_ or company \_\_\_\_\_?

Are \_\_\_\_\_ recent \_\_\_\_\_ related \_\_\_\_\_ regulations, \_\_\_\_\_ internal decisions you make?

Are these \_\_\_\_\_ what's \_\_\_\_\_ in the industry \_\_\_\_\_ own decision?

Are the \_\_\_\_\_ due \_\_\_\_\_ the \_\_\_\_\_ in \_\_\_\_\_ your decisions inside of \_\_\_\_\_ company?

Does recent \_\_\_\_\_ hikes \_\_\_\_\_ been \_\_\_\_\_ industry trends or \_\_\_\_\_?

Do \_\_\_\_\_ premium hikes reflect changes \_\_\_\_\_ the industry, \_\_\_\_\_ decisions?

Are the \_\_\_\_\_ rate \_\_\_\_\_ due to \_\_\_\_\_ changes \_\_\_\_\_ your \_\_\_\_\_ make within your company?

Are \_\_\_\_\_ due to the \_\_\_\_\_ in \_\_\_\_\_ industry \_\_\_\_\_ the choices \_\_\_\_\_ made \_\_\_\_\_ your \_\_\_\_\_?

Are \_\_\_\_ recent rate \_\_\_\_ by \_\_\_\_ or internal \_\_\_\_ your company?

Is premium hikes \_\_\_\_ of changes in \_\_\_\_ or are \_\_\_\_ for \_\_\_\_?

\_\_\_\_ the recent rate \_\_\_\_ related \_\_\_\_ the changes in \_\_\_\_ choices?

Is the \_\_\_\_ hikes \_\_\_\_ of changes \_\_\_\_ just decisions \_\_\_\_ for \_\_\_\_ company

Is the \_\_\_\_ rate increases \_\_\_\_ your industry \_\_\_\_ decisions within your \_\_\_\_?

\_\_\_\_ premium rate increases been influenced by \_\_\_\_ or \_\_\_\_ making?

\_\_\_\_ rising rates \_\_\_\_ to industry \_\_\_\_ rules or \_\_\_\_?

\_\_\_\_ premium hikes \_\_\_\_ changes, \_\_\_\_ decisions \_\_\_\_ company makes?

\_\_\_\_ premium increases reflective of \_\_\_\_ in the industry \_\_\_\_?

Are premiums reflecting \_\_\_\_ in \_\_\_\_ made by the \_\_\_\_?

Is \_\_\_\_ premium \_\_\_\_ reflective of \_\_\_\_ in \_\_\_\_ or \_\_\_\_ a decision \_\_\_\_ company?

\_\_\_\_ premium hikes \_\_\_\_ of \_\_\_\_ industry \_\_\_\_ are they decisions made \_\_\_\_ your \_\_\_\_?

\_\_\_\_ reflecting industry changes or \_\_\_\_ decisions your \_\_\_\_?

Is the \_\_\_\_ reflective of changes \_\_\_\_ the industry \_\_\_\_ made \_\_\_\_ company?

Are the premium hikes \_\_\_\_ industry or \_\_\_\_ they just \_\_\_\_ made \_\_\_\_?

\_\_\_\_ the \_\_\_\_ hikes \_\_\_\_ changes \_\_\_\_ the industry \_\_\_\_ they decisions made \_\_\_\_ your company?

\_\_\_\_ premium \_\_\_\_ reflecting industry changes \_\_\_\_ simply \_\_\_\_ by the \_\_\_\_?

\_\_\_\_ hike is either \_\_\_\_ of \_\_\_\_ or simply \_\_\_\_ your company.

\_\_\_\_ you \_\_\_\_ the \_\_\_\_ are \_\_\_\_ of \_\_\_\_ the industry or your \_\_\_\_ decisions?

Are \_\_\_\_ reflective of industry \_\_\_\_ made \_\_\_\_ your company?

Have \_\_\_\_ gone \_\_\_\_ because of market \_\_\_\_ regulations \_\_\_\_?

Premium \_\_\_\_ or just decisions your company \_\_\_\_?

\_\_\_\_ premium rises in \_\_\_\_ the \_\_\_\_ changes \_\_\_\_ actions within \_\_\_\_ company?

Is \_\_\_\_ premium \_\_\_\_ reflective \_\_\_\_ the \_\_\_\_ or were they just \_\_\_\_ by your \_\_\_\_?

\_\_\_\_ premiums \_\_\_\_ in \_\_\_\_ rules or simply decisions \_\_\_\_ by the company?

\_\_\_\_ the premium \_\_\_\_ linked to policies or \_\_\_\_ company?

Are these \_\_\_\_ to what's \_\_\_\_ the industry or \_\_\_\_?

\_\_\_\_ premium rises \_\_\_\_ broader \_\_\_\_ in the \_\_\_\_ regulatory \_\_\_\_ or actions \_\_\_\_ our \_\_\_\_?

\_\_\_\_ you tell me \_\_\_\_ the \_\_\_\_ rate \_\_\_\_ related to \_\_\_\_ changing, \_\_\_\_ internal \_\_\_\_?

Is premium \_\_\_\_ the industry, new \_\_\_\_ decisions taken by your \_\_\_\_?

Is it possible that \_\_\_\_ increased rates are \_\_\_\_ industry \_\_\_\_ or \_\_\_\_ your \_\_\_\_?

Is \_\_\_\_ a \_\_\_\_ of \_\_\_\_ in the \_\_\_\_ or \_\_\_\_ made \_\_\_\_ the company?

\_\_\_\_ tell \_\_\_\_ if \_\_\_\_ recent \_\_\_\_ are related to changing regulations \_\_\_\_ making?

Are \_\_\_\_ higher \_\_\_\_ a result \_\_\_\_ what's \_\_\_\_ in \_\_\_\_ industry, or \_\_\_\_ decisions?

Are the \_\_\_\_ influenced by industry \_\_\_\_ internal \_\_\_\_?

Do \_\_\_\_ premium \_\_\_\_ in \_\_\_\_ industry \_\_\_\_ made by your company?

Have \_\_\_\_ increased due \_\_\_\_ market \_\_\_\_ or \_\_\_\_ making?

Premium \_\_\_\_ industry changes \_\_\_\_ decisions made \_\_\_\_ company?

Are \_\_\_\_ premium \_\_\_\_ compatible \_\_\_\_ broader trends in the \_\_\_\_ actions \_\_\_\_ company?

\_\_\_\_ are either \_\_\_\_ industry \_\_\_\_ or decisions \_\_\_\_ the company.

\_\_\_\_ correspond \_\_\_\_ in the industry, \_\_\_\_ changes, \_\_\_\_ actions within our company?

Are \_\_\_\_ hikes \_\_\_\_ changes \_\_\_\_ made by your \_\_\_\_?

\_\_\_\_ premium hikes reflecting trends \_\_\_\_ industry, \_\_\_\_ or just \_\_\_\_ made \_\_\_\_ company?

Is \_\_\_\_ hikes \_\_\_\_ in the industry, \_\_\_\_ just \_\_\_\_ by the \_\_\_\_?

\_\_\_\_ you tell \_\_\_\_ recent rate increases are the \_\_\_\_ changes, regulations or \_\_\_\_?

Is \_\_\_\_ with broader trends in \_\_\_\_ industry, regulatory \_\_\_\_ or \_\_\_\_ within the \_\_\_\_?

Should \_\_\_\_ recent \_\_\_\_ increases \_\_\_\_ to industry \_\_\_\_ regulations or \_\_\_\_?

Is \_\_\_\_ reflecting industry changes \_\_\_\_ by \_\_\_\_ company?

Are \_\_\_\_ higher rates \_\_\_\_ your \_\_\_\_ the industry or \_\_\_\_?

Are prices \_\_\_\_ rules or your \_\_\_\_ choices?

Is \_\_\_\_\_ the industry or \_\_\_\_\_ decisions from \_\_\_\_\_ company?  
\_\_\_\_\_ know if the \_\_\_\_\_ are \_\_\_\_\_ industry \_\_\_\_\_ or internal choices?  
\_\_\_\_\_ rate increases linked to \_\_\_\_\_ trends, policies \_\_\_\_\_ your \_\_\_\_\_.  
\_\_\_\_\_ the rate \_\_\_\_\_ the changes in \_\_\_\_\_ or the \_\_\_\_\_ you made inside \_\_\_\_\_?  
\_\_\_\_\_ premium \_\_\_\_\_ increases linked \_\_\_\_\_ internal \_\_\_\_\_ of \_\_\_\_\_ company?  
Are \_\_\_\_\_ industry \_\_\_\_\_ decisions \_\_\_\_\_ by your company?  
Have \_\_\_\_\_ increases been influenced \_\_\_\_\_ company \_\_\_\_\_ or industry \_\_\_\_\_?  
Are \_\_\_\_\_ influenced by \_\_\_\_\_ developments or \_\_\_\_\_ made \_\_\_\_\_ organization?  
\_\_\_\_\_ the \_\_\_\_\_ company policies or industry trends?  
Is \_\_\_\_\_ premium hikes \_\_\_\_\_ of changes \_\_\_\_\_ or just your \_\_\_\_\_?  
\_\_\_\_\_ these higher \_\_\_\_\_ happening in the \_\_\_\_\_ or \_\_\_\_\_ own decisions?  
Is the \_\_\_\_\_ rate increases \_\_\_\_\_ changing, \_\_\_\_\_ internal choices?  
Are the \_\_\_\_\_ reflective of \_\_\_\_\_ or are they decisions \_\_\_\_\_ the \_\_\_\_\_?  
Are \_\_\_\_\_ premium \_\_\_\_\_ reflective of current trends \_\_\_\_\_?  
Premium hikes \_\_\_\_\_ either \_\_\_\_\_ changes \_\_\_\_\_ decisions \_\_\_\_\_ company makes.  
Is \_\_\_\_\_ linked to industry \_\_\_\_\_ policies \_\_\_\_\_ decisions?  
Are \_\_\_\_\_ bumps influenced \_\_\_\_\_ shifts, or \_\_\_\_\_ choices?  
\_\_\_\_\_ rate hikes \_\_\_\_\_ to industry \_\_\_\_\_ rules or \_\_\_\_\_ choice?  
\_\_\_\_\_ premium \_\_\_\_\_ compatible \_\_\_\_\_ broader trends \_\_\_\_\_ industry, regulatory changes, or \_\_\_\_\_ within \_\_\_\_\_?  
Is the \_\_\_\_\_ hikes \_\_\_\_\_ to \_\_\_\_\_ in the \_\_\_\_\_ for your \_\_\_\_\_?  
Is \_\_\_\_\_ premium hikes \_\_\_\_\_ of \_\_\_\_\_ in \_\_\_\_\_ industry, new \_\_\_\_\_ or \_\_\_\_\_ company?  
\_\_\_\_\_ rising due \_\_\_\_\_ industry \_\_\_\_\_ or your \_\_\_\_\_?