

BIBA Press Campaign Study

Online Fieldwork Dates: 5th - 8th February 2015

Absolutes/col percents

Table 1
Q1. How many employees are in your organisation?
Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
10-49	275 55%	275 100%	-	-	106 53%	72 43%	97 73%	226 54%	49 59%	66 53%	209 56%	116 51%	159 58%	82 84%	153 58%	24 21%	72 56%	78 55%	63 58%	62 52%	132 60%	42 50%
50-99	124 25%	-	124 100%	-	54 27%	46 28%	24 18%	104 25%	20 24%	33 27%	91 24%	60 27%	64 23%	12 12%	72 27%	36 32%	38 30%	38 27%	21 19%	27 23%	45 21%	23 27%
100-249	101 20%	-	-	101 100%	41 20%	48 29%	12 9%	87 21%	14 17%	25 20%	76 20%	50 22%	51 19%	4 4%	38 14%	52 46%	18 14%	27 19%	25 23%	31 26%	42 19%	19 23%

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Table 2

Q2. Which of the following best describes your job role?**Base: All respondents**

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Director	201 40%	106 39%	54 44%	41 41%	201 100%	-	-	173 41%	28 34%	53 43%	148 39%	96 42%	105 38%	30 31%	116 44%	48 43%	46 36%	62 43%	43 39%	50 42%	97 44%	30 36%
Senior manager	166 33%	72 26%	46 37%	48 48%	-	166 100%	-	136 33%	30 36%	45 36%	121 32%	81 36%	85 31%	27 28%	82 31%	45 40%	44 34%	49 34%	34 31%	39 33%	55 25%	15 18%
Owner	133 27%	97 35%	24 19%	12 12%	-	-	133 100%	108 26%	25 30%	26 21%	107 28%	49 22%	84 31%	41 42%	65 25%	19 17%	38 30%	32 22%	32 29%	31 26%	67 31%	39 46%

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Table 3
Q3. Gender
Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Male	417	226	104	87	173	136	108	417	-	102	315	183	234	79	220	101	101	124	91	101	188	66
	83%	82%	84%	86%	86%	82%	81%	100%	-	82%	84%	81%	85%	81%	84%	90%	79%	87%	83%	84%	86%	79%
Female	83	49	20	14	28	30	25	-	83	22	61	43	40	19	43	11	27	19	18	19	31	18
	17%	18%	16%	14%	14%	18%	19%	-	100%	18%	16%	19%	15%	19%	16%	10%	21%	13%	17%	16%	14%	21%

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Table 4

Q4. In which of these UK regions is the main office or headquarters of your company based?

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Scotland	28 6%	15 5%	9 7%	4 4%	11 5%	9 5%	8 6%	20 5%	8 10%	-	28 7%	-	28 10%	8 8%	15 6%	3 3%	14 11%	2 1%	4 4%	8 7%	16 7%	1 1%
North East	14 3%	6 2%	-	8 8%	7 3%	6 4%	1 1%	13 3%	1 1%	-	14 4%	-	14 5%	3 3%	4 2%	7 6%	1 1%	3 2%	4 4%	6 5%	7 3%	1 1%
North West	49 10%	25 9%	15 12%	9 9%	18 9%	11 7%	20 15%	38 9%	11 13%	-	49 13%	-	49 18%	11 11%	29 11%	6 5%	10 8%	16 11%	5 5%	18 15%	20 9%	10 12%
Yorkshire & Humberside	29 6%	15 5%	8 6%	6 6%	13 6%	9 5%	7 5%	27 6%	2 2%	-	29 8%	-	29 11%	6 6%	14 5%	7 6%	5 4%	11 8%	10 9%	3 3%	12 5%	4 5%
West Midlands	25 5%	15 5%	6 5%	4 4%	11 5%	6 4%	8 6%	20 5%	5 6%	-	25 7%	-	25 9%	7 7%	12 5%	4 4%	8 6%	5 3%	4 4%	8 7%	11 5%	6 7%
East Midlands	33 7%	19 7%	9 7%	5 5%	8 4%	11 7%	14 11%	30 7%	3 4%	-	33 9%	-	33 12%	7 7%	17 6%	7 6%	7 5%	11 8%	8 7%	7 6%	14 6%	4 5%
Wales	17 3%	12 4%	4 3%	1 1%	10 5%	4 2%	3 2%	16 4%	1 1%	-	17 5%	-	17 6%	4 4%	10 4%	3 3%	4 3%	6 4%	4 4%	3 3%	3 1%	5 6%
East of England	32 6%	19 7%	7 6%	6 6%	10 5%	12 7%	10 8%	27 6%	5 6%	-	32 9%	-	32 12%	8 8%	16 6%	7 6%	11 9%	5 3%	9 8%	7 6%	12 5%	8 10%
London	124 25%	66 24%	33 27%	25 25%	53 26%	45 27%	26 20%	102 24%	22 27%	124 100%	-	124 55%	-	17 17%	66 25%	32 29%	40 31%	40 28%	16 15%	28 23%	52 24%	17 20%
South East	102 20%	50 18%	27 22%	25 25%	43 21%	36 22%	23 17%	81 19%	21 25%	-	102 27%	102 45%	-	16 16%	55 21%	27 24%	18 14%	30 21%	32 29%	22 18%	48 22%	20 24%
South West	34 7%	24 9%	4 3%	6 6%	13 6%	9 5%	12 9%	32 8%	2 2%	-	34 9%	-	34 12%	8 8%	18 7%	6 5%	7 5%	8 6%	11 10%	8 7%	15 7%	7 8%
Northern Ireland	13 3%	9 3%	2 2%	2 2%	4 2%	8 5%	1 1%	11 3%	2 2%	-	13 3%	-	13 5%	3 3%	7 3%	3 3%	3 2%	6 4%	2 2%	2 2%	9 4%	1 1%

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Table 5

Q5. How many years has the business in which you work been operating?

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Less than 2 years	9 2%	4 1%	4 3%	1 1%	4 2%	4 2%	1 1%	6 1%	3 4%	2 2%	7 2%	3 1%	6 2%	3 3%	4 2%	2 2%	9 7%	-	-	-	2 1%	2 2%
2-5 years	35 7%	24 9%	9 7%	2 2%	18 9%	9 5%	8 6%	29 7%	6 7%	11 9%	24 6%	15 7%	20 7%	13 13%	15 6%	5 4%	35 27%	-	-	-	16 7%	8 10%
6-10 years	84 17%	44 16%	25 20%	15 15%	24 12%	31 19%	29 22%	66 16%	18 22%	27 22%	57 15%	40 18%	44 16%	25 26%	42 16%	14 13%	84 66%	-	-	-	33 15%	19 23%
11-20 years	143 29%	78 28%	38 31%	27 27%	62 31%	49 30%	32 24%	124 30%	19 23%	40 32%	103 27%	70 31%	73 27%	27 28%	74 28%	36 32%	-	143 100%	-	-	64 29%	24 29%
21-30 years	109 22%	63 23%	21 17%	25 25%	43 21%	34 20%	32 24%	91 22%	18 22%	16 13%	93 25%	48 21%	61 22%	16 16%	65 25%	21 19%	-	-	109 100%	-	52 24%	16 19%
31-40 years	37 7%	21 8%	10 8%	6 6%	18 9%	9 5%	10 8%	29 7%	8 10%	4 3%	33 9%	16 7%	21 8%	4 4%	25 10%	6 5%	-	-	-	37 31%	18 8%	7 8%
41-50 years	25 5%	16 6%	6 5%	3 3%	11 5%	4 2%	10 8%	24 6%	1 1%	11 9%	14 4%	14 6%	11 4%	1 1%	17 6%	5 4%	-	-	-	25 21%	7 3%	3 4%
51 years or longer	58 12%	25 9%	11 9%	22 22%	21 10%	26 16%	11 8%	48 12%	10 12%	13 10%	45 12%	20 9%	38 14%	9 9%	21 8%	23 21%	-	-	-	58 48%	27 12%	5 6%

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Table 6

Q6. Which of the following categories most closely describes your company's annual gross business turnover.

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Less than £500,000	33 7%	29 11%	3 2%	1 1%	6 3%	13 8%	14 11%	24 6%	9 11%	6 5%	27 7%	12 5%	21 8%	33 34%	-	-	16 13%	7 5%	5 5%	5 4%	12 5%	11 13%
£500,000 - £999,999	65 13%	53 19%	9 7%	3 3%	24 12%	14 8%	27 20%	55 13%	10 12%	11 9%	54 14%	21 9%	44 16%	65 66%	-	-	25 20%	20 14%	11 10%	9 8%	34 16%	12 14%
£1,000,000 - £4,999,999	175 35%	116 42%	42 34%	17 17%	80 40%	52 31%	43 32%	151 36%	24 29%	41 33%	134 36%	76 34%	99 36%	-	175 67%	-	41 32%	51 36%	40 37%	43 36%	77 35%	22 26%
£5,000,000 - £9,999,999	88 18%	37 13%	30 24%	21 21%	36 18%	30 18%	22 17%	69 17%	19 23%	25 20%	63 17%	45 20%	43 16%	-	88 33%	-	20 16%	23 16%	25 23%	20 17%	42 19%	17 20%
£10,000,000 - £14,999,999	37 7%	12 4%	11 9%	14 14%	14 7%	17 10%	6 5%	34 8%	3 4%	8 6%	29 8%	16 7%	21 8%	-	-	37 33%	5 4%	10 7%	11 10%	11 9%	15 7%	6 7%
£15,000,000 - £19,999,999	17 3%	3 1%	9 7%	5 5%	8 4%	8 5%	1 1%	15 4%	2 2%	3 2%	14 4%	11 5%	6 2%	-	-	17 15%	3 2%	7 5%	3 3%	4 3%	6 3%	2 2%
£20,000,000 - £24,999,999	16 3%	2 1%	2 2%	12 12%	4 2%	8 5%	4 3%	15 4%	1 1%	6 5%	10 3%	8 4%	8 3%	-	-	16 14%	5 4%	5 3%	2 2%	4 3%	8 4%	2 2%
£25,000,000 - £29,999,999	8 2%	-	3 2%	5 5%	5 2%	2 1%	1 1%	7 2%	1 1%	2 2%	6 2%	4 2%	4 1%	-	-	8 7%	1 1%	2 1%	1 1%	4 3%	1 *	3 4%
£30,000,000 - £31,999,999	2 *	1 *	-	1 1%	1 *	1 1%	-	2 *	-	1 1%	1 *	2 1%	-	-	-	2 2%	2 2%	-	-	-	2 1%	-
£32,000,000 - £34,999,999	3 1%	1 *	1 1%	1 1%	2 1%	1 1%	-	2 *	1 1%	1 1%	2 1%	1 *	2 1%	-	-	3 3%	2 2%	-	1 1%	-	2 1%	1 1%
£35,000,000 - £39,999,999	4 1%	-	-	4 4%	3 1%	1 1%	-	3 1%	1 1%	1 1%	3 1%	2 1%	2 1%	-	-	4 4%	-	2 1%	-	2 2%	2 1%	1 1%
£40,000,000 - £44,999,999	4 1%	1 *	3 2%	-	1 *	1 1%	2 2%	3 1%	1 1%	2 2%	2 1%	3 1%	1 *	-	-	4 4%	-	3 2%	1 1%	-	4 2%	-
£45,000,000 - £49,999,999	3 1%	-	1 1%	2 2%	2 1%	-	1 1%	3 1%	-	2 2%	1 *	3 1%	-	-	-	3 3%	-	-	1 1%	2 2%	2 1%	-
£50,000,000 or more	18 4%	4 1%	6 5%	8 8%	8 4%	6 4%	4 3%	17 4%	1 1%	6 5%	12 3%	9 4%	9 3%	-	-	18 16%	3 2%	7 5%	1 1%	7 6%	6 3%	3 4%
Prefer not to say / Don't know	27 5%	16 6%	4 3%	7 7%	7 3%	12 7%	8 6%	17 4%	10 12%	9 7%	18 5%	13 6%	14 5%	-	-	-	5 4%	6 4%	7 6%	9 8%	6 3%	4 5%

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Table 7
Q7. How often would you say you read the full text of the following documents or notices?

-Summary

Base: All respondents

	Q7. Summary							
	Bank account terms and conditions	Hire car contract	Event ticket terms and conditions	Certificate of insurance	Insurance policy summary	Entire insurance policy	Software terms and conditions	Job description
Unweighted base	500	500	500	500	500	500	500	500
Weighted base	500	500	500	500	500	500	500	500
Base (excl NA)	495	456	471	493	494	495	492	486
NET: Ever	405 82%	368 81%	336 71%	455 92%	456 92%	349 71%	323 66%	472 97%
NET: Always/ Most of the Time	247 50%	223 49%	161 34%	338 69%	358 72%	191 39%	145 29%	408 84%
Always	128 26%	105 23%	54 11%	213 43%	232 47%	92 19%	47 10%	284 58%
Most of the time	119 24%	118 26%	107 23%	125 25%	126 26%	99 20%	98 20%	124 26%
Occasionally	158 32%	145 32%	175 37%	117 24%	98 20%	158 32%	178 36%	64 13%
Never	90 18%	88 19%	135 29%	38 8%	38 8%	146 29%	169 34%	14 3%
Not applicable	5	44	29	7	6	5	8	14

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Table 8

Q7. How often would you say you read the full text of the following documents or notices?

-Bank account terms and conditions

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49			Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
		100-249	249-499	500-999																		
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Base (excl NA)	495	271	123	101	200	163	132	414	81	123	372	224	271	96	260	112	127	141	108	119	218	84
NET: Ever	405 82%	220 81%	98 80%	87 86%	162 81%	133 82%	110 83%	335 81%	70 86%	104 85%	301 81%	186 83%	219 81%	77 80%	206 79%	97 87%	104 82%	116 82%	87 81%	98 82%	176 81%	75 89%
NET: Always/ Most of the Time	247 50%	122 45%	65 53%	60 59%	91 46%	80 49%	76 58%	206 50%	41 51%	65 53%	182 49%	119 53%	128 47%	46 48%	124 48%	62 55%	73 57%	65 46%	50 46%	59 50%	111 51%	51 61%
Always	128 26%	57 21%	36 29%	35 35%	45 23%	41 25%	42 32%	109 26%	19 23%	33 27%	95 26%	58 26%	70 26%	19 20%	66 25%	34 30%	38 30%	33 23%	28 26%	29 24%	57 26%	30 36%
Most of the time	119 24%	65 24%	29 24%	25 25%	46 23%	39 24%	34 26%	97 23%	22 27%	32 26%	87 23%	61 27%	58 21%	27 28%	58 22%	28 25%	35 28%	32 23%	22 20%	30 25%	54 25%	21 25%
Occasionally	158 32%	98 36%	33 27%	27 27%	71 36%	53 33%	34 26%	129 31%	29 36%	39 32%	119 32%	67 30%	91 34%	31 32%	82 32%	35 31%	31 24%	51 36%	37 34%	39 33%	65 30%	24 29%
Never	90 18%	51 19%	25 20%	14 14%	38 19%	30 18%	22 17%	79 19%	11 14%	19 15%	71 19%	38 17%	52 19%	19 20%	54 21%	15 13%	23 18%	25 18%	21 19%	21 18%	42 19%	9 11%
Not applicable	5	4	1	-	1	3	1	3	2	1	4	2	3	2	3	-	1	2	1	1	1	-

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Table 9

Q7. How often would you say you read the full text of the following documents or notices?

-Hire car contract

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Base (excl NA)	456	248	111	97	189	147	120	386	70	109	347	203	253	89	237	107	115	138	98	105	201	77
NET: Ever	368 81%	189 76%	93 84%	86 89%	151 80%	122 83%	95 79%	308 80%	60 86%	90 83%	278 80%	165 81%	203 80%	70 79%	194 82%	84 79%	93 81%	117 85%	77 79%	81 77%	168 84%	66 86%
NET: Always/ Most of the Time	223 49%	110 44%	52 47%	61 63%	92 49%	70 48%	61 51%	180 47%	43 61%	55 50%	168 48%	102 50%	121 48%	43 48%	117 49%	48 45%	59 51%	68 49%	49 50%	47 45%	101 50%	52 68%
Always	105 23%	50 20%	23 21%	32 33%	45 24%	29 20%	31 26%	84 22%	21 30%	24 22%	81 23%	47 23%	58 23%	17 19%	56 24%	21 20%	26 23%	32 23%	20 20%	27 26%	47 23%	26 34%
Most of the time	118 26%	60 24%	29 26%	29 30%	47 25%	41 28%	30 25%	96 25%	22 31%	31 28%	87 25%	55 27%	63 25%	26 29%	61 26%	27 25%	33 29%	36 26%	29 30%	20 19%	54 27%	26 34%
Occasionally	145 32%	79 32%	41 37%	25 26%	59 31%	52 35%	34 28%	128 33%	17 24%	35 32%	110 32%	63 31%	82 32%	27 30%	77 32%	36 34%	34 30%	49 36%	28 29%	34 32%	67 33%	14 18%
Never	88 19%	59 24%	18 16%	11 11%	38 20%	25 17%	25 21%	78 20%	10 14%	19 17%	69 20%	38 19%	50 20%	19 21%	43 18%	23 21%	22 19%	21 15%	21 21%	24 23%	33 16%	11 14%
Not applicable	44	27	13	4	12	19	13	31	13	15	29	23	21	9	26	5	13	5	11	15	18	7

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Table 10
Q7. How often would you say you read the full text of the following documents or notices?
-Event ticket terms and conditions
Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Base (excl NA)	471	252	119	100	189	159	123	394	77	119	352	213	258	84	250	111	121	139	100	111	204	77
NET: Ever	336 71%	159 63%	97 82%	80 80%	132 70%	120 75%	84 68%	273 69%	63 82%	90 76%	246 70%	162 76%	174 67%	58 69%	178 71%	81 73%	90 74%	103 74%	66 66%	77 69%	145 71%	62 81%
NET: Always/ Most of the Time	161 34%	76 30%	47 39%	38 38%	57 30%	62 39%	42 34%	125 32%	36 47%	41 34%	120 34%	75 35%	86 33%	26 31%	87 35%	37 33%	44 36%	48 35%	37 37%	32 29%	68 33%	36 47%
Always	54 11%	19 8%	22 18%	13 13%	17 9%	20 13%	17 14%	43 11%	11 14%	12 10%	42 12%	24 11%	30 12%	7 8%	27 11%	13 12%	13 11%	17 12%	14 14%	10 9%	24 12%	15 19%
Most of the time	107 23%	57 23%	25 21%	25 25%	40 21%	42 26%	25 20%	82 21%	25 32%	29 24%	78 22%	51 24%	56 22%	19 23%	60 24%	24 22%	31 26%	31 22%	23 23%	22 20%	44 22%	21 27%
Occasionally	175 37%	83 33%	50 42%	42 42%	75 40%	58 36%	42 34%	148 38%	27 35%	49 41%	126 36%	87 41%	88 34%	32 38%	91 36%	44 40%	46 38%	55 40%	29 29%	45 41%	77 38%	26 34%
Never	135 29%	93 37%	22 18%	20 20%	57 30%	39 25%	39 32%	121 31%	14 18%	29 24%	106 30%	51 24%	84 33%	26 31%	72 29%	30 27%	31 26%	36 26%	34 34%	34 31%	59 29%	15 19%
Not applicable	29	23	5	1	12	7	10	23	6	5	24	13	16	14	13	1	7	4	9	9	15	7

BIBA Press Campaign Study
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Absolutes/col percents

Table 11

Q7. How often would you say you read the full text of the following documents or notices?

-Certificate of insurance

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Base (excl NA)	493	272	122	99	198	162	133	412	81	120	373	221	272	96	260	111	126	142	107	118	218	84
NET: Ever	455 92%	253 93%	112 92%	90 91%	177 89%	153 94%	125 94%	379 92%	76 94%	112 93%	343 92%	206 93%	249 92%	89 93%	241 93%	101 91%	121 96%	128 90%	99 93%	107 91%	208 95%	80 95%
NET: Always/ Most of the Time	338 69%	175 64%	95 78%	68 69%	129 65%	110 68%	99 74%	279 68%	59 73%	85 71%	253 68%	156 71%	182 67%	61 64%	177 68%	80 72%	91 72%	94 66%	72 67%	81 69%	157 72%	64 76%
Always	213 43%	104 38%	59 48%	50 51%	80 40%	67 41%	66 50%	173 42%	40 49%	47 39%	166 45%	96 43%	117 43%	36 38%	114 44%	51 46%	58 46%	59 42%	47 44%	49 42%	101 46%	46 55%
Most of the time	125 25%	71 26%	36 30%	18 18%	49 25%	43 27%	33 25%	106 26%	19 23%	38 32%	87 23%	60 27%	65 24%	25 26%	63 24%	29 26%	33 26%	35 25%	25 23%	32 27%	56 26%	18 21%
Occasionally	117 24%	78 29%	17 14%	22 22%	48 24%	43 27%	26 20%	100 24%	17 21%	27 23%	90 24%	50 23%	67 25%	28 29%	64 25%	21 19%	30 24%	34 24%	27 25%	26 22%	51 23%	16 19%
Never	38 8%	19 7%	10 8%	9 9%	21 11%	9 6%	8 6%	33 8%	5 6%	8 7%	30 8%	15 7%	23 8%	7 7%	19 7%	10 9%	5 4%	14 10%	8 7%	11 9%	10 5%	4 5%
Not applicable	7	3	2	2	3	4	-	5	2	4	3	5	2	2	3	1	2	1	2	2	1	-

BIBA Press Campaign Study
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Absolutes/col percents

Table 12

Q7. How often would you say you read the full text of the following documents or notices?

-Insurance policy summary

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Base (excl NA)	494	271	123	100	200	163	131	414	80	123	371	224	270	95	260	112	126	143	107	118	216	84
NET: Ever	456 92%	250 92%	112 91%	94 94%	181 91%	151 93%	124 95%	382 92%	74 93%	116 94%	340 92%	208 93%	248 92%	88 93%	234 90%	107 96%	116 92%	134 94%	97 91%	109 92%	200 93%	80 95%
NET: Always/ Most of the Time	358 72%	198 73%	87 71%	73 73%	138 69%	118 72%	102 78%	302 73%	56 70%	92 75%	266 72%	168 75%	190 70%	68 72%	185 71%	85 76%	92 73%	106 74%	79 74%	81 69%	170 79%	67 80%
Always	232 47%	115 42%	64 52%	53 53%	87 44%	74 45%	71 54%	194 47%	38 48%	59 48%	173 47%	106 47%	126 47%	41 43%	125 48%	54 48%	63 50%	62 43%	48 45%	59 50%	109 50%	49 58%
Most of the time	126 26%	83 31%	23 19%	20 20%	51 26%	44 27%	31 24%	108 26%	18 23%	33 27%	93 25%	62 28%	64 24%	27 28%	60 23%	31 28%	29 23%	44 31%	31 29%	22 19%	61 28%	18 21%
Occasionally	98 20%	52 19%	25 20%	21 21%	43 22%	33 20%	22 17%	80 19%	18 23%	24 20%	74 20%	40 18%	58 21%	20 21%	49 19%	22 20%	24 19%	28 20%	18 17%	28 24%	30 14%	13 15%
Never	38 8%	21 8%	11 9%	6 6%	19 10%	12 7%	7 5%	32 8%	6 8%	7 6%	31 8%	16 7%	22 8%	7 7%	26 10%	5 4%	10 8%	9 6%	10 9%	9 8%	16 7%	4 5%
Not applicable	6	4	1	1	1	3	2	3	3	1	5	2	4	3	3	-	2	-	2	2	3	-

BIBA Press Campaign Study
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Absolutes/col percents

Table 13

Q7. How often would you say you read the full text of the following documents or notices?

-Entire insurance policy

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Base (excl NA)	495	272	123	100	200	162	133	414	81	121	374	223	272	96	262	111	125	143	108	119	218	84
NET: Ever	349 71%	184 68%	90 73%	75 75%	138 69%	115 71%	96 72%	286 69%	63 78%	92 76%	257 69%	163 73%	186 68%	68 71%	184 70%	76 68%	93 74%	103 72%	72 67%	81 68%	160 73%	67 80%
NET: Always/ Most of the Time	191 39%	92 34%	57 46%	42 42%	74 37%	60 37%	57 43%	147 36%	44 54%	60 50%	131 35%	101 45%	90 33%	41 43%	96 37%	41 37%	57 46%	54 38%	37 34%	43 36%	90 41%	46 55%
Always	92 19%	37 14%	33 27%	22 22%	38 19%	25 15%	29 22%	68 16%	24 30%	24 20%	68 18%	42 19%	50 18%	18 19%	45 17%	23 21%	30 24%	28 20%	17 16%	17 14%	41 19%	25 30%
Most of the time	99 20%	55 20%	24 20%	20 20%	36 18%	35 22%	28 21%	79 19%	20 25%	36 30%	63 17%	59 26%	40 15%	23 24%	51 19%	18 16%	27 22%	26 18%	20 19%	26 22%	49 22%	21 25%
Occasionally	158 32%	92 34%	33 27%	33 33%	64 32%	55 34%	39 29%	139 34%	19 23%	32 26%	126 34%	62 28%	96 35%	27 28%	88 34%	35 32%	36 29%	49 34%	35 32%	38 32%	70 32%	21 25%
Never	146 29%	88 32%	33 27%	25 25%	62 31%	47 29%	37 28%	128 31%	18 22%	29 24%	117 31%	60 27%	86 32%	28 29%	78 30%	35 32%	32 26%	40 28%	36 33%	38 32%	58 27%	17 20%
Not applicable	5	3	1	1	1	4	-	3	2	3	2	3	2	2	1	1	3	-	1	1	1	-

BIBA Press Campaign Study
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Absolutes/col percents

Table 14

Q7. How often would you say you read the full text of the following documents or notices?

-Software terms and conditions

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Base (excl NA)	492	271	122	99	199	162	131	412	80	122	370	220	272	97	258	111	126	141	108	117	215	83
NET: Ever	323 66%	174 64%	78 64%	71 72%	125 63%	111 69%	87 66%	269 65%	54 68%	86 70%	237 64%	153 70%	170 63%	64 66%	168 65%	72 65%	88 70%	90 64%	68 63%	77 66%	144 67%	66 80%
NET: Always/ Most of the Time	145 29%	64 24%	40 33%	41 41%	53 27%	45 28%	47 36%	115 28%	30 38%	35 29%	110 30%	66 30%	79 29%	29 30%	64 25%	40 36%	41 33%	33 23%	39 36%	32 27%	61 28%	36 43%
Always	47 10%	18 7%	11 9%	18 18%	19 10%	15 9%	13 10%	33 8%	14 18%	12 10%	35 9%	24 11%	23 8%	6 6%	20 8%	17 15%	14 11%	11 8%	9 8%	13 11%	24 11%	11 13%
Most of the time	98 20%	46 17%	29 24%	23 23%	34 17%	30 19%	34 26%	82 20%	16 20%	23 19%	75 20%	42 19%	56 21%	23 24%	44 17%	23 21%	27 21%	22 16%	30 28%	19 16%	37 17%	25 30%
Occasionally	178 36%	110 41%	38 31%	30 30%	72 36%	66 41%	40 31%	154 37%	24 30%	51 42%	127 34%	87 40%	91 33%	35 36%	104 40%	32 29%	47 37%	57 40%	29 27%	45 38%	83 39%	30 36%
Never	169 34%	97 36%	44 36%	28 28%	74 37%	51 31%	44 34%	143 35%	26 33%	36 30%	133 36%	67 30%	102 38%	33 34%	90 35%	39 35%	38 30%	51 36%	40 37%	40 34%	71 33%	17 20%
Not applicable	8	4	2	2	2	4	2	5	3	2	6	6	2	1	5	1	2	2	1	3	4	1

BIBA Press Campaign Study
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Absolutes/col percents

Table 15
Q7. How often would you say you read the full text of the following documents or notices?
-Job description

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Base (excl NA)	486	267	121	98	196	164	126	404	82	121	365	221	265	95	254	112	126	139	105	116	209	82
NET: Ever	472 97%	259 97%	115 95%	98 100%	192 98%	161 98%	119 94%	392 97%	80 98%	119 98%	353 97%	216 98%	256 97%	92 97%	248 98%	109 97%	124 98%	137 99%	101 96%	110 95%	203 97%	82 100%
NET: Always/ Most of the Time	408 84%	216 81%	103 85%	89 91%	160 82%	141 86%	107 85%	338 84%	70 85%	105 87%	303 83%	191 86%	217 82%	75 79%	218 86%	95 85%	110 87%	116 83%	91 87%	91 78%	176 84%	75 91%
Always	284 58%	151 57%	70 58%	63 64%	111 57%	107 65%	66 52%	233 58%	51 62%	72 60%	212 58%	141 64%	143 54%	51 54%	152 60%	64 57%	72 57%	81 58%	66 63%	65 56%	121 58%	52 63%
Most of the time	124 26%	65 24%	33 27%	26 27%	49 25%	34 21%	41 33%	105 26%	19 23%	33 27%	91 25%	50 23%	74 28%	24 25%	66 26%	31 28%	38 30%	35 25%	25 24%	26 22%	55 26%	23 28%
Occasionally	64 13%	43 16%	12 10%	9 9%	32 16%	20 12%	12 10%	54 13%	10 12%	14 12%	50 14%	25 11%	39 15%	17 18%	30 12%	14 13%	14 11%	21 15%	10 10%	19 16%	27 13%	7 9%
Never	14 3%	8 3%	6 5%	- -	4 2%	3 2%	7 6%	12 3%	2 2%	2 2%	12 3%	5 2%	9 3%	3 3%	6 2%	3 3%	2 2%	2 1%	4 4%	6 5%	6 3%	- -
Not applicable	14	8	3	3	5	2	7	13	1	3	11	5	9	3	9	-	2	4	4	4	10	2

BIBA Press Campaign Study

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Absolutes/col percents

Table 16

Q8. Which of the following tasks have you undertaken at all at work over the past 12 months - even if they are not part of your core job description?

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Processing or approving expense claims	334 67%	181 66%	88 71%	65 64%	143 71%	108 65%	83 62%	273 65%	61 73%	82 66%	252 67%	157 69%	177 65%	64 65%	186 71%	72 64%	94 73%	84 59%	74 68%	82 68%	163 74%	61 73%
HR (Recruitment, disciplinary procedures, administration for annual leave, sickness or maternity)	320 64%	177 64%	86 69%	57 56%	130 65%	103 62%	87 65%	261 63%	59 71%	79 64%	241 64%	142 63%	178 65%	60 61%	187 71%	60 54%	88 69%	90 63%	64 59%	78 65%	150 68%	57 68%
Marketing or advertising	283 57%	168 61%	68 55%	47 47%	111 55%	81 49%	91 68%	236 57%	47 57%	66 53%	217 58%	122 54%	161 59%	59 60%	152 58%	56 50%	82 64%	83 58%	57 52%	61 51%	132 60%	52 62%
Purchasing or maintaining IT software or hardware	276 55%	158 57%	62 50%	56 55%	114 57%	79 48%	83 62%	229 55%	47 57%	60 48%	216 57%	114 50%	162 59%	64 65%	144 55%	55 49%	78 61%	86 60%	60 55%	52 43%	142 65%	62 74%
Finding and buying insurance (for example, health, buildings, contents, or public liability insurance)	276 55%	162 59%	59 48%	55 54%	108 54%	70 42%	98 74%	230 55%	46 55%	59 48%	217 58%	118 52%	158 58%	62 63%	144 55%	60 54%	75 59%	78 55%	59 54%	64 53%	180 82%	71 85%
Procuring office supplies such as furniture, stationery, tea and coffee	254 51%	151 55%	61 49%	42 42%	94 47%	84 51%	76 57%	200 48%	54 65%	57 46%	197 52%	107 47%	147 54%	64 65%	131 50%	45 40%	71 55%	75 52%	46 42%	62 52%	134 61%	58 69%
Dealing with insurance claims	175 35%	88 32%	46 37%	41 41%	75 37%	47 28%	53 40%	144 35%	31 37%	39 31%	136 36%	74 33%	101 37%	36 37%	87 33%	44 39%	51 40%	49 34%	29 27%	46 38%	103 47%	40 48%
None of these	23 5%	6 2%	7 6%	10 10%	11 5%	8 5%	4 3%	19 5%	4 5%	4 3%	19 5%	10 4%	13 5%	4 4%	9 3%	8 7%	5 4%	6 4%	6 6%	6 5%	1 *	2 2%

BIBA Press Campaign Study

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Absolutes/col percents

Table 17

Q8. Which of the following tasks have you undertaken at all at work over the past 12 months - even if they are not part of your core job description?

Base: All who have performed any activities in the past 12 months

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	477	269	117	91	190	158	129	398	79	120	357	216	261	94	254	104	123	137	103	114	218	82
Weighted base	477	269	117	91	190	158	129	398	79	120	357	216	261	94	254	104	123	137	103	114	218	82
Processing or approving expense claims	334 70%	181 67%	88 75%	65 71%	143 75%	108 68%	83 64%	273 69%	61 77%	82 68%	252 71%	157 73%	177 68%	64 68%	186 73%	72 69%	94 76%	84 61%	74 72%	82 72%	163 75%	61 74%
HR (Recruitment, disciplinary procedures, administration for annual leave, sickness or maternity)	320 67%	177 66%	86 74%	57 63%	130 68%	103 65%	87 67%	261 66%	59 75%	79 66%	241 68%	142 66%	178 68%	60 64%	187 74%	60 58%	88 72%	90 66%	64 62%	78 68%	150 69%	57 70%
Marketing or advertising	283 59%	168 62%	68 58%	47 52%	111 58%	81 51%	91 71%	236 59%	47 59%	66 55%	217 61%	122 56%	161 62%	59 63%	152 60%	56 54%	82 67%	83 61%	57 55%	61 54%	132 61%	52 63%
Purchasing or maintaining IT software or hardware	276 58%	158 59%	62 53%	56 62%	114 60%	79 50%	83 64%	229 58%	47 59%	60 50%	216 61%	114 53%	162 62%	64 68%	144 57%	55 53%	78 63%	86 63%	60 58%	52 46%	142 65%	62 76%
Finding and buying insurance (for example, health, buildings, contents, or public liability insurance)	276 58%	162 60%	59 50%	55 60%	108 57%	70 44%	98 76%	230 58%	46 58%	59 49%	217 61%	118 55%	158 61%	62 66%	144 57%	60 58%	75 61%	78 57%	59 57%	64 56%	180 83%	71 87%
Procuring office supplies such as furniture, stationery, tea and coffee	254 53%	151 56%	61 52%	42 46%	94 49%	84 53%	76 59%	200 50%	54 68%	57 48%	197 55%	107 50%	147 56%	64 68%	131 52%	45 43%	71 58%	75 55%	46 45%	62 54%	134 61%	58 71%
Dealing with insurance claims	175 37%	88 33%	46 39%	41 45%	75 39%	47 30%	53 41%	144 36%	31 39%	39 33%	136 38%	74 34%	101 39%	36 38%	87 34%	44 42%	51 41%	49 36%	29 28%	46 40%	103 47%	40 49%
None of these	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

BIBA Press Campaign Study
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Absolutes/col percents

Table 18
Q9. Thinking about the way that you have spent your time at work over the past 12 months, on average, how many minutes each week do you think you spent on each of these tasks?
-Summary
Base: All who who have undertaken task in past 12 months

	Q9. Summary						
	HR (Recruitment, disciplinary procedures, administration for annual leave, sickness or maternity)	Procuring office supplies such as furniture, tea and coffee	Processing or approving expense claims	Finding and buying insurance (for example, health, buildings, contents, or public liability insurance)	Purchasing or maintaining IT software or hardware	Marketing or advertising	Dealing with insurance claims
Unweighted base	320	254	334	276	276	283	175
Weighted base	320	254	334	276	276	283	175
Up to 10 minutes	44 14%	75 30%	82 25%	94 34%	60 22%	27 10%	85 49%
11-25	37 12%	47 19%	71 21%	38 14%	35 13%	27 10%	21 12%
26-50	53 17%	66 26%	79 24%	55 20%	49 18%	32 11%	24 14%
51-75	68 21%	32 13%	44 13%	46 17%	53 19%	52 18%	23 13%
76-120	55 17%	20 8%	28 8%	25 9%	36 13%	56 20%	14 8%
121-180	12 4%	4 2%	8 2%	6 2%	12 4%	20 7%	- -
181+	51 16%	10 4%	22 7%	12 4%	31 11%	69 24%	8 5%
Mean	76.77	37.27	44.62	40.73	62.31	90.31	32.60
Standard deviation	74.79	41.82	53.25	47.31	69.57	79.73	45.99
Decile 1	7.27	4.24	4.70	4.21	4.69	8.25	0.68
Decile 2	15.82	6.37	7.95	7.26	9.13	19.73	3.02
Decile 3	26.17	9.91	13.64	9.09	15.64	28.44	4.92
Decile 4	33.67	15.27	17.51	14.52	26.12	48.12	7.93
Decile 5	52.24	25.20	25.73	25.28	29.23	55.10	10.63
Decile 6	56.69	27.73	28.34	28.34	52.47	87.43	19.25
Decile 7	93.20	32.60	44.00	50.28	57.59	107.70	28.61
Decile 8	111.73	53.25	56.18	56.13	101.38	119.80	52.96

BIBA Press Campaign Study
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Absolutes/col percents

Table 18
Q9. Thinking about the way that you have spent your time at work over the past 12 months, on average, how many minutes each week do you think you spent on each of these tasks?
-Summary

Base: All who who have undertaken task in past 12 months

	Q9. Summary						
	HR (Recruitment, disciplinary procedures, administration for annual leave, sickness or maternity)	Procuring office supplies such as furniture, tea stationery, tea and coffee	Processing or approving expense claims	Finding and buying insurance (for example, health, buildings, contents, or public liability insurance)	Purchasing or maintaining IT software or hardware	Marketing or advertising	Dealing with insurance claims
Weighted base	320	254	334	276	276	283	175
Decile 9	177.60	90.67	107.60	104.10	149.00	195.20	73.50
Decile 10	300.00	250.00	299.99	299.98	300.00	300.00	300.00

BIBA Press Campaign Study

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Absolutes/col percents

Table 19

**Q9. Thinking about the way that you have spent your time at work over the past 12 months, on average, how many minutes each week do you think you spent on each of these tasks?
-HR (Recruitment, disciplinary procedures, administration for annual leave, sickness or maternity)**

Base: All who who have undertaken task in past 12 months

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	320	177	86	57	130	103	87	261	59	79	241	142	178	60	187	60	88	90	64	78	150	57
Weighted base	320	177	86	57	130	103	87	261	59	79	241	142	178	60	187	60	88	90	64	78	150	57
Up to 10 minutes	44 14%	33 19%	5 6%	6 11%	17 13%	18 17%	9 10%	42 16%	2 3%	12 15%	32 13%	17 12%	27 15%	9 15%	27 14%	8 13%	15 17%	11 12%	7 11%	11 14%	20 13%	4 7%
11-25	37 12%	20 11%	13 15%	4 7%	14 11%	11 11%	12 14%	32 12%	5 8%	7 9%	30 12%	14 10%	23 13%	6 10%	24 13%	6 10%	5 6%	11 12%	11 17%	10 13%	18 12%	6 11%
26-50	53 17%	35 20%	11 13%	7 12%	19 15%	16 16%	18 21%	44 17%	9 15%	17 22%	36 15%	23 16%	30 17%	13 22%	29 16%	8 13%	15 17%	18 20%	4 6%	16 21%	25 17%	7 12%
51-75	68 21%	35 20%	20 23%	13 23%	28 22%	24 23%	16 18%	54 21%	14 24%	17 22%	51 21%	33 23%	35 20%	11 18%	40 21%	13 22%	22 25%	17 19%	15 23%	14 18%	31 21%	11 19%
76-120	55 17%	28 16%	15 17%	12 21%	27 21%	12 12%	16 18%	43 16%	12 20%	13 16%	42 17%	25 18%	30 17%	7 12%	35 19%	12 20%	15 17%	16 18%	10 16%	14 18%	23 15%	14 25%
121-180	12 4%	4 2%	6 7%	2 4%	7 5%	5 5%	-	10 4%	2 3%	3 4%	9 4%	5 4%	7 4%	2 3%	7 4%	3 5%	2 2%	2 2%	6 9%	2 3%	7 5%	3 5%
181+	51 16%	22 12%	16 19%	13 23%	18 14%	17 17%	16 18%	36 14%	15 25%	10 13%	41 17%	25 18%	26 15%	12 20%	25 13%	10 17%	14 16%	15 17%	11 17%	11 14%	26 17%	12 21%
Mean	76.77	65.72	84.92	99.92	81.72	75.10	71.15	71.05	103.19	70.85	78.75	79.18	74.90	72.94	76.38	75.85	72.68	68.17	92.18	77.92	77.51	101.09
Standard deviation	74.79	67.47	76.51	87.97	76.23	77.57	69.32	70.64	87.58	67.09	77.25	74.63	75.09	73.86	75.69	69.39	69.27	65.44	85.57	80.02	76.46	84.57
Decile 1	7.27	5.50	14.50	8.83	7.60	5.85	9.08	6.50	17.88	5.50	7.31	8.33	6.36	6.40	7.13	7.40	6.55	7.10	8.88	7.50	7.18	12.33
Decile 2	15.82	10.43	19.11	26.00	16.71	11.75	17.11	13.18	24.50	16.25	15.72	17.14	15.20	14.50	15.50	14.67	12.40	15.25	16.00	15.71	15.33	22.00
Decile 3	26.17	19.33	29.25	44.75	28.11	25.04	21.93	24.17	48.00	26.59	25.98	27.50	25.10	21.50	25.57	27.20	24.30	25.88	25.50	21.50	25.94	46.00
Decile 4	33.67	27.63	50.90	53.23	44.80	28.77	27.57	29.29	54.00	35.00	34.40	47.50	29.30	28.25	29.81	43.00	43.50	29.00	43.20	29.00	29.78	54.18
Decile 5	52.24	43.75	54.75	57.31	53.93	51.52	50.31	50.83	58.08	50.88	52.70	53.33	51.18	47.50	52.25	50.77	52.50	50.29	51.33	50.38	52.00	59.09
Decile 6	56.69	53.76	58.60	98.00	58.29	55.74	55.25	55.37	77.50	55.29	57.16	57.27	56.12	54.00	56.70	57.00	56.18	55.06	59.47	56.15	56.60	94.67
Decile 7	93.20	58.71	101.64	110.20	103.67	59.96	64.50	59.91	99.58	59.71	97.75	110.00	91.50	58.91	96.50	88.00	59.86	59.82	105.67	91.15	93.00	109.50
Decile 8	111.73	106.17	115.64	132.00	113.83	113.20	105.82	108.48	132.00	109.09	112.59	112.38	111.17	96.00	111.31	110.50	106.91	106.33	154.80	108.46	113.05	144.00
Decile 9	177.60	126.00	175.80	234.00	161.14	188.67	124.00	163.13	236.00	157.50	184.67	190.00	176.00	192.00	169.20	152.00	147.00	119.83	212.00	185.00	182.00	221.33
Decile 10	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00

BIBA Press Campaign Study

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Absolutes/col percents

Table 20

Q9. Thinking about the way that you have spent your time at work over the past 12 months, on average, how many minutes each week do you think you spent on each of these tasks?

-Procuring office supplies such as furniture, stationery, tea and coffee

Base: All who who have undertaken task in past 12 months

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	254	151	61	42	94	84	76	200	54	57	197	107	147	64	131	45	71	75	46	62	134	58
Weighted base	254	151	61	42	94	84	76	200	54	57	197	107	147	64	131	45	71	75	46	62	134	58
Up to 10 minutes	75 30%	55 36%	13 21%	7 17%	28 30%	20 24%	27 36%	58 29%	17 31%	17 30%	58 29%	30 28%	45 31%	19 30%	40 31%	11 24%	21 30%	22 29%	14 30%	18 29%	38 28%	15 26%
11-25	47 19%	25 17%	10 16%	12 29%	18 19%	20 24%	9 12%	34 17%	13 24%	12 21%	35 18%	22 21%	25 17%	11 17%	25 19%	8 18%	9 13%	12 16%	16 35%	10 16%	23 17%	7 12%
26-50	66 26%	38 25%	16 26%	12 29%	28 30%	17 20%	21 28%	54 27%	12 22%	16 28%	50 25%	27 25%	39 27%	18 28%	36 27%	7 16%	21 30%	21 28%	8 17%	16 26%	39 29%	15 26%
51-75	32 13%	17 11%	13 21%	2 5%	13 14%	12 14%	7 9%	27 14%	5 9%	5 9%	27 14%	11 10%	21 14%	5 8%	18 14%	9 20%	9 13%	10 13%	5 11%	8 13%	15 11%	11 19%
76-120	20 8%	10 7%	4 7%	6 14%	3 3%	5 6%	12 16%	17 9%	3 6%	3 5%	17 9%	11 10%	9 6%	7 11%	8 6%	5 11%	6 8%	7 9%	2 4%	5 8%	11 8%	6 10%
121-180	4 2%	2 1%	1 2%	1 2%	1 1%	3 4%	-	3 2%	1 2%	2 4%	2 1%	2 2%	2 1%	1 2%	1 1%	1 2%	1 1%	1 1%	1 2%	1 2%	2 1%	2 3%
181+	10 4%	4 3%	4 7%	2 5%	3 3%	7 8%	-	7 4%	3 6%	2 4%	8 4%	4 4%	6 4%	3 5%	3 2%	4 9%	4 6%	2 3%	-	4 6%	6 4%	2 3%
Mean	37.27	30.57	47.53	46.29	32.07	42.94	37.62	37.97	34.63	39.79	36.52	41.00	34.49	37.53	33.53	49.79	37.85	38.32	29.39	41.37	37.10	47.00
Standard deviation	41.82	32.85	51.97	49.69	35.54	51.20	37.38	41.86	41.95	51.60	38.55	47.92	36.54	42.39	35.17	55.36	40.54	41.67	33.17	48.98	40.13	49.10
Decile 1	4.24	3.40	5.63	3.10	3.30	2.60	4.37	3.29	5.08	2.52	4.26	3.11	4.17	2.60	3.17	3.65	1.93	2.70	3.60	3.67	4.36	3.27
Decile 2	6.37	5.08	9.38	11.20	6.00	7.50	6.07	5.91	7.25	6.50	6.33	7.07	5.85	5.88	6.62	7.00	5.89	6.40	7.00	6.25	6.67	7.43
Decile 3	9.91	7.90	15.83	15.21	9.83	12.22	8.60	10.24	9.42	10.13	9.87	10.90	9.40	9.75	9.69	12.38	9.67	10.20	9.88	12.50	10.50	12.63
Decile 4	15.27	11.36	20.91	18.14	14.40	16.36	14.25	16.06	13.17	16.29	14.84	16.09	14.54	14.14	14.83	17.75	18.20	16.86	12.44	17.50	16.67	20.89
Decile 5	25.20	17.50	26.36	22.14	25.00	25.00	25.67	25.75	17.50	22.50	25.34	25.25	25.17	25.31	19.81	25.00	26.11	22.14	17.50	25.83	25.63	27.22
Decile 6	27.73	26.32	35.00	28.00	24.60	25.71	28.20	28.20	25.67	27.17	27.92	27.90	27.62	27.25	24.96	44.00	28.00	27.43	18.29	28.33	27.66	38.00
Decile 7	32.60	28.69	52.31	43.50	29.20	42.50	35.50	37.43	28.56	29.54	34.62	34.40	30.80	29.19	30.50	51.83	29.89	39.50	24.40	36.67	29.69	52.64
Decile 8	53.25	48.00	56.92	59.00	49.33	53.75	55.43	54.00	38.67	51.20	53.63	55.27	52.19	46.40	51.22	59.00	53.78	54.20	44.00	55.00	52.67	57.82
Decile 9	90.67	58.41	95.00	99.00	56.77	106.67	103.11	91.33	59.20	93.00	88.50	104.00	58.95	99.00	58.39	107.00	72.00	84.00	56.80	110.00	105.00	109.20
Decile 10	250.00	180.00	250.00	200.00	249.99	240.00	120.00	250.00	200.00	250.00	200.00	250.00	200.00	200.00	239.99	250.00	200.00	249.99	180.00	240.00	200.00	250.00

BIBA Press Campaign Study

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Absolutes/col percents

Table 21

Q9. Thinking about the way that you have spent your time at work over the past 12 months, on average, how many minutes each week do you think you spent on each of these tasks?
-Processing or approving expense claims

Base: All who who have undertaken task in past 12 months

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	334	181	88	65	143	108	83	273	61	82	252	157	177	64	186	72	94	84	74	82	163	61
Weighted base	334	181	88	65	143	108	83	273	61	82	252	157	177	64	186	72	94	84	74	82	163	61
Up to 10 minutes	82 25%	54 30%	18 20%	10 15%	30 21%	28 26%	24 29%	68 25%	14 23%	16 20%	66 26%	34 22%	48 27%	18 28%	48 26%	15 21%	27 29%	15 18%	22 30%	18 22%	30 18%	14 23%
11-25	71 21%	46 25%	12 14%	13 20%	41 29%	18 17%	12 14%	60 22%	11 18%	20 24%	51 20%	34 22%	37 21%	15 23%	43 23%	10 14%	16 17%	23 27%	16 22%	16 20%	47 29%	7 11%
26-50	79 24%	43 24%	18 20%	18 28%	31 22%	28 26%	20 24%	60 22%	19 31%	13 16%	66 26%	35 22%	44 25%	11 17%	47 25%	16 22%	20 21%	17 20%	16 22%	26 32%	37 23%	15 25%
51-75	44 13%	22 12%	14 16%	8 12%	19 13%	14 13%	11 13%	40 15%	4 7%	18 22%	26 10%	28 18%	16 9%	9 14%	21 11%	12 17%	12 13%	12 14%	8 11%	12 15%	22 13%	8 13%
76-120	28 8%	11 6%	13 15%	4 6%	11 8%	7 6%	10 12%	23 8%	5 8%	6 7%	22 9%	11 7%	17 10%	4 6%	12 6%	11 15%	9 10%	7 8%	8 11%	4 5%	15 9%	9 15%
121-180	8 2%	-	5 6%	3 5%	2 1%	6 6%	-	8 3%	-	2 2%	6 2%	3 2%	5 3%	3 5%	3 2%	2 3%	2 2%	4 5%	2 3%	-	3 2%	1 2%
181+	22 7%	5 3%	8 9%	9 14%	9 6%	7 6%	6 7%	14 5%	8 13%	7 9%	15 6%	12 8%	10 6%	4 6%	12 6%	6 8%	8 9%	6 7%	2 3%	6 7%	9 6%	7 11%
Mean	44.62	32.01	59.02	61.29	43.10	44.87	46.91	43.70	48.84	48.10	43.52	44.47	44.75	37.33	42.29	57.81	42.87	51.55	41.58	42.25	45.26	60.97
Standard deviation	53.25	38.08	62.71	66.46	53.21	52.38	54.99	51.35	61.55	54.17	53.02	51.33	55.01	39.69	55.06	59.88	51.07	58.72	51.00	52.12	53.08	65.86
Decile 1	4.70	4.34	5.96	6.30	4.86	3.20	5.03	4.66	4.80	5.44	4.60	5.25	4.49	7.50	4.44	4.57	2.87	5.14	5.41	4.14	5.88	5.50
Decile 2	7.95	6.32	9.42	14.33	9.27	6.73	7.56	7.82	8.50	9.78	7.45	9.00	7.00	7.50	7.36	9.29	5.82	11.00	7.69	8.75	12.17	8.78
Decile 3	13.64	9.88	17.44	17.95	14.01	12.67	10.37	13.54	13.40	15.54	13.02	15.63	12.53	12.50	13.20	17.86	9.86	15.93	9.97	15.50	14.83	15.88
Decile 4	17.51	14.43	26.14	21.69	16.95	18.45	17.75	17.28	19.20	18.54	17.04	18.75	15.76	13.75	16.88	26.15	15.89	18.86	14.50	19.50	18.00	22.89
Decile 5	25.73	18.04	29.11	26.54	21.25	26.15	23.46	25.53	26.33	26.36	25.59	26.21	25.30	17.86	27.50	28.85	20.88	26.50	19.06	26.43	25.54	29.44
Decile 6	28.34	25.97	51.29	39.00	27.70	28.15	29.69	28.36	28.27	29.91	28.00	28.79	27.94	23.75	27.39	50.83	26.12	34.00	24.14	28.33	28.39	48.50
Decile 7	44.00	28.51	57.21	53.88	40.50	38.00	50.64	45.50	31.80	53.11	36.73	50.71	36.92	35.00	29.79	56.67	41.50	52.00	29.36	42.50	47.50	56.63
Decile 8	56.18	47.00	96.00	81.00	54.84	56.57	58.00	56.20	56.00	57.44	55.31	56.07	56.38	51.67	53.62	90.00	55.25	58.83	55.50	50.00	56.36	103.43
Decile 9	107.60	57.82	119.14	182.80	104.67	114.40	106.33	106.35	114.67	92.00	106.29	102.50	111.00	110.00	96.00	117.14	108.86	119.00	105.67	75.00	106.00	126.00
Decile 10	299.99	299.99	300.00	240.00	300.00	240.00	299.99	299.99	240.00	300.00	299.99	300.00	299.99	180.00	299.99	299.99	240.00	299.99	299.99	300.00	300.00	300.00

BIBA Press Campaign Study

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Absolutes/col percents

Table 22

Q9. Thinking about the way that you have spent your time at work over the past 12 months, on average, how many minutes each week do you think you spent on each of these tasks?
-Finding and buying insurance (for example, health, buildings, contents, or public liability insurance)

Base: All who who have undertaken task in past 12 months

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	276	162	59	55	108	70	98	230	46	59	217	118	158	62	144	60	75	78	59	64	180	71
Weighted base	276	162	59	55	108	70	98	230	46	59	217	118	158	62	144	60	75	78	59	64	180	71
Up to 10 minutes	94 34%	60 37%	21 36%	13 24%	39 36%	19 27%	36 37%	77 33%	17 37%	15 25%	79 36%	30 25%	64 41%	22 35%	47 33%	20 33%	31 41%	21 27%	23 39%	19 30%	63 35%	19 27%
11-25	38 14%	21 13%	8 14%	9 16%	12 11%	14 20%	12 12%	32 14%	6 13%	9 15%	29 13%	18 15%	20 13%	7 11%	28 19%	2 3%	11 15%	12 15%	8 14%	7 11%	24 13%	9 13%
26-50	55 20%	32 20%	10 17%	13 24%	27 25%	10 14%	18 18%	45 20%	10 22%	13 22%	42 19%	27 23%	28 18%	12 19%	30 21%	11 18%	11 15%	18 23%	10 17%	16 25%	36 20%	17 24%
51-75	46 17%	28 17%	9 15%	9 16%	14 13%	15 21%	17 17%	37 16%	9 20%	9 15%	37 17%	21 18%	25 16%	11 18%	21 15%	13 22%	10 13%	14 18%	11 19%	11 17%	30 17%	14 20%
76-120	25 9%	13 8%	6 10%	6 11%	10 9%	6 9%	9 9%	21 9%	4 9%	7 12%	18 8%	12 10%	13 8%	5 8%	13 9%	7 12%	8 11%	8 10%	4 7%	5 8%	14 8%	10 14%
121-180	6 2%	4 2%	1 2%	1 2%	2 2%	1 1%	3 3%	6 3%	- -	2 3%	4 2%	3 3%	3 2%	2 3%	1 1%	2 3%	- -	4 5%	- -	2 3%	3 2%	1 1%
181+	12 4%	4 2%	4 7%	4 7%	4 4%	5 7%	3 3%	12 5%	- -	4 7%	8 4%	7 6%	5 3%	3 5%	4 3%	5 8%	4 5%	1 1%	3 5%	4 6%	10 6%	1 1%
Mean	40.73	38.33	44.75	43.71	38.41	43.28	41.48	41.92	34.96	48.75	38.58	48.34	35.05	42.45	38.41	45.98	35.50	43.87	30.66	51.66	39.62	43.49
Standard deviation	47.31	44.74	57.72	42.62	45.62	46.75	49.79	49.63	33.67	54.65	45.03	55.39	39.47	48.86	46.48	47.20	42.54	45.35	29.38	63.18	48.51	38.90
Decile 1	4.21	4.20	1.85	5.13	4.32	4.70	2.70	4.24	3.20	3.02	4.18	4.00	4.02	4.33	3.22	3.90	2.20	4.34	2.69	3.69	4.13	3.71
Decile 2	7.26	6.00	4.76	8.38	7.30	7.67	4.34	7.37	4.73	7.84	5.31	8.25	4.93	5.83	7.37	5.60	5.80	6.50	5.08	6.13	5.30	7.22
Decile 3	9.09	8.67	7.83	14.33	8.88	10.79	7.13	9.18	7.71	12.83	8.03	13.31	7.22	8.33	9.41	8.40	8.24	11.31	7.42	10.40	8.20	15.71
Decile 4	14.52	12.90	14.50	19.00	13.75	15.57	13.35	14.40	15.40	18.50	12.64	18.89	9.63	13.50	13.92	20.36	9.59	17.25	9.75	23.00	13.40	27.50
Decile 5	25.28	22.50	19.58	24.00	20.68	20.71	25.17	25.33	25.00	24.09	19.71	24.52	17.50	21.25	19.11	25.45	16.67	23.67	17.00	27.31	25.00	27.69
Decile 6	28.34	27.68	28.67	29.20	25.45	32.00	28.40	28.26	27.67	29.27	27.91	32.50	26.83	28.75	27.35	31.38	21.50	28.80	23.25	29.77	25.80	37.50
Decile 7	50.28	47.50	51.00	51.56	32.50	52.60	46.68	45.85	46.00	53.22	46.00	52.62	32.67	50.91	36.83	44.31	34.00	52.07	31.50	52.55	44.67	52.86
Decile 8	56.13	55.36	57.33	57.33	54.29	57.07	55.24	54.89	54.22	59.56	55.30	58.10	54.48	56.36	54.48	57.23	54.60	57.57	50.18	58.36	55.40	57.86
Decile 9	104.10	101.82	109.20	104.00	103.33	101.50	106.57	105.88	59.33	108.67	98.00	103.64	76.00	105.00	72.46	102.67	96.00	109.43	57.82	115.20	97.33	106.67
Decile 10	299.98	240.00	300.00	200.00	299.99	240.00	240.00	299.99	120.00	240.00	299.99	299.99	200.00	240.00	299.99	239.99	239.99	180.00	120.00	300.00	299.99	150.00

BIBA Press Campaign Study

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Absolutes/col percents

Table 23

Q9. Thinking about the way that you have spent your time at work over the past 12 months, on average, how many minutes each week do you think you spent on each of these tasks?
-Purchasing or maintaining IT software or hardware

Base: All who who have undertaken task in past 12 months

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	276	158	62	56	114	79	83	229	47	60	216	114	162	64	144	55	78	86	60	52	142	62
Weighted base	276	158	62	56	114	79	83	229	47	60	216	114	162	64	144	55	78	86	60	52	142	62
Up to 10 minutes	60 22%	43 27%	9 15%	8 14%	29 25%	16 20%	15 18%	52 23%	8 17%	11 18%	49 23%	21 18%	39 24%	15 23%	33 23%	10 18%	13 17%	23 27%	13 22%	11 21%	32 23%	7 11%
11-25	35 13%	21 13%	7 11%	7 13%	10 9%	11 14%	14 17%	31 14%	4 9%	11 18%	24 11%	17 15%	18 11%	8 13%	18 13%	8 15%	14 18%	8 9%	8 13%	5 10%	21 15%	5 8%
26-50	49 18%	30 19%	12 19%	7 13%	19 17%	13 16%	17 20%	41 18%	8 17%	6 10%	43 20%	17 15%	32 20%	13 20%	30 21%	4 7%	13 17%	14 16%	12 20%	10 19%	27 19%	12 19%
51-75	53 19%	31 20%	8 13%	14 25%	25 22%	17 22%	11 13%	46 20%	7 15%	11 18%	42 19%	24 21%	29 18%	13 20%	28 19%	12 22%	18 23%	9 10%	13 22%	13 25%	22 15%	20 32%
76-120	36 13%	13 8%	18 29%	5 9%	16 14%	8 10%	12 14%	28 12%	8 17%	12 20%	24 11%	16 14%	20 12%	6 9%	17 12%	10 18%	10 13%	16 19%	6 10%	4 8%	18 13%	9 15%
121-180	12 4%	5 3%	2 3%	5 9%	6 5%	1 1%	5 6%	7 3%	5 11%	2 3%	10 5%	6 5%	6 4%	3 5%	7 5%	1 2%	3 4%	5 6%	2 3%	2 4%	8 6%	3 5%
181+	31 11%	15 9%	6 10%	10 18%	9 8%	13 16%	9 11%	24 10%	7 15%	7 12%	24 11%	13 11%	18 11%	6 9%	11 8%	10 18%	7 9%	11 13%	6 10%	7 13%	14 10%	6 10%
Mean	62.31	48.82	81.95	77.59	64.76	61.99	59.06	58.91	79.11	60.62	62.77	65.03	60.43	62.66	52.61	76.10	63.53	62.58	56.32	66.90	62.26	67.63
Standard deviation	69.57	58.96	79.77	77.02	71.20	74.33	63.04	68.06	75.20	60.22	71.99	69.55	69.75	76.69	54.83	81.69	71.33	67.44	66.96	74.57	71.20	61.58
Decile 1	4.69	4.16	6.50	7.68	4.04	5.60	4.68	4.24	5.50	3.50	4.78	4.01	4.71	4.28	4.39	8.00	4.32	4.40	4.02	5.71	5.60	7.25
Decile 2	9.13	7.77	15.50	13.67	8.20	9.20	10.40	8.88	11.33	12.50	9.06	10.50	8.77	8.14	8.80	12.50	13.67	8.15	8.67	9.29	9.15	19.50
Decile 3	15.64	10.70	22.60	25.25	15.60	14.00	16.72	15.03	21.50	16.94	14.57	17.73	13.00	16.33	14.50	16.67	18.40	10.50	12.93	18.33	15.33	25.18
Decile 4	26.12	17.82	28.80	29.50	26.71	21.80	21.20	25.56	27.00	25.00	26.24	23.43	25.82	21.64	21.52	27.50	26.42	20.22	21.50	24.44	25.30	39.00
Decile 5	29.23	23.85	54.29	52.69	37.50	29.00	26.33	28.75	38.57	45.00	28.95	42.50	28.57	27.27	27.00	39.00	29.58	28.89	26.25	37.50	28.26	49.13
Decile 6	52.47	29.54	77.40	56.62	50.75	52.00	45.27	51.41	57.43	54.55	51.90	54.00	51.21	50.92	50.43	54.00	49.67	52.00	32.77	50.45	50.76	53.55
Decile 7	57.59	49.65	98.80	70.50	57.75	56.50	55.77	56.34	103.20	59.55	57.05	58.65	56.71	55.69	55.32	83.33	56.00	78.00	45.92	57.27	57.24	57.97
Decile 8	101.38	56.81	111.20	118.50	102.91	73.20	105.20	91.50	124.00	102.50	100.89	104.33	98.00	78.00	66.00	108.57	94.00	107.33	59.08	105.00	104.00	100.67
Decile 9	149.00	112.00	174.00	179.00	138.00	118.80	126.00	117.43	176.00	116.25	155.25	151.80	132.00	136.00	115.09	190.00	128.00	126.00	117.20	190.00	156.00	122.00
Decile 10	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	299.99	300.00	300.00	300.00	300.00	240.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00

BIBA Press Campaign Study

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Absolutes/col percents

Table 24
Q9. Thinking about the way that you have spent your time at work over the past 12 months, on average, how many minutes each week do you think you spent on each of these tasks?
-Marketing or advertising
Base: All who who have undertaken task in past 12 months

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	283	168	68	47	111	81	91	236	47	66	217	122	161	59	152	56	82	83	57	61	132	52
Weighted base	283	168	68	47	111	81	91	236	47	66	217	122	161	59	152	56	82	83	57	61	132	52
Up to 10 minutes	27 10%	21 13%	4 6%	2 4%	10 9%	8 10%	9 10%	20 8%	7 15%	7 11%	20 9%	10 8%	17 11%	8 14%	14 9%	4 7%	11 13%	7 8%	5 9%	4 7%	11 8%	5 10%
11-25	27 10%	15 9%	7 10%	5 11%	12 11%	8 10%	7 8%	25 11%	2 4%	10 15%	17 8%	13 11%	14 9%	7 12%	13 9%	6 11%	8 10%	9 11%	3 5%	7 11%	11 8%	3 6%
26-50	32 11%	23 14%	5 7%	4 9%	16 14%	9 11%	7 8%	28 12%	4 9%	6 9%	26 12%	15 12%	17 11%	7 12%	21 14%	4 7%	8 10%	7 8%	4 7%	13 21%	21 16%	3 6%
51-75	52 18%	35 21%	12 18%	5 11%	17 15%	18 22%	17 19%	43 18%	9 19%	7 11%	45 21%	18 15%	34 21%	13 22%	31 20%	5 9%	12 15%	16 19%	14 25%	10 16%	27 20%	8 15%
76-120	56 20%	26 15%	15 22%	15 32%	22 20%	12 15%	22 24%	43 18%	13 28%	14 21%	42 19%	24 20%	32 20%	8 14%	29 19%	14 25%	18 22%	16 19%	14 25%	8 13%	29 22%	11 21%
121-180	20 7%	6 4%	7 10%	7 15%	9 8%	7 9%	4 4%	17 7%	3 6%	4 6%	16 7%	8 7%	12 7%	4 7%	6 4%	7 13%	2 2%	7 8%	5 9%	6 10%	5 4%	5 10%
181+	69 24%	42 25%	18 26%	9 19%	25 23%	19 23%	25 27%	60 25%	9 19%	18 27%	51 24%	34 28%	35 22%	12 20%	38 25%	16 29%	23 28%	21 25%	12 21%	13 21%	28 21%	17 33%
Mean	90.31	79.87	95.40	117.86	91.98	81.18	96.06	92.25	80.47	92.38	89.68	94.69	87.11	81.15	85.42	107.35	86.87	90.67	97.69	87.20	82.99	110.71
Standard deviation	79.73	77.01	76.15	87.14	82.98	73.31	81.21	81.63	69.46	85.94	78.00	84.81	75.97	76.79	79.49	82.69	84.05	78.90	73.41	82.64	72.72	89.70
Decile 1	8.25	5.21	13.75	14.00	9.25	3.80	8.80	10.10	7.50	4.40	9.00	10.17	7.50	4.77	8.63	13.00	4.20	9.75	10.25	5.60	10.50	8.00
Decile 2	19.73	14.22	27.50	28.00	20.67	18.00	23.00	21.60	17.50	15.20	25.04	19.40	22.50	13.25	22.00	21.00	12.60	19.67	27.75	19.49	25.28	22.00
Decile 3	28.44	26.64	40.83	51.60	27.73	27.08	40.47	28.12	35.00	23.20	29.09	28.17	28.67	25.90	28.08	42.00	26.17	28.92	37.07	24.73	28.47	44.00
Decile 4	48.12	32.00	50.00	84.00	45.71	42.00	49.65	47.72	46.67	42.00	48.80	47.33	44.71	36.00	46.74	58.20	40.33	49.31	48.00	29.64	46.67	54.50
Decile 5	55.10	50.36	59.17	102.00	54.26	49.44	58.82	54.77	55.56	55.71	55.00	55.83	52.94	46.92	52.98	110.00	51.67	55.78	58.93	49.50	53.06	95.00
Decile 6	87.43	56.49	96.67	110.80	97.33	56.89	89.60	92.40	82.50	101.09	83.20	100.21	85.00	55.08	59.23	109.20	78.00	93.50	101.20	57.60	59.44	108.00
Decile 7	107.70	101.05	110.00	119.60	109.89	102.00	108.62	109.65	95.00	111.27	106.34	110.95	104.76	75.75	100.33	118.40	105.54	107.82	111.40	99.00	102.38	118.50
Decile 8	119.80	114.67	155.00	168.80	138.00	116.89	132.00	156.00	110.00	144.00	119.17	152.00	118.10	115.50	114.67	164.00	116.00	123.00	152.00	160.80	113.33	166.00
Decile 9	195.20	193.50	178.00	256.00	199.50	165.43	206.00	224.00	140.00	212.00	189.33	224.00	190.00	194.00	194.00	216.00	206.00	182.00	198.00	192.00	177.50	248.00
Decile 10	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00

BIBA Press Campaign Study

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Absolutes/col percents

Table 25

Q9. Thinking about the way that you have spent your time at work over the past 12 months, on average, how many minutes each week do you think you spent on each of these tasks?
-Dealing with insurance claims

Base: All who who have undertaken task in past 12 months

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	175	88	46	41	75	47	53	144	31	39	136	74	101	36	87	44	51	49	29	46	103	40
Weighted base	175	88	46	41	75	47	53	144	31	39	136	74	101	36	87	44	51	49	29	46	103	40
Up to 10 minutes	85 49%	46 52%	22 48%	17 41%	38 51%	23 49%	24 45%	70 49%	15 48%	15 38%	70 51%	28 38%	57 56%	15 42%	47 54%	16 36%	23 45%	24 49%	14 48%	24 52%	46 45%	19 48%
11-25	21 12%	8 9%	10 22%	3 7%	11 15%	7 15%	3 6%	18 13%	3 10%	4 10%	17 13%	6 8%	15 15%	6 17%	10 11%	5 11%	5 10%	8 16%	3 10%	5 11%	13 13%	2 5%
26-50	24 14%	15 17%	4 9%	5 12%	9 12%	4 9%	11 21%	20 14%	4 13%	11 28%	13 10%	16 22%	8 8%	5 14%	15 17%	4 9%	7 14%	5 10%	5 17%	7 15%	14 14%	6 15%
51-75	23 13%	9 10%	4 9%	10 24%	8 11%	8 17%	7 13%	18 13%	5 16%	7 18%	16 12%	14 19%	9 9%	6 17%	8 9%	9 20%	9 18%	4 8%	4 14%	6 13%	11 11%	11 28%
76-120	14 8%	8 9%	3 7%	3 7%	5 7%	2 4%	7 13%	10 7%	4 13%	2 5%	12 9%	8 11%	6 6%	3 8%	7 8%	4 9%	4 8%	5 10%	2 7%	3 7%	12 12%	2 5%
121-180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
181+	8 5%	2 2%	3 7%	3 7%	4 5%	3 6%	1 2%	8 6%	-	-	8 6%	2 3%	6 6%	1 3%	-	6 14%	3 6%	3 6%	1 3%	1 2%	7 7%	-
Mean	32.60	30.02	29.68	41.42	32.93	31.84	32.79	32.81	31.68	30.21	33.31	38.85	27.95	31.00	24.92	54.57	35.12	31.23	32.21	31.57	39.21	30.92
Standard deviation	45.99	42.76	50.45	47.71	50.42	50.32	35.01	48.23	34.76	29.29	49.94	46.65	45.17	34.14	29.79	71.98	48.49	41.92	42.90	50.31	55.45	29.43
Decile 1	0.68	0.74	0.20	3.00	0.57	0.50	1.20	0.67	0.20	0.95	0.60	0.77	0.63	0.50	0.53	1.60	0.95	1.70	0.95	0.15	0.75	3.50
Decile 2	3.02	2.78	2.48	4.20	2.54	2.50	3.47	3.05	2.94	4.80	2.70	4.40	2.54	3.50	2.65	3.70	2.93	3.89	2.90	2.12	3.13	4.40
Decile 3	4.92	4.31	5.11	6.88	4.76	4.75	5.60	8.00	4.27	7.80	4.43	7.78	4.01	6.40	5.02	6.60	4.57	5.88	4.35	4.88	5.50	6.50
Decile 4	7.93	7.01	7.56	9.38	7.20	7.22	8.40	8.00	6.75	11.50	6.69	13.00	5.76	9.20	7.10	11.60	7.57	7.83	7.00	7.51	8.40	8.50
Decile 5	10.63	9.33	12.50	25.00	9.67	9.72	17.50	12.50	11.25	20.56	9.23	21.79	8.10	15.00	9.17	25.00	13.75	9.79	12.50	9.56	17.50	15.00
Decile 6	19.25	19.20	16.50	45.00	18.00	17.00	24.67	19.00	23.00	24.89	17.57	27.00	14.50	27.50	16.00	50.22	22.80	15.25	21.00	19.33	25.45	26.00
Decile 7	28.61	27.65	19.25	53.00	26.75	27.50	34.00	27.94	43.50	29.22	27.70	50.79	19.00	29.38	23.25	54.89	43.00	21.80	28.25	28.20	37.50	41.82
Decile 8	52.96	46.00	33.00	57.00	47.25	52.50	52.71	52.22	53.40	51.71	50.25	56.00	41.00	46.67	36.00	59.56	54.67	34.50	49.50	47.00	56.36	49.09
Decile 9	73.50	69.00	58.50	95.00	72.00	58.13	87.00	75.00	87.00	57.29	92.00	94.00	58.67	58.33	56.81	118.00	63.00	86.00	62.00	58.50	102.86	56.36
Decile 10	300.00	279.99	299.99	200.00	279.99	299.99	120.00	300.00	120.00	120.00	300.00	299.99	279.99	120.00	120.00	300.00	279.99	200.00	200.00	299.99	300.00	120.00

BIBA Press Campaign Study

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Absolutes/col percents

Table 26

Q10. Which of the following activities are included in your core job description?

Base: All who have performed any activities in the past 12 months

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	477	269	117	91	190	158	129	398	79	120	357	216	261	94	254	104	123	137	103	114	218	82
Weighted base	477	269	117	91	190	158	129	398	79	120	357	216	261	94	254	104	123	137	103	114	218	82
HR (Recruitment, disciplinary procedures, administration for annual leave, sickness or maternity)	211 44%	114 42%	54 46%	43 47%	82 43%	70 44%	59 46%	166 42%	45 57%	42 35%	169 47%	85 39%	126 48%	41 44%	123 48%	40 38%	52 42%	62 45%	45 44%	52 46%	112 51%	43 52%
Processing or approving expense claims	200 42%	102 38%	53 45%	45 49%	80 42%	63 40%	57 44%	158 40%	42 53%	47 39%	153 43%	92 43%	108 41%	34 36%	112 44%	48 46%	55 45%	48 35%	44 43%	53 46%	113 52%	42 51%
Marketing or advertising	190 40%	109 41%	50 43%	31 34%	73 38%	51 32%	66 51%	158 40%	32 41%	34 28%	156 44%	71 33%	119 46%	41 44%	100 39%	38 37%	52 42%	60 44%	35 34%	43 38%	90 41%	40 49%
Finding and buying insurance (for example, health, buildings, contents, or public liability insurance)	157 33%	91 34%	36 31%	30 33%	62 33%	33 21%	62 48%	126 32%	31 39%	30 25%	127 36%	70 32%	87 33%	33 35%	86 34%	31 30%	41 33%	43 31%	32 31%	41 36%	109 50%	43 52%
Purchasing or maintaining IT software or hardware	154 32%	87 32%	27 23%	40 44%	59 31%	43 27%	52 40%	126 32%	28 35%	26 22%	128 36%	57 26%	97 37%	39 41%	78 31%	29 28%	45 37%	49 36%	32 31%	28 25%	86 39%	37 45%
Procuring office supplies such as furniture, stationery, tea and coffee	124 26%	73 27%	26 22%	25 27%	40 21%	41 26%	43 33%	92 23%	32 41%	26 22%	98 27%	55 25%	69 26%	31 33%	68 27%	18 17%	32 26%	36 26%	25 24%	31 27%	74 34%	27 33%
Dealing with insurance claims	100 21%	53 20%	23 20%	24 26%	42 22%	24 15%	34 26%	81 20%	19 24%	22 18%	78 22%	49 23%	51 20%	18 19%	53 21%	24 23%	33 27%	28 20%	20 19%	19 17%	67 31%	21 26%
None of these	115 24%	65 24%	30 26%	20 22%	47 25%	44 28%	24 19%	102 26%	13 16%	38 32%	77 22%	67 31%	48 18%	21 22%	60 24%	26 25%	26 21%	31 23%	29 28%	29 25%	40 18%	10 12%

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Absolutes/col percents

Table 27
Q11. How many hours do you spend during the average week working outside of your contracted working hours? For example, reading documents on your commute, checking email from home, or staying late and arriving early in the office.
Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
	Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
None	42 8%	31 11%	4 3%	7 7%	16 8%	16 10%	10 8%	38 9%	4 5%	12 10%	30 8%	18 8%	24 9%	12 12%	23 9%	4 4%	7 5%	11 8%	15 14%	9 8%	15 7%	3 4%
1-2	39 8%	26 9%	10 8%	3 3%	14 7%	17 10%	8 6%	30 7%	9 11%	8 6%	31 8%	15 7%	24 9%	6 6%	26 10%	6 5%	13 10%	7 5%	9 8%	10 8%	17 8%	7 8%
3-4	41 8%	22 8%	13 10%	6 6%	16 8%	16 10%	9 7%	34 8%	7 8%	10 8%	31 8%	18 8%	23 8%	11 11%	17 6%	11 10%	10 8%	14 10%	7 6%	10 8%	18 8%	5 6%
5-6	83 17%	55 20%	18 15%	10 10%	32 16%	27 16%	24 18%	67 16%	16 19%	18 15%	65 17%	36 16%	47 17%	17 17%	49 19%	11 10%	20 16%	29 20%	13 12%	21 18%	42 19%	8 10%
7-8	24 5%	9 3%	8 6%	7 7%	6 3%	13 8%	5 4%	18 4%	6 7%	5 4%	19 5%	11 5%	13 5%	2 2%	13 5%	8 7%	7 5%	6 4%	5 5%	6 5%	7 3%	4 5%
9-10	95 19%	46 17%	24 19%	25 25%	50 25%	32 19%	13 10%	79 19%	16 19%	25 20%	70 19%	49 22%	46 17%	16 16%	51 19%	23 21%	19 15%	29 20%	25 23%	22 18%	34 16%	21 25%
11+	176 35%	86 31%	47 38%	43 43%	67 33%	45 27%	64 48%	151 36%	25 30%	46 37%	130 35%	79 35%	97 35%	34 35%	84 32%	49 44%	52 41%	47 33%	35 32%	42 35%	86 39%	36 43%
Mean	10.49	9.29	10.78	13.36	10.02	9.25	12.83	10.55	10.17	10.35	10.52	10.57	10.42	10.18	9.89	12.53	11.42	9.67	10.48	10.45	10.99	13.66
Standard deviation	10.09	9.60	8.95	11.98	8.61	9.29	12.62	10.26	9.24	11.15	9.76	10.12	10.08	11.07	9.79	10.29	10.54	8.38	10.89	10.70	10.45	12.52
Decile 1	1.03	-	1.80	2.03	1.18	0.15	1.33	0.53	0.96	0.10	1.02	0.61	0.49	-	0.66	2.17	1.40	1.26	-	1.50	1.22	1.54
Decile 2	2.79	1.91	3.56	4.60	2.93	2.03	3.90	2.70	3.32	2.60	2.89	2.87	2.68	2.23	2.40	4.16	2.80	3.32	1.72	3.17	3.22	4.36
Decile 3	4.52	4.11	4.73	7.32	4.62	4.05	4.86	4.48	4.82	4.51	4.52	4.76	4.35	4.03	4.42	6.32	4.70	4.55	4.34	4.41	4.58	7.10
Decile 4	5.83	4.94	7.32	9.16	6.80	5.13	6.73	5.88	5.72	6.53	5.74	6.49	5.44	4.85	5.46	9.17	7.03	5.58	5.95	5.50	5.71	9.20
Decile 5	9.18	6.70	8.75	9.64	9.32	7.25	9.79	9.23	7.75	9.24	9.16	9.23	8.26	9.50	9.01	9.68	9.33	9.09	9.19	9.14	9.27	9.67
Decile 6	9.73	9.47	9.78	12.60	9.73	9.26	13.46	9.79	9.45	9.83	9.70	9.74	9.45	9.65	9.56	12.05	10.53	9.62	9.64	9.71	9.95	12.80
Decile 7	14.21	11.42	14.88	14.67	11.81	9.83	18.46	14.29	10.20	14.25	14.20	14.18	14.24	14.12	11.68	14.85	14.51	14.01	12.13	13.00	14.49	17.52
Decile 8	18.46	14.96	18.04	19.06	14.99	14.80	19.93	18.47	16.00	17.62	18.34	17.92	18.36	17.60	15.13	18.79	16.55	17.35	16.75	18.31	16.71	24.40
Decile 9	28.18	22.50	27.67	37.38	22.25	19.85	53.50	27.39	33.50	96.00	24.70	38.70	24.80	38.40	19.96	34.00	38.10	26.17	27.75	23.33	26.38	56.00
Decile 10	1199.90	1199.95	600.00	240.00	749.97	599.94	1199.97	1199.81	999.94	749.98	1199.93	749.97	1199.95	999.96	749.96	1199.91	1199.97	599.97	599.99	749.98	749.97	559.99

BIBA Press Campaign Study

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Absolutes/col percents

Table 28

Q12. Which of the following barriers have you faced while trying to expand your business?

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Lack of talent / skills	228 46%	128 47%	58 47%	42 42%	91 45%	71 43%	66 50%	194 47%	34 41%	60 48%	168 45%	106 47%	122 45%	41 42%	140 53%	37 33%	64 50%	60 42%	48 44%	56 47%	102 47%	36 43%
Red tape	213 43%	123 45%	44 35%	46 46%	92 46%	57 34%	64 48%	178 43%	35 42%	41 33%	172 46%	80 35%	133 49%	45 46%	118 45%	41 37%	51 40%	55 38%	48 44%	59 49%	107 49%	42 50%
Rising supplier costs	182 36%	96 35%	50 40%	36 36%	74 37%	60 36%	48 36%	150 36%	32 39%	38 31%	144 38%	77 34%	105 38%	39 40%	102 39%	34 30%	48 38%	58 41%	43 39%	33 28%	92 42%	34 40%
Lack of tax breaks for SMEs	119 24%	80 29%	21 17%	18 18%	55 27%	20 12%	44 33%	102 24%	17 20%	25 20%	94 25%	50 22%	69 25%	25 26%	65 25%	25 22%	36 28%	38 27%	22 20%	23 19%	66 30%	28 33%
Lack of business opportunities / sufficient network	114 23%	60 22%	28 23%	26 26%	51 25%	34 20%	29 22%	95 23%	19 23%	39 31%	75 20%	58 26%	56 20%	26 27%	58 22%	27 24%	33 26%	39 27%	17 16%	25 21%	58 26%	24 29%
Availability of credit	114 23%	71 26%	25 20%	18 18%	51 25%	26 16%	37 28%	99 24%	15 18%	24 19%	90 24%	49 22%	65 24%	29 30%	60 23%	21 19%	37 29%	41 29%	21 19%	15 13%	58 26%	26 31%
Knowledge of overseas markets	65 13%	32 12%	20 16%	13 13%	27 13%	23 14%	15 11%	54 13%	11 13%	18 15%	47 13%	28 12%	37 14%	10 10%	38 14%	16 14%	22 17%	15 10%	11 10%	17 14%	39 18%	9 11%
Protective overseas markets	55 11%	23 8%	14 11%	18 18%	23 11%	18 11%	14 11%	48 12%	7 8%	22 18%	33 9%	34 15%	21 8%	3 3%	29 11%	20 18%	16 13%	12 8%	11 10%	16 13%	27 12%	12 14%
Lack of cost-effective transport	49 10%	21 8%	14 11%	14 14%	19 9%	15 9%	15 11%	42 10%	7 8%	18 15%	31 8%	27 12%	22 8%	12 12%	24 9%	11 10%	16 13%	18 13%	7 6%	8 7%	25 11%	12 14%
None of these	68 14%	33 12%	18 15%	17 17%	27 13%	27 16%	14 11%	56 13%	12 14%	17 14%	51 14%	33 15%	35 13%	14 14%	29 11%	19 17%	9 7%	15 10%	24 22%	20 17%	20 9%	10 12%

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Absolutes/col percents

Table 29

Q13. To which of the following sectors does your business most closely belong?**Base: All respondents**

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Consultancy services (including legal, marketing, accountancy, insurance)	120 24%	65 24%	28 23%	27 27%	50 25%	35 21%	35 26%	101 24%	19 23%	38 31%	82 22%	64 28%	56 20%	25 26%	64 24%	26 23%	43 34%	34 24%	23 21%	20 17%	47 21%	21 25%
Retail / food service / FMCG	56 11%	29 11%	17 14%	10 10%	17 8%	12 7%	27 20%	45 11%	11 13%	13 10%	43 11%	27 12%	29 11%	12 12%	25 10%	17 15%	15 12%	18 13%	10 9%	13 11%	28 13%	12 14%
Construction	55 11%	35 13%	10 8%	10 10%	27 13%	11 7%	17 13%	49 12%	6 7%	10 8%	45 12%	22 10%	33 12%	9 9%	39 15%	7 6%	6 5%	18 13%	17 16%	14 12%	27 12%	7 8%
Digital / tech	38 8%	23 8%	9 7%	6 6%	18 9%	12 7%	8 6%	31 7%	7 8%	10 8%	28 7%	18 8%	20 7%	6 6%	22 8%	9 8%	14 11%	16 11%	7 6%	1 1%	15 7%	8 10%
Healthcare	26 5%	14 5%	7 6%	5 5%	10 5%	11 7%	5 4%	18 4%	8 10%	4 3%	22 6%	15 7%	11 4%	7 7%	12 5%	5 4%	6 5%	7 5%	8 7%	5 4%	13 6%	4 5%
Entertainment	23 5%	13 5%	7 6%	3 3%	6 3%	9 5%	8 6%	19 5%	4 5%	9 7%	14 4%	10 4%	13 5%	8 8%	7 3%	5 4%	12 9%	6 4%	2 2%	3 3%	9 4%	5 6%
Transport / haulage	19 4%	9 3%	4 3%	6 6%	9 4%	6 4%	4 3%	17 4%	2 2%	5 4%	14 4%	5 2%	14 5%	5 5%	9 3%	5 4%	4 3%	7 5%	3 3%	5 4%	8 4%	5 6%
Agriculture	3 1%	2 1%	1 1%	- -	- -	2 1%	1 1%	2 *	1 1%	- -	3 1%	- -	3 1%	1 1%	1 *	- -	1 1%	- -	2 2%	- -	2 1%	1 1%
Other	160 32%	85 31%	41 33%	34 34%	64 32%	68 41%	28 21%	135 32%	25 30%	35 28%	125 33%	65 29%	95 35%	25 26%	84 32%	38 34%	27 21%	37 26%	37 34%	59 49%	70 32%	21 25%

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Absolutes/col percents

Table 30

Q14. In the past 12 months have you been involved in buying any insurance (for example, health, buildings, contents, or public liability insurance) for your business?

Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Yes	303 61%	174 63%	68 55%	61 60%	127 63%	70 42%	106 80%	254 61%	49 59%	69 56%	234 62%	137 61%	166 61%	69 70%	158 60%	66 59%	80 63%	88 62%	68 62%	67 56%	219 100%	84 100%
No	197 39%	101 37%	56 45%	40 40%	74 37%	96 58%	27 20%	163 39%	34 41%	55 44%	142 38%	89 39%	108 39%	29 30%	105 40%	46 41%	48 38%	55 38%	41 38%	53 44%	-	-

BIBA Press Campaign Study
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Absolutes/col percents

Table 31

Q15. Did you use a broker to help you purchase insurance?**Base: All who have been involved in buying any insurance in past 12 months**

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	303	174	68	61	127	70	106	254	49	69	234	137	166	69	158	66	80	88	68	67	219	84
Weighted base	303	174	68	61	127	70	106	254	49	69	234	137	166	69	158	66	80	88	68	67	219	84
Yes	219 72%	132 76%	45 66%	42 69%	97 76%	55 79%	67 63%	188 74%	31 63%	52 75%	167 71%	100 73%	119 72%	46 67%	119 75%	48 73%	51 64%	64 73%	52 76%	52 78%	219 100%	-
No	84 28%	42 24%	23 34%	19 31%	30 24%	15 21%	39 37%	66 26%	18 37%	17 25%	67 29%	37 27%	47 28%	23 33%	39 25%	18 27%	29 36%	24 27%	16 24%	15 22%	-	84 100%

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Absolutes/col percents

Table 32
Q16. How important is a high quality, fast internet connection to ...
-Summary
Base: All respondents

		Q16. Summary	
		Your business	Any new business venture
Unweighted base		500	500
Weighted base		500	500
NET: Important		489 98%	483 97%
Very important	(4)	411 82%	387 77%
Somewhat important	(3)	78 16%	96 19%
Somewhat unimportant	(2)	9 2%	14 3%
Totally unimportant	(1)	2 *	3 1%
NET: Unimportant		11 2%	17 3%
Mean		3.80	3.73
Standard deviation		0.47	0.54

BIBA Press Campaign Study
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Absolutes/col percents

Table 33
Q16. How important is a high quality, fast internet connection to ...
-Your business
Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
NET: Important	489 98%	267 97%	123 99%	99 98%	200 100%	161 97%	128 96%	407 98%	82 99%	121 98%	368 98%	221 98%	268 98%	93 95%	259 98%	110 98%	125 98%	140 98%	107 98%	117 98%	212 97%	84 100%
Very important	(4) 411 82%	227 83%	105 85%	79 78%	168 84%	139 84%	104 78%	339 81%	72 87%	105 85%	306 81%	191 85%	220 80%	68 69%	229 87%	91 81%	110 86%	121 85%	85 78%	95 79%	174 79%	76 90%
Somewhat important	(3) 78 16%	40 15%	18 15%	20 20%	32 16%	22 13%	24 18%	68 16%	10 12%	16 13%	62 16%	30 13%	48 18%	25 26%	30 11%	19 17%	15 12%	19 13%	22 20%	22 18%	38 17%	8 10%
Somewhat unimportant	(2) 9 2%	8 3%	1 1%	- -	1 *	3 2%	5 4%	8 2%	1 1%	3 2%	6 2%	4 2%	5 2%	5 5%	3 1%	1 1%	3 2%	2 1%	2 2%	2 2%	6 3%	- -
Totally unimportant	(1) 2 *	- -	- -	2 2%	- -	2 1%	- -	2 *	- -	- -	2 1%	1 *	1 *	- -	1 *	1 1%	- -	1 1%	- -	1 1%	1 *	- -
NET: Unimportant	11 2%	8 3%	1 1%	2 2%	1 *	5 3%	5 4%	10 2%	1 1%	3 2%	8 2%	5 2%	6 2%	5 5%	4 2%	2 2%	3 2%	3 2%	2 2%	3 3%	7 3%	- -
Mean	3.80	3.80	3.84	3.74	3.83	3.80	3.74	3.78	3.86	3.82	3.79	3.82	3.78	3.64	3.85	3.79	3.84	3.82	3.76	3.76	3.76	3.90
Standard deviation	0.47	0.47	0.39	0.56	0.39	0.52	0.52	0.49	0.39	0.44	0.48	0.46	0.48	0.58	0.42	0.49	0.43	0.47	0.47	0.52	0.52	0.30

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Absolutes/col percents

Table 34
Q16. How important is a high quality, fast internet connection to ...
-Any new business venture
Base: All respondents

	Q1. Employees in organisation				Q2. Job Role			Q3. Gender		Region				Q6. Annual Gross Turnover			Q5. Years Business Operating				Q15. Used broker to help purchase insurance	
	Total	10-49	50-99	100-249	Director	Senior manager	Owner	Male	Female	London	NOT London	London/SE	NOT London & SE	Under £1m	£1m-£10m	Over £10m	Up to 10	11-20	21-30	31+	Yes	No
Unweighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
Weighted base	500	275	124	101	201	166	133	417	83	124	376	226	274	98	263	112	128	143	109	120	219	84
NET: Important	483 97%	264 96%	121 98%	98 97%	195 97%	161 97%	127 95%	405 97%	78 94%	120 97%	363 97%	217 96%	266 97%	92 94%	254 97%	111 99%	122 95%	139 97%	107 98%	115 96%	209 95%	83 99%
Very important	(4) 387 77%	209 76%	98 79%	80 79%	153 76%	132 80%	102 77%	319 76%	68 82%	101 81%	286 76%	183 81%	204 74%	64 65%	208 79%	92 82%	97 76%	117 82%	81 74%	92 77%	164 75%	70 83%
Somewhat important	(3) 96 19%	55 20%	23 19%	18 18%	42 21%	29 17%	25 19%	86 21%	10 12%	19 15%	77 20%	34 15%	62 23%	28 29%	46 17%	19 17%	25 20%	22 15%	26 24%	23 19%	45 21%	13 15%
Somewhat unimportant	(2) 14 3%	10 4%	2 2%	2 2%	5 2%	4 2%	5 4%	9 2%	5 6%	4 3%	10 3%	7 3%	7 3%	5 5%	7 3%	1 1%	6 5%	2 1%	2 2%	4 3%	8 4%	1 1%
Totally unimportant	(1) 3 1%	1 *	1 1%	1 1%	1 *	1 1%	1 1%	3 1%	- -	- -	3 1%	2 1%	1 *	1 1%	2 1%	- -	- -	2 1%	- -	1 1%	2 1%	- -
NET: Unimportant	17 3%	11 4%	3 2%	3 3%	6 3%	5 3%	6 5%	12 3%	5 6%	4 3%	13 3%	9 4%	8 3%	6 6%	9 3%	1 1%	6 5%	4 3%	2 2%	5 4%	10 5%	1 1%
Mean	3.73	3.72	3.76	3.75	3.73	3.76	3.71	3.73	3.76	3.78	3.72	3.76	3.71	3.58	3.75	3.81	3.71	3.78	3.72	3.72	3.69	3.82
Standard deviation	0.54	0.55	0.52	0.54	0.53	0.52	0.57	0.53	0.55	0.49	0.55	0.55	0.53	0.64	0.54	0.41	0.55	0.54	0.49	0.57	0.58	0.42