

SIIA.ORG

SIIA MEMBERS SHARE OPINIONS AND UPDATES

As part of SIIA's recent Spring Forum in Tampa, hundreds of attendees participated in a live audience polling session. They were asked to share anonymous opinions about various industry developments and updates about their own companies.

The results were displayed in real time to those in attendance. Given that many self-insurance industry professionals were unable to attend the session, we are republishing the results here.

How was your Company's Financial Performance in 2024?

Very Strong	39 %
Somewhat Strong	34 %
Marginal 21 %	
Poor 2 %	
N/A- Not Sure	

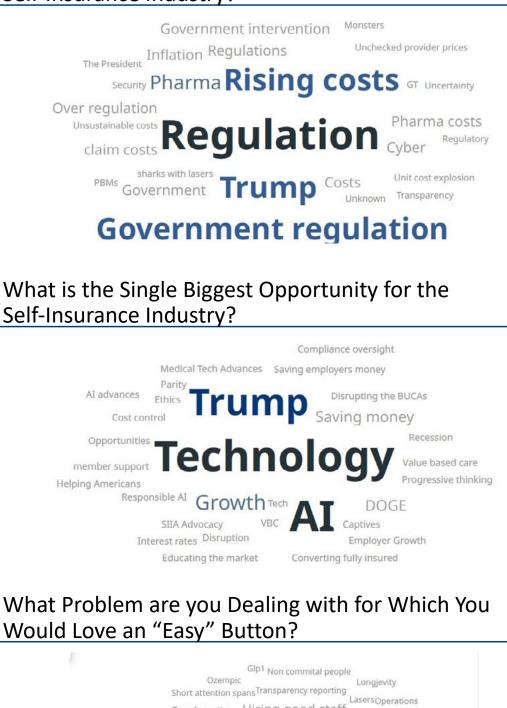
What is Your Company's Workforce Arrangement?

All or Most In-Person 12 %	
All or Most Remote	41 %
Hybrid	1170
	47 %

What is Your General Outlook for the Self-Insurance Industry Over the Next 5 Years?

Very Positive	37 %
Mostly Positive	
Mixed View	47 %
14 %	
Pessimistic	
• 0 %	
No Opinion 2 %	
	sur
Confidentia	SILA

What is the Single Biggest Threat to the Self-Insurance Industry?





Regarding Fiduciary Liability Litigation...

		53
Moderately signifi	cant for the self-insurance indu	ustry
	32 %	
Not very significan	t for the self-insurance indust	ry
• 0 %		
Don't know/no opi	nion	
	15 %	

Regarding the Stop-Loss Market...

Expect significant hardening this year 20 %	
Expect moderate hardening this year	44 %
No change expected 16 %	
Expect softening this year 3 %	
Don't know/no opinion 16 %	

Regarding Cell & Gene Therapy Developments...

wheelal		SIIA
	26 %	
6 % on't know/no opinion		
inor challenge		
	32 %	
oderate challenge	36 %	

Regarding Reference-Based Pricing...

Remains a very important cost containment strategy		47 %
Moderately important cost containment strategy	38 %	
Limited or no value as a cost containment strategy	0 30 70	
Other/No opinion		

What is Your Opinion About Direct Provider Contracting?

All positive			
	0 %		
Mostly positive,	but with limited mar	rketplace opport	tunities
(47 %
Great future pot	ential subject to effe	ective industry e	ducation
_		25 %	
Limited or no va	ue		
5 %			
Other/No opinio	n		

What is Your Opinion About Direct Primary Care?

	All positive	
	Mostly positive, but with limited marketplace opportunities	
	Great future potential subject to effective industry education	42 %
	Limited or no value 6 %	
	Other/No opinion 11 %	
13	Confidential	SILA

34

THE SELF-INSURER

What is Your Company's Experience with Artificial Intelligence?

Utilized extensively now 16 %	
Utilized now in a limited way	
	40 %
Currently considering how to utilize	
	36 %
Not actively considering any utilization	
7%	
Don't know	
• 0 %	

Regarding Your Company's Involvement with Captives...

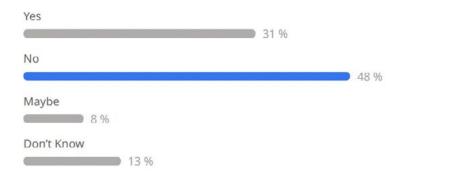
Core business focus		
Provide services to captives/captive managers	37 %	
No involvement		
	4	19 %

Regarding the Accelerated Pace of Industry Mergers/Acquisitions...

.

Mostly positive	
Somewhat positive	24 %
Somewhat negative	
Mostly negative	39 %
No opinion	
12 %	
Confidential	SILA
	MAY 2025

Is Your Company Planning/Positioning for a Merger/Acquisition?



The Biggest Merger/Acquisition Deal Before the End of the Year will Involve What Company?





.....

36 THE SELF-INSURER