Independent Evaluation of the African Risk Capacity (ARC)

Annex D: Global Review: Key Informant Interviews

27th October 2017

Acknowledgements

Disclaimer

e-Pact	Level 3, Clarendon House	Tel	+44 (0) 1865 207300
	52 Cornmarket Street	Fax	+44 (0) 1865 207301
	Oxford OX1 3HJ	Email	admin@opml.co.uk
	United Kingdom	Website	www.opml.co.uk

Executive summary

In 2015, the UK Department for International Development (DFID) funded a long-term Independent Evaluation of the African Risk Capacity (ARC). ARC is an African-owned index-based weather risk insurance pool and early response mechanism that combines the concepts of early warning, disaster risk management, and risk finance. ARC Group comprises of two organisations: ARC Agency and ARC Limited. ARC Agency is the capacity-building and advocacy arm and ARC Limited is the mutual insurance company. The 10-year evaluation includes a two-stage formative evaluation and a two-stage impact evaluation. The first formative evaluation design framework identifies three workstreams: an Organisational Review, Country Case Studies and a Global Review, comprising Key Informant Interviews (KIIs), a Perceptions Survey and a pan-African Context Assessment. This report presents findings and recommendations from the KIIs conducted as part of the Global Review workstream of the first formative evaluation.

Thirty international experts were interviewed and their views are summarised below. The interviewees worked either in the insurance industry as reinsurers, brokers or catastrophe risk modelers, in academia, in government aid agencies, or for nongovernmental organisations.

Overall, there was strong support for ARC from those in the insurance industry but significantly more mixed views from others. A number of concerns were identified in multiple interviews. The key findings, grouped by topic, are:

Insurance

ARC is viewed quite favourably within the insurance industry, however, there are a number of actions that could be taken to improve interactions between ARC and the insurance industry.

- Premium payments should be made promptly and on time. The insurance industry normally expects that premium payments would be made on time. The uncertainty in the size of the risk pool impedes business relations and professional standards should be met.
- Premium support from donors is required to support and enlarge the risk pool. Many interviewees expressed the view that donor support for premium payments could increase the risk pool.
- There is significant interest in ARC amongst the insurance industry as evidenced by number of companies subscribing and the competitive price for insurance.
- There are limited options for risk financing in Africa, but other options such as Cat DDOs, aid and contingency funds are attractive. There should be an effort to integrate the options as they solve complementary problems.
- The amount of business provided by ARC Ltd insurers is small relative to other global markets. The industry would like to see the risk pool grow.

Outreach and Communication

While ARC has broad support from the insurance industry, there are more polarised views of it among donors and nongovernmental agencies. There are particular concerns over transparency and communication. ARC should improve its outreach and communication efforts to improve broader understanding of its goals and improve relations with the broader DRM community.

- Improved communication efforts are needed to increase the limited understanding of ARC outside of Africa.
- There is a paucity of information in the public domain on or from ARC about their activities.

- There is a lack of clarity regarding distinction in roles between ARC Agency and ARC Ltd. and the independence of ARC Agency from ARC Ltd.
- There is limited productive engagement with some institutions and stakeholders, in particular, with the World Bank and the EU.

Capacity and Technical Understanding

During the Review, a number of interviewees expressed a variety of concerns relating to ARV, in-country capacity and technical understanding. Some were almost fundamental such as the quality of contingency plans, the understanding of insurance parameters, and the understanding of insurance terms, particularly that with insurance you should not expect to receive back all of, or more than, your premium payments. Others concerns were related to technical issues such as customising ARV.

- It is not uncommon for there to be a lack of understanding of insurance parameters, and how to determine them.
- Technical improvements could potentially help ARV, but interviewees felt it was difficult to know for certain as it is a "black box".
- Capacity building needs improvement so that it extends more broadly through a country's government.
- It is good that contingency planning is a requirement for participation in the risk pool, but there is concern that the planning is often not as effective as it should be.

Table of contents

List of tables, figures and boxes

List of tables, figures and boxes

List of abbreviations

ARC	African Risk Capacity
ARV	Africa RiskView
AU	African Union
Cat DDO	Catastrophe Deferred Drawdown Option
CP	Contingency Planning
DRM	Disaster Risk Management
DRMF	Disaster Risk Management and Financing
DRF	Disaster Risk Financing
EU	European Union
EWS	Early Warning System
KII	Key Informant Interviews
NGO	Nongovernmental Organisations
OPM	Oxford Policy Management
ToC	Theory of Change

1 Introduction

The African Risk Capacity (ARC) was established by the African Union (AU) in 2012 as an African-owned, index-based weather risk insurance pool and early response mechanism that combines the concepts of early warning, disaster risk management, and risk finance. ARC's mission is to develop a pan-African natural disaster response system that enables African governments to meet the needs of people at risk to disasters (ARC 2016). The ARC Group is comprised of two entities: ARC Agency and ARC Limited. The ARC Agency is the capacity building, educational, and advocacy arm of ARC, responsible for making AU Member States and the broader public aware of ARC's mission and goals. ARC Limited is a sovereign-level mutual insurance company that provides weather-related insurance coverage to Member States.

The expected impact of ARC is, firstly, through a pooled insurance model, it should offer African countries competitive pricing for insurance products. At the national level, it should improve the ability of governments to better anticipate, plan, and respond to disaster risk by strengthening capacities, awareness, and action around DRM. Finally, at the local level, vulnerable households should be more resilient to disasters through the receipt of timely support.

In 2015, the UK Department for International Development (DFID) awarded Oxford Policy Management (OPM) the contract for an Independent Evaluation of ARC from 2015 to 2024. There are two components to the evaluation - a two-stage formative evaluation; and a two-stage impact evaluation. This report relates to the first formative evaluation.

The objective of the first formative evaluation is to test early stages of the ARC Theory of Change and provide an assessment of whether ARC is on the right trajectory towards achieving its outcomes[1]. The formative evaluation design framework identifies three workstreams falling under the theory-based paradigm: an Organisational Review (workstream 1), Country Case Studies (workstream 2), and a Global Review (workstream 3).

The Global Review relates to defining how selected experts working in international disaster insurance perceive ARC. Global Review key informant interviews (KIIs) were included in the workstream to insure the review included a broad perspective and did not rely solely on data from ARC itself or ARC member countries. Alongside experts from the insurance industry, Key Informants working with a variety of NGOs and aid agencies were also included. In particular, there were a number of evaluation questions that require very detailed technical knowledge regarding insurance and ARV that might not be adequately answered by KIIs at the national level that are part of the case studies. Examples of these questions include:

- Is ARC cost effective (for donors and member governments) compared to alternative mechanisms for financing the same level of risk?
- Is the ARC insurance pool growing enough to be sustainable?
- Is there sustained interest in ARC products by the capital markets and reinsurers?
- How much diversification benefit is expected from pooling risks that ARC covers?

The goal of the Global Review KIIs in Formative Phase 1 was to collect information to test the ToC, contribute to the Contribution Analysis, assess whether ARC is on the correct path towards success and to create a baseline assessment of the insurance industry's, donor agencies and NGOs' views on ARC Agency, ARC Ltd and ARV.

---

[1] For more information on the ARC Theory of Change and the evaluation design, see OPM's ARC Evaluation Inception Report.

2 Methods

While stakeholders involved with ARC are at the global, national, and institutional levels, the Global Review KIIs focussed on global and regional experts in DRM and DRF. To conduct the baseline Global Review KIIs, we developed an interview guide and identified our set of key informants. The interviews were conducted virtually or in-person over a period of several months between May and September 2017. Several of the in-person interviews took advantage of the gathering of individuals for meetings such as the UNISDR Global Platform in May 2017.

Interview Guide: To develop the interview guide, we generated a detailed list of interview questions based on the Evaluation Questions that were likely to be best answered by global experts (as opposed to ARC staff or in-country stake-holders). The questions were then split into two groups: those targeted at experts within the insurance industry and those targeted at disaster insurance specialists working in aid agencies, INGOs or academia. The question schedules were vetted and discussed among team members to ensure consistency with questions being asked in the other workstreams.

Selection of Key Informants: The team developed a list of the types of individuals that it would be important to interview in order to collect a large range of perspectives. These included insurers, brokers, reinsurers, catastrophe risk modellers, representatives from donor agencies, representatives from INGOs and academics working on DRMF. We then conducted a stakeholder mapping to identify suitable people for each category, including using Google searches, LinkedIn searches and individuals from OPM and the team's professional networks. In some cases we used 'snowballing'[2] to identify further interviewees.

Conducting the interviews: In general, the interviews lasted 45 minutes to one hour and were semi-structured, based on the pre-determined interview guide (see Table 2 and 3). Approximately twenty questions were asked of each expert interviewed for the Global Review. The questions were categorised according to the whether the expert was associated with a Governmental/Nongovernmental Agency or associated with the Insurance Industry or Academia. The questions were grouped into general topics that varied by category. For interviews with experts in Governmental/Nongovernmental Agencies, the general topics were:

- ARC in the context of DRMF in Africa
- ARC's products and services
- Modelling
- Other comments

For interviews with experts in the Insurance Industry or Academia, the general topics were:

- ARC compared with other DRMF products
- Modelling
- ARC's performance
- Other comments

---

[2] Snowballing is an approach where additional KIs are identified by asking existing KIs to suggest appropriate, additional people to interview. It can be a very effective way of identifying networks within a country, although care must be taken to ensure broad representation.

When appropriate, follow-up questions were asked to gather more details or to clarify the responses. The questions used for the Global Review and summaries of the responses are provided in Table 2 and 3. During the interviews, not all questions were always asked, and at times the interviewee declined to answer due to a lack of knowledge. The summaries provide a synthesis of the responses to each question.

The Sample: The experts interviewed for the Global Review included individuals from governmental and nongovernmental aid agencies and from different sectors in the insurance industry: brokers, reinsurers, and catastrophe risk modellers. The experts from aid agencies were mainly from US and European aid agencies. The experts in the insurance agency were based in the US, Bermuda and Europe. A summary of the experts' affiliations, the number of interviews and the number of interviewees is given in Table 1. The number of interviewees is greater than the number of interviews as multiple experts participated in some interviews.

Table 1: Overview of Key Informant Interviews

Expert Affiliation	Number of Interviews	Number of Interviewees
Aid Agencies	-	-
Nongovernmental	6	7
Governmental	6	6
Insurance Industry	-	-
Broker	2	3
(Re)insurer	9	10
Risk Modeller	3	3
Academia	1	1
Total	**27**	**30**

Analysis: KI responses were analysed and synthesised using an evaluation coding matrix. We entered interview data into a master Excel spreadsheet where responses could be reviewed and analysed collectively across each question. Summary statements for each question were then developed separately by two team members and subsequently compared for accuracy before being combined into a joint statement. These were then used to inform the Contribution Analysis as part of the wider evaluation methodology detailed in Section 2 of the Formative Phase 1 Evaluation Report.

3   Summary of Key Informant Interviews

This section summarises key points commonly emerging from the interviews. They are divided into three categories: insurance; outreach and communication and capacity building and technical understanding.

3.1 Insurance

ARC is viewed quite favourably within the insurance industry. Many respondents felt that ARC has had a nearly revolutionary impact in that it provides a mechanism for packaging sovereign African drought risk in a form that is attractive to the insurance industry. But, to date, ARC has had a limited impact across Africa and the risk pool is not growing despite the potentially huge market. At this time there are essentially no other forms of sovereign-level insurance in Africa. However, there are a growing number of other options for risk financing including, for example, Cat DDOs, contingency funds and aid.

To date, the amount of risk ceded by ARC Ltd. is small relative to the global insurance market. There is significant interest in accepting more risk from ARC Ltd. as evidenced by the large number of reinsurers interested in providing reinsurance. An important driving factor for this interest is that the diversification provided by African drought is desirable for reinsurer's portfolios. In addition, and to a limited extent, being involved with ARC can be viewed as having a component of corporate social responsibility. There is also a view that companies are on the "leading edge" of the industry due to the novelty of ARC.

Diversification benefits would be greatest if the risk pool had a larger geographic range. Several respondents from the insurance sector suggested that the addition of perils beyond drought should be done carefully.

The interest in providing coverage for ARC remains high despite the challenge of not always knowing the size of the risk pool and when premium payments would be forthcoming. There is a very common sense that the process of entering the risk pool should be more standardised and professional, with some respondents expressing the view that ARC *'isn't proper insurance'*. Specifically, premium payments should be made on time. The extra work involved with the uncertainty in the risk pool and timing of premium payments could start to be a problem as ARC Ltd. provides only a small amount of business relative to other cedants in a reinsurer's book of business. In addition, the many respondents confirmed that the premium pricing is very reasonable, if not actually cheap.

A common view is that premium support from donors would help to professionalise premium payments and help to expand the risk pool. However, there are a number of factors that contribute to delayed premium payments so donor support may not be sufficient to ensure timeliness.

There is also concern over the sustainability of ARC with no respondents able to see a viable path to self-sustainability for ARC Agency or for capital to be paid back to donors. The risk pool is not growing, and countries are not fully accessing the potential diversification benefits associated with a risk pool that covers a broader geographic area. Given the small risk pool, there was concern regarding ARC Ltd. being over-capitalised.

3.2 Outreach and Communication

Although ARC has strong support from the insurance industry, views of ARC among donors and nongovernmental agencies range from strongly positive to strongly negative. In addition, although ARC's activities are relatively well understood within Africa, outside Africa there are a range of differing views. Even within Africa, ARC's activities can be misunderstood. Several respondents noted the paucity of information available on and from ARC, and some noted that there is lots of 'misinformation' in the public domain. One respondent suggested that ARC was often thought to be an alternative to humanitarian response (rather than just covering early response) and so was being unduly judged for the inadequacy of payouts to meet large scale humanitarian need.

There is a lack of clarity regarding the distinction of roles between ARC Agency and ARC Ltd. This likely contributes to some people questioning ARC Agency's independence from ARC Ltd. and whether ARC Agency's advice is biased. Also, there is limited productive engagement with some institutions and stakeholders. In particular, there is a lack of coordination with the World Bank and the European Union. A key feature of ARC is thought to be that it is owned by the African Union – this was regarded by most interviewees to be important.

Many of these issues are related to concerns over transparency and communication. Improved and enhanced outreach and communication efforts would broaden understanding of ARC's goals and activities and improve relations with the broader DRM community.

A specific example of poor outreach and communication are the activities regarding Malawi's payouts and the use of ARV. Overall, better communication could help ARC collaborate with other partners on DRMF, as this was seen as a weak point by several respondents. It was suggested that ARC should work better with other international actors to ensure the relevance of ARC's products and enable them to be more easily integrated into a coherent package of risk financing options for countries.

3.3 Capacity and Technical Understanding

Interviewees expressed concerns regarding ARC member countries' capacity and their technical understanding of a number of issues, including: contingency plans, understanding of insurance parameters, technical issues related to updating ARV, understanding of the insurance terms and that with insurance you should not expect to receive back all of, or more than, your premium payments. ARC was commended for its focus on *ex ante* DRM actions such as contingency planning and capacity building. Nevertheless, there was concern regarding the quality of the contingency plans and capacity building efforts and that capacity building needs to extend more broadly through government agencies. For example, there is concern over how well a variety of insurance parameters are understood and the processes involved with making decisions to set these parameters. Suggestions included having a "plain English" summary of terms and standardised processes for setting insurance parameters such as deductibles and limits.

There were mixed views surrounding ARV, with some respondents (mainly those from the insurance sector) accepting the model, but others expressing the view that they felt ARV could probably be improved given recent technological advances, but that it was difficult to know for sure as it is essentially a "black box". Some respondents called for ARV to be open source and some drought modelling specialists emphasised the difficulty of modelling drought, given that it is a multi-year phenomenon with cumulative impacts.

Malawi is perhaps the most obvious example of short-comings regarding capacity and technical understanding.

The extent of capacity building is a general concern. Although contingency planning is a requirement for participation in the risk pool, there is worry that in some cases the plans have not evolved much from what was present prior to ARC's support. In addition, the amount of time required for preparing a country to join ARC is thought to be long. But, there is recognition that countries start at different levels of preparedness. Finally, there should be an effort to educate ARC members regarding basis risk.

Table 2: Global Review Questions and Responses for Insurance Industry and Academia

Insurance Industry/Academia	Responses
ARC compared to other DRMF products	
How diverse is the market for risk financing products in Africa?	Despite the fact that the market is potentially huge, insurance penetration is low. ARC is essentially the only sovereign market. There are smaller commercial markets with S. Africa the largest.
What was the impact of ARC on the existing market for risk financing products in Africa?	ARC has been revolutionary in showing what is possible, but to date its impact is limited.
Has ARC enabled risks to be transferred to the international reinsurance market where they could not have been previously?	ARC has taken risk transfer to a larger scale than before and has done it in an effective manner.
Would you say that ARC has enabled the private sector to provide reinsurance at competitive pricing? If yes, how?	ARC has provided a mechanism for the provision of a very competitively priced product. Willis has been an effective broker that has brought lots companies to the table. The pricing is very low relative to the risk.
Are ARC's products and services competitive in relation to other risk financing options in Africa?	A sense that products are competitively priced because of the small load charged by ARC Ltd. Difficult to compare because of the lack of other products.
What factors determine competitiveness?	The parametric trigger helps to make the product competitive.
Which other risk financing options do you think are, or have the potential to be, more appealing from a cost-effectiveness perspective than ARC?	Other products could be more cost effective in terms of direct cost, e.g., Cat DDOs, but no other forms of sovereign insurance.
How do ARC's premiums compare to other risk insurance products? How significant do you think premium rates are in determining the uptake of ARC?	Although premiums are thought to be very reasonable, external factors appear to determine whether premium payments are made. Donor support would help.
More generally, does ARC offer policy terms that best meet the needs of countries?	From the insurance industry point of view, difficult to tell if insurance meets the countries' need. Countries also receive other benefits from ARC, e.g., contingency planning and capacity building. Worry that risk pool has not grown significantly.
How is ARC viewed within the insurance/risk modelling industry? Is it a key actor – currently or potentially – in supporting effective DRM and risk financing across Africa?	Reinsurers know of ARC but think that it is still an experiment. Although ARC is well known in Africa and though of as a "trail blazer", a sense that it is not that well known outside Africa.
Is there sustained interest in ARC products by the capital markets and reinsurers? What factors would strengthen or detract from the interest they have in ARC?	Significant interest from the insurance market. There is desire for ARC to grow, but concern regarding risk pool growth. Would like premium payments to be made in a more "business-like" manner as current payment patterns hinders market participation.
In your view, is the ARC insurance pool growing enough to have a critical mass of countries and peril coverage options to develop a large enough risk pool to be sustainable?	There is a sense that ARC could survive at its present size, but it would be better to expand. From the insurance industry's view, adding perils should be done carefully.
How much diversification benefit is expected from pooling risks that ARC covers? To what extent has that diversification benefit been realised?	The diversification benefits will depend on the risk pool, but the countries currently in the risk pool benefit from diversification.
Is there a viable path to a time when ARC Agency activities are no longer financed by donors?	The general view is that there is not a viable path to ARC being self-sustaining. Expectation that ARC will continue to need donor support.

ARC models	
Are ARC models used and trusted in the market place as a reliable source of information about weather risk?	ARV is generally accepted by the industry. The Malawi case was seen as a misuse of the model.
Do you think that the ARV model functions properly, in providing reliable indications of rainfall variations?	Overall, there is a view that ARV could be improved.
Is the ARC approach and the ARV effective in supporting countries to decide what risks to transfer, to where and at what level?	There is no strong view on this in part because the companies are not involved in this aspect of ARC.
ARC's performance	
How successful has ARC been in marketing reinsurance products to governments? What specific actions have enabled this success (or lack thereof)?	Not clear if marketing is good, but there is a sense that factors external to ARC influence decisions.
How effectively has ARC engaged with member states to define realistic insurance parameters such as attachment points, limits and retentions?	A lack of consensus, but comments indicated that the process is challenging.

Table 3: Global Review Questions and Responses for Donor Agencies, INGOs and Academics

Governmental/Nongovernmental Agency	Responses
ARC in the context of DRMF in Africa	
How is ARC viewed within the donor / NGO community? Is it a key actor in supporting effective risk management and risk financing across Africa?	Donors and aid agencies have a spectrum of views that are almost binary in terms of being positive or negative. Two comments stating it is the best risk pool.
How well is ARC understood within the context of DRM and DRMF across the region- including governments, NGOs, national insurance / financial sector, and donors?	A variety of views on ARC. But, of those views, only a small group correctly understands ARC. Lots of misinformation.
How relevant is ARC's strategy and role in Africa relative to the wider regional context and broader DRM architecture?	Acknowledged that ARC plays an important role, but not understood that it is only one part of a package. Value is seen in CP, EWS and as a catalyst for wider conversations on DRM and DRF. Some feel it has been sold as an alternative to humanitarian system and, as a result, it is being judged accordingly and seen to be failing as payouts are too small. Common expression that there is uncertainty on CP progress.
In your view, how important is it that ARC is an AU/African owned initiative (e.g. rather than via an external agent like the WB)?	AU ownership is very important for legitimacy. The relationship between ARC Ltd and ARC Agency is unclear, however.
To what extent do you think that the international community undermines ARC e.g. through instruments like CAT DDOs and contingency funds?	Ideally would be viewed as complementary, part of a package and WB and ARC work together. But this complementarity is not well understood and cannot see strong partnerships. Also, ARC is set up to sell insurance – difficult not to go after the deal. Also contingency finance and humanitarian aid as other disincentives. ARC is offering something potentially better as ex ante, grant, CPs etc. This is a major risk to ARC for the future. Why pay premiums if there's free money? Premium financing could change everything.
Do ARC's engagement efforts generate interest in insurance products? What evidence is there for this?	ARC's engagement efforts have generated interest in West Africa, but overall, risk pool membership implies limited interest.
How effectively has ARC engaged with member states to define realistic insurance parameters such as attachment points, limits, and retentions?	ARC's engagement with member states suffers from concerns related to objectivity. Feelings that capacity building and expectation management must be improved. Process of defining insurance parameters needs to be more clearly defined so countries understand what they have bought and why.
Are ARC products relevant and responsive to member states needs?	Question was not often covered in interviews, but answers imply that it is difficult to determine. Better communication is needed.
ARC's products and services	
Is there evidence of a diverse market of risk financing products available in African Countries? If so, how has ARC contributed to this market and /or what has the impact of ARC been upon this market?	No significant evidence of a diverse market of other risk financing alternatives, particularly at the sovereign level. A perception that private sector is cautious because of politics involved.
Is ARC cost effective (for donors and member governments) compared to alternative	Complicated because an alternative is "free" aid. There is interest in updated benefit-cost analysis. Understood that pooling risk can be more cost-

mechanisms for financing the same level of risk?	effective. Difficult to determine also because depends on specific question asked: human versus economic benefits, time horizon, etc.
Is there a viable path to a time when ARC Agency activities are no longer financed by donors? 　　• If yes, what do you think are important determinants in realising this outcome? 　　• If no, why not? Do you think continued donor involvement affects the impact of ARC, actual and potential?	Most responses suggested this would not happen soon. Worries of ARC "mission creep".
Is there sustained interest in ARC products by the capital markets and reinsurers?	There is sustained interest by insurance/capital markets as evidenced by number of interested companies.
Is there evidence of a significant and growing demand for ARC products and services?	It is difficult to show evidence of the demand for ARC products, in part due to ARC's lack of transparency. Product range is also narrow.
How do ARC's premium rates compare to other sources of insurance? How significant do you think these rates are in influencing uptake and impact of ARC?	ARC's premium rates are seen by donors to be low.
In your view, is the ARC insurance pool growing enough to have a critical mass of countries and peril coverage options to develop a large enough risk pool to be sustainable? How much diversification benefit is expected from pooling risks that ARC covers?	Concern that insurance pool is not growing fast enough and that the time required to prepare a country is so long. Also, concern regarding amount of capital made available upfront.
Modelling	
Are payout triggers for ARC products consistent with observed need and in line with expectations from governments considering the extent of the disaster and what they understand about risk financing?	Payout triggers are thought to be consistent except for the case of Malawi. Need more education and capacity building. Also, important that food insecurity is caused by other factors than low rainfall.
Are ARC models perceived as a trusted source of information by countries and the marketplace on early warning and risk modelling?	Despite acknowledged issues with modelling drought and the fact that more transparency is needed regarding ARV, it appears that insurers accept it. However, general feeling that people don't really know enough of models.
Do you think that the ARV model functions properly, in providing reliable indications of slow onset perils (i.e drought)?	While ARV functions, strong sense that technological advances are available and the model likely needs to be updated. Also, an interest in better quantifying basis risk.
Is the ARC approach and ARV effective in supporting countries to decide what risks to transfer, to where and at what level?	More capacity building is needed as well as a policy to cover basis risk.

In addition, several respondents elaborated on other related topics and other follow-up questions were also asked where appropriate to the discussion. These responses have not been captured in the tables above, but have been captured in the overall findings.