

2010 PROPERTY/CASUALTY INSURANCE JOINT INDUSTRY FORUM QUESTIONNAIRE

	Yes	No	
1			
	Do you think the worst of the financial crisis is now behind us?		
	77%	23%	
2			
	Do you expect an improvement in profitability in 2010 for the following lines?		
a	Yes	No	
	51%	49%	Personal auto:
b	37%	63%	Homeowners:
c	16%	84%	Workers compensation:
d			
	Commercial Lines (excluding workers compensation):		
	23%	77%	
3	Higher	Lower	
	As compared with 2009, do you expect the combined ratio will be higher or lower in 2010?		
	79%	21%	
4	Positive	Negative	Flat
	Do you think premium growth in 2010 will be positive, negative or flat?		
	14%	36%	51%
5	Yes	No	
	Will comprehensive financial services reform be approved by Congress and signed into law by President Obama in 2010?		
	63%	38%	
6	Helpful	Harmful	Neutral
	Will such legislation, on balance, be helpful, harmful or neutral to the p/c industry?		
	6%	50%	44%
7	Yes	No	
	Will consolidation among insurers/reinsurers increase in 2010?		
	72%	28%	
8	Improve	Deteriorate	Same
	Will tort trends improve, deteriorate or remain about the same in 2010?		
	3%	72%	25%
9	Yes	No	
	Do you expect another up year in the equity markets in 2010?		
	72%	28%	
10	Yes	No	
	Do you expect inflation will accelerate in 2010?		
	71%	29%	0%