2011 PROPERTY/CASUALTY INSURANCE JOINT INDUSTRY FORUM QUESTIONNAIRE

		Yes	No	
4	Do you think the worst of the financial crisis is now behind	0.40/	00/	
1	us?	94%	6%	
2	Do you expect an improvement in profitability in 2011 for			
	the following lines?	Yes	No 440/	
a	Personal auto:	59%	41%	
b	Homeowners:	61%	39%	
С	Workers compensation:	14%	86%	
d	Commercial Lines (excluding workers compensation):	24%	76%	
		Higher	Lower	
3	As compared with 2010, do you expect the combined ratio will be higher or lower in 2011?	68%	32%	
	· ·	Positive	Negative	Flat
	Do you think premium growth in 2011 will be positive,	1 Coluvo	rioganio	ı ıaı
4	negative or flat?	31%	16%	53%
	nogative of flat.	Helpful	Harmful	Neutral
5		Heipiui	Haililliui	Neutrai
J	Will the comprehensive financial services reform approved by Congress and signed into law by President Obama in			
	2010 be helpful, harmful or neutral to the p/c industry?	8%	33%	59%
		Positive	Negative	
6	Do you believe the new Federal Insurance Office will be a positive or a negative for the industry?	50%	50%	
		Yes	No	
	Will consolidation among insurers/reinsurers increase in	100	110	
7	- vviii Consolidation amond insulets/femsulets increase in			
•		86%	14%	
	2011?	86%	14%	Samo
8	2011?	86% Improve	14% Deteriorate	Same
8	2011? Will tort trends improve, deteriorate or remain about the	Improve	Deteriorate	
8	2011?	Improve 10%	Deteriorate 37%	Same 53%
	Will tort trends improve, deteriorate or remain about the same in 2011?	Improve	Deteriorate	
8	2011? Will tort trends improve, deteriorate or remain about the same in 2011? Do you expect another up year in the equity markets in	Improve 10% Yes	Deteriorate 37% No	
	Will tort trends improve, deteriorate or remain about the same in 2011?	Improve 10% Yes 88%	Deteriorate 37% No 12%	53%
	2011? Will tort trends improve, deteriorate or remain about the same in 2011? Do you expect another up year in the equity markets in	Improve 10% Yes	Deteriorate 37% No	
9	2011? Will tort trends improve, deteriorate or remain about the same in 2011? Do you expect another up year in the equity markets in	Improve 10% Yes 88%	Deteriorate 37% No 12%	53%
9	Will tort trends improve, deteriorate or remain about the same in 2011? Do you expect another up year in the equity markets in 2011? Do you expect interest rates will rise, fall or remain flat in	Improve 10% Yes 88% Rise 54%	Deteriorate 37% No 12% Fall 2%	53% Flat
9	Will tort trends improve, deteriorate or remain about the same in 2011? Do you expect another up year in the equity markets in 2011? Do you expect interest rates will rise, fall or remain flat in	Improve 10% Yes 88% Rise	Deteriorate 37% No 12% Fall	53% Flat