

## 2011 PROPERTY/CASUALTY INSURANCE JOINT INDUSTRY FORUM QUESTIONNAIRE

		Yes	No	
1	Do you think the worst of the financial crisis is now behind us?	94%	6%	
2	Do you expect an improvement in profitability in 2011 for the following lines?	Yes	No	
a	Personal auto:	59%	41%	
b	Homeowners:	61%	39%	
c	Workers compensation:	14%	86%	
d	Commercial Lines (excluding workers compensation):	24%	76%	
3	As compared with 2010, do you expect the combined ratio will be higher or lower in 2011?	Higher	Lower	
		68%	32%	
4	Do you think premium growth in 2011 will be positive, negative or flat?	Positive	Negative	Flat
		31%	16%	53%
5	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?	Helpful	Harmful	Neutral
		8%	33%	59%
6	Do you believe the new Federal Insurance Office will be a positive or a negative for the industry?	Positive	Negative	
		50%	50%	
7	Will consolidation among insurers/reinsurers increase in 2011?	Yes	No	
		86%	14%	
8	Will tort trends improve, deteriorate or remain about the same in 2011?	Improve	Deteriorate	Same
		10%	37%	53%
9	Do you expect another up year in the equity markets in 2011?	Yes	No	
		88%	12%	
10	Do you expect interest rates will rise, fall or remain flat in 2011?	Rise	Fall	Flat
		54%	2%	44%
11	Do you expect inflation will accelerate in 2011?	Yes	No	
		57%	43%	