

**2013 PROPERTY/CASUALTY INSURANCE JOINT INDUSTRY FORUM
QUESTIONNAIRE**

	Yes	No		
1			Will ongoing budget battles in Washington harm the US economy?	
	95%	5%		
2			Do you expect an improvement in profitability in 2013 for the following lines?	
a	Yes	No	Personal auto:	
	59%	41%		
b	Yes	No	Homeowners:	
	59%	41%		
c	Yes	No	Workers compensation:	
	39%	61%		
d	Yes	No	Commercial Lines (excluding workers compensation):	
	68%	32%		
3	Higher	Lower	As compared with 2012, do you expect the combined ratio will be higher or lower in 2013?	
	38%	62%		
4	Higher	Lower	Flat	Will premium growth in 2013 be higher, lower or flat compared to 2012?
	74%	5%	21%	
5	Increase	Decrease	Flat	Do you expect industry capacity (as measured by policyholder surplus) to increase, decrease, or remain flat in 2013?
	71%	11%	18%	
6	Yes	No	Do you think the federal government is interested in further expanding its regulatory oversight of insurers?	
	74%	26%		
7	Yes	No	Will consolidation among insurers/reinsurers increase in 2013?	
	54%	46%		
8	Improve	Deteriorate	Same	Will tort trends improve, deteriorate or remain about the same in 2013?
	5%	51%	44%	
9	Yes	No	Do you expect another up year in the equity markets in 2013?	
	64%	36%		
10	Rise	Fall	Flat	Do you expect interest rates will rise, fall or remain flat in 2013?
	38%	0%	62%	
11	Yes	No	Do you think the US economy in 2013 is finally on the "right track?"	
	23%	77%		