2015 PROPERTY/CASUALTY INSURANCE JOINT INDUSTRY FORUM QUESTIONNAIRE

		Yes	No	
1	Do you expect an improvement in profitability in 2015 for the			
	following lines?			
а	Personal auto:	39%	61%	
b	Homeowners:	46%	54%	
С	Workers compensation:	44%	56%	
	Commercial Lines (excluding workers			
d	compensation):	42%	58%	
		Higher	Lower	
2	As compared with 2014, do you expect the combined ratio will	_		
	be higher or lower in 2015?	74%	26%	
		Higher	Lower	Flat
_	Will premium growth in 2015 be higher, lower or flat compared	3		
3	to 2014?	36%	18%	46%
		Increase	Decrease	Flat
4	Do you expect industry capacity (as measured by policyholder	111010400	200.0000	1 101
	surplus) to increase, decrease, or remain flat in 2015?	78%	4%	18%
	surplus) to moreuse, desireuse, or remain nat in 2010:	Yes	No	1070
5	Do you think the federal government is interested in further	163	NO	
J	Do you think the federal government is interested in further expanding its regulatory oversight of insurers?	72%	28%	
	expanding its regulatory oversight of insurers?	12/0	20 /0	
		Yes	No	
6	Will M&A activity among insurers/reinsurers increase in 2015?	92%	8%	
<u> </u>	This man tacarray among meanerementarion increases in 2010.	Improve	Deteriorate	Same
7	Will tort trends improve, deteriorate or remain about the same in	mprove	Deteriorate	Ounc
•	2015?	16%	18%	66%
	2010:	Yes	No	00 /0
8	De la companya ha cita da companya da comp	165	NO	
	Do you see cyber insurance as a major growth area for commercial insurers?	80%	20%	
	commercial insurers?			
0	D	Yes	No	
9	Do you expect another up year in the equity markets in 2015?	68%	32%	
		Rise	Fall	Flat
_10	Do you expect interest rates will rise, fall or remain flat in 2015?	40%	4%	56%
		Accelerate	Decelerate	Same
	Do you think the LLC economic growth in 2015 economic			
11	Do you think the U.S. economic growth in 2015 accelerate, decelerate or remain about the same?	56%	6%	38%
11_	uccelerate of remain about the sallie?	20%	070	JO %