

2016 PROPERTY/CASUALTY INSURANCE JOINT INDUSTRY FORUM QUESTIONNAIRE

		Yes	No	
1	Do you expect an improvement in profitability in 2016 for the following lines?			
a	Personal auto:	39%	61%	
b	Homeowners:	39%	61%	
c	Workers compensation:	32%	68%	
d	Commercial Lines (excluding workers compensation):	39%	61%	
		Higher	Lower	
2	As compared with 2015, do you expect the combined ratio will be higher or lower in 2016?	74%	26%	
		Higher	Lower	Flat
3	Will premium growth in 2016 be higher, lower or flat compared to 2015?	29%	18%	53%
		Increase	Decrease	Flat
4	Do you expect industry capacity (as measured by policyholder surplus) to increase, decrease, or remain flat in 2016?	61%	18%	21%
		Yes	No	
5	Do you think the federal government is interested in further expanding its regulatory oversight of insurers?	87%	13%	
		Higher	Lower	Flat
6	Will M&A activity among insurers/reinsurers be higher, lower or flat in 2016?	55%	11%	34%
		Yes	No	
7	Will cyber insurance products remain a growth leader for insurers in 2016?	76%	24%	
		Higher	Lower	Flat
8	Do you expect equity markets will end 2016 higher, lower or flat for the year?	16%	47%	37%
		Rise	Fall	Flat
9	Do you expect interest rates will rise, fall or remain flat in 2016?	68%	0%	32%
		Accelerate	Decelerate	Same
10	Will U.S. economic growth in 2016 accelerate, decelerate or remain about the same?	16%	5%	79%
		Republicans	Democrats	
11	Which party will win the White House in 2016?	45%	55%	