

**2014 PROPERTY/CASUALTY INSURANCE JOINT INDUSTRY FORUM
QUESTIONNAIRE**

		Yes	No	
1	Will the Terrorism Risk Insurance Act be reauthorized by year-end 2014?	93%	7%	
2	Will Congress delay implementation of the Biggert-Waters 2012 NFIP reforms?	75%	25%	
3	Do you expect an improvement in profitability in 2014 for the following lines?	Yes	No	
a	Personal auto:	35%	65%	
b	Homeowners:	45%	55%	
c	Workers compensation:	50%	50%	
d	Commercial Lines (excluding workers compensation):	40%	60%	
4	As compared with 2013, do you expect the combined ratio will be higher or lower in 2014?	Higher	Lower	
		68%	32%	
5	Will premium growth in 2014 be higher, lower or flat compared to 2013?	Higher	Lower	Flat
		30%	28%	42%
6		Increase	Decrease	Flat
	Do you expect industry capacity (as measured by policyholder surplus) to increase, decrease, or remain flat in 2014?	73%	7%	20%
7	Do you think the federal government is interested in further expanding its regulatory oversight of insurers?	Yes	No	
		70%	30%	
8	Will consolidation among insurers/reinsurers increase in 2014?	Yes	No	
		75%	25%	
9	Will tort trends improve, deteriorate or remain about the same in 2014?	Improve	Deteriorate	Same
		5%	15%	80%
10		Yes	No	
	Do you expect another up year in the equity markets in 2014?	83%	17%	
11	Do you expect interest rates will rise, fall or remain flat in 2014?	Rise	Fall	Flat
		80%	0%	20%
12	Do you think the US economic growth in 2014 accelerate, decelerate or remain about the same?	Accelerate	Decelerate	Same
		40%	2%	58%