

2015 PROPERTY/CASUALTY INSURANCE JOINT INDUSTRY FORUM QUESTIONNAIRE

		Yes	No	
1	Do you expect an improvement in profitability in 2015 for the following lines?			
a	Personal auto:	39%	61%	
b	Homeowners:	46%	54%	
c	Workers compensation:	44%	56%	
d	Commercial Lines (excluding workers 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
3	Will premium growth in 2015 be higher, lower or flat compared to 2014?	36%	18%	46%
		Increase	Decrease	Flat
4	Do you expect industry capacity (as measured by policyholder surplus) to increase, decrease, or remain flat in 2015?	78%	4%	18%
		Yes	No	
5	Do you think the federal government is interested in further expanding its regulatory oversight of insurers?	72%	28%	
		Yes	No	
6	Will M&A activity among insurers/reinsurers increase in 2015?	92%	8%	
		Improve	Deteriorate	Same
7	Will tort trends improve, deteriorate or remain about the same in 2015?	16%	18%	66%
		Yes	No	
8	Do you see cyber insurance as a major growth area for commercial insurers?	80%	20%	
		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
11	Do you think the U.S. economic growth in 2015 accelerate, decelerate or remain about the same?	56%	6%	38%