

## 2007 PROPERTY/CASUALTY INSURANCE JOINT INDUSTRY FORUM QUESTIONNAIRE

1	Do you expect an improvement in profitability in 2007 for the following lines?	Yes	No	
a	Personal auto:	29%	71%	
b	Homeowners:	35%	65%	
c	Workers compensation:	46%	54%	
d	Commercial Lines (excluding workers compensation):	30%	70%	
2	As compared with 2006, do you expect the combined ratio will be higher or lower in 2007?	Higher	Lower	
		75%	25%	
3	Will Congress adopt a National Catastrophe Insurance Plan in 2007?	Yes	No	
		13%	88%	
4	Will Congress extend the Terrorism Risk and Insurance Act in 2007?	Yes	No	
		89%	11%	
5	Do you think the push for an Optional Federal Charter will gain momentum in the new Congress?	Yes	No	
		38%	63%	
6	Is the industry doing enough to promote disaster mitigation?	Yes	No	
		23%	77%	
7	Do you think insurers will prevail in wind vs. water suits?	Yes	No	
		81%	19%	
8	Will consolidation among insurers/reinsurers increase in 2007?	Yes	No	
		77%	23%	
9	Do you think property catastrophe reinsurance pricing will ease in 2007?	Yes	No	
		65%	35%	
10	Do you expect another up year in the equity markets in 2007?	Rise	Fall	Flat
		82%	18%	
11	Do you expect interest rates to rise, fall or remain flat in 2007?	Rise	Fall	Flat
		18%	16%	67%

\*Percentages may be off due to rounding.