

2008 PROPERTY/CASUALTY INSURANCE JOINT INDUSTRY FORUM QUESTIONNAIRE

1	Do you expect an improvement in profitability in 2008 for the following lines?	Yes	No	
a	Personal auto:	24%	76%	
b	Homeowners:	24%	76%	
c	Workers compensation:	22%	78%	
d	Commercial Lines (excluding workers compensation):	20%	80%	
		Yes	No	
2	Will Congress approve National Catastrophe Insurance Legislation in 2008?	10%	90%	
		Yes	No	
3	Do you think the push for an Optional Federal Charter will gain momentum in 2008?	30%	70%	
		Yes	No	
4	Do you think insurers were generally successful in wind vs. water litigation?	82%	18%	
		Yes	No	
5	Will consolidation among insurers/reinsurers increase in 2008?	80%	20%	
		Improve	Deteriorate	Same
6	Will tort trends improve, deteriorate or remain about the same in 2008?	6%	28%	66%
		Yes	No	
7	Do you expect another up year in the equity markets in 2008?	46%	54%	
		Rise	Fall	Flat
8	Do you expect interest rates to rise, fall or remain flat in 2008?	16%	56%	28%
		Democrats	Republicans	
9	Who will win the White House in 2008?	72%	28%	