



Property – Casualty Market Survey

Total Responses: 128

Released August 2000

Report Period April 1 – June 30, 2000 (includes July referls)

1. Below are the survey results for: ALL REGIONS

2. Compared to 3 MONTHS AGO, how has commercial property-casualty pricing changed for the following categories?

	Down >10%	Down 0 – 10%	No Change	Up 0 – 10%	Up > 10%	N/A
Small (<\$25K Comm. & fees)	0 %	0 %	9 %	68 %	21 %	2 %
Medium (\$25 – 100K)	0 %	0 %	3 %	52 %	44 %	1 %
Large (>\$100K)	0 %	2 %	10 %	47 %	38 %	3 %

3. Compared to 3 MONTHS AGO, how has the market (pricing and underwriting) changed in the following lines of business for medium and large accounts?

	Very Soft	Somewhat Soft	No Change	Somewhat Hard	Very Hard	N/A
Auto	0 %	0 %	20 %	61 %	19 %	0 %
Workers' Comp	0 %	2 %	13 %	67 %	16 %	2 %
Property	0 %	2 %	23 %	62 %	13 %	0 %
General Liability	0 %	1 %	33 %	62 %	4 %	0 %
Umbrella	0 %	3 %	51 %	43 %	3 %	0 %

4. Compared to 3 MONTHS AGO, how has group medical pricing changed for the following account categories?

	Down > 10%	Down 0 – 10%	No Change	Up 0 – 10%	Up > 10%	N/A
Small (<\$25K Comm. & fees)	0 %	0 %	7 %	23 %	48 %	22 %
Medium (\$25 – 100K)	0 %	0 %	6 %	24 %	48 %	22 %
Large (>\$100K)	0 %	0 %	7 %	28 %	42 %	23 %



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1. Below are the survey results for: **MIDWEST** (AR, IL, IN, IO, KS, MI, MO, MN, NE, ND, SD, OH, WI)

2. Compared to 3 MONTHS AGO, how has commercial property-casualty pricing changed for the following categories?

	Down >10%	Down 0 – 10%	No Change	Up 0 – 10%	Up > 10%	N/A
Small (<\$25K Comm. & fees)	0 %	0 %	12 %	69 %	19 %	0 %
Medium (\$25 – 100K)	0 %	0 %	8 %	38 %	54 %	0 %
Large (>\$100K)	0 %	0 %	19 %	42 %	39 %	0 %

3. Compared to 3 MONTHS AGO, how has the market (pricing and underwriting) changed in the following lines of business for medium and large accounts?

	Very Soft	Somewhat Soft	No Change	Somewhat Hard	Very Hard	N/A
Auto	0 %	0 %	15 %	62 %	23%	0 %
Workers' Comp	0 %	0 %	12 %	62 %	18 %	8 %
Property	0 %	4 %	15 %	58 %	23 %	0 %
General Liability	0 %	0 %	30 %	62 %	8 %	0 %
Umbrella	0 %	4 %	46 %	50 %	0 %	0 %

4. Compared to 3 MONTHS AGO, how has group medical pricing changed for the following account categories?

	Down > 10%	Down 0 – 10%	No Change	Up 0 – 10%	Up > 10%	N/A
Small (<\$25K Comm. & fees)	0 %	0 %	12 %	15 %	73 %	0 %
Medium (\$25 – 100K)	0 %	0 %	8 %	27 %	65 %	0 %
Large (>\$100K)	0 %	0 %	15 %	35 %	50 %	0 %



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1. Below are the survey results for: **NORTHEAST** (CT, DE, DC, MA, ME, MD, NH, NJ, NY, PA, RI)

2. Compared to 3 MONTHS AGO, how has commercial property-casualty pricing changed for the following categories?

	Down >10%	Down 0 – 10%	No Change	Up 0 – 10%	Up > 10%	N/A
Small (<\$25K Comm. & fees)	0 %	0 %	12 %	62 %	23 %	3 %
Medium (\$25 – 100K)	0 %	0 %	0 %	56 %	38 %	6 %
Large (>\$100K)	0 %	0 %	3 %	53 %	38 %	6 %

3. Compared to 3 MONTHS AGO, how has the market (pricing and underwriting) changed in the following lines of business for medium and large accounts?

	Very Soft	Somewhat Soft	No Change	Somewhat Hard	Very Hard	N/A
Auto	0 %	0 %	32 %	53 %	15 %	0 %
Workers' Comp	0 %	0 %	3 %	77 %	20 %	0 %
Property	0 %	0 %	17 %	77 %	6 %	0 %
General Liability	0 %	0 %	23 %	68 %	9 %	0 %
Umbrella	0 %	0 %	41 %	53 %	6 %	0 %

4. Compared to 3 MONTHS AGO, how has group medical pricing changed for the following account categories?

	Down > 10%	Down 0 – 10%	No Change	Up 0 – 10%	Up > 10%	N/A
Small (<\$25K Comm. & fees)	0 %	0 %	3 %	24 %	26 %	47 %
Medium (\$25 – 100K)	0 %	0 %	3 %	26 %	26 %	45 %
Large (>\$100K)	0 %	0 %	3 %	24 %	24 %	49 %



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2. Below are the survey results for: PACIFIC/WEST (AK, CA-North, CO, HI, ID, MT, NE, NV, OR, UT, WA, WY)

2. Compared to 3 MONTHS AGO, how has commercial property-casualty pricing changed for the following categories?

	Down >10%	Down 0 – 10%	No Change	Up 0 – 10%	Up > 10%	N/A
Small (<\$25K Comm. & fees)	0 %	0 %	9 %	82 %	9 %	0 %
Medium (\$25 – 100K)	0 %	0 %	0 %	45 %	55 %	0 %
Large (>\$100K)	0 %	0 %	0 %	45 %	55 %	0 %

3. Compared to 3 MONTHS AGO, how has the market (pricing and underwriting) changed in the following lines of business for medium and large accounts?

	Very Soft	Somewhat Soft	No Change	Somewhat Hard	Very Hard	N/A
Auto	0 %	0 %	18 %	73 %	9 %	0 %
Workers' Comp	0 %	0 %	%	55 %	45 %	0 %
Property	0 %	0 %	27 %	64 %	9 %	0 %
General Liability	0 %	0 %	18 %	82 %	0 %	0 %
Umbrella	0 %	0 %	64 %	36 %	0 %	0 %

4. Compared to 3 MONTHS AGO, how has group medical pricing changed for the following account categories?

	Down > 10%	Down 0 – 10%	No Change	Up 0 – 10%	Up > 10%	N/A
Small (<\$25K Comm. & fees)	0 %	0 %	0 %	18 %	37 %	45 %
Medium (\$25 – 100K)	0 %	0 %	0 %	10 %	45 %	45 %
Large (>\$100K)	0 %	0 %	0 %	9 %	9 %	82 %



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3. Below are the survey results for: SOUTHEAST (AL, FL, GA, KY, LA, MS, NC, SC, TN, VA, WVA)

2. Compared to 3 MONTHS AGO, how has commercial property-casualty pricing changed for the following categories?

	Down >10%	Down 0 – 10%	No Change	Up 0 – 10%	Up > 10%	N/A
Small (<\$25K Comm. & fees)	0 %	0 %	9 %	70 %	21 %	0 %
Medium (\$25 – 100K)	0 %	0 %	3 %	58 %	39 %	0 %
Large (>\$100K)	0 %	3 %	18 %	43 %	36 %	0 %

3. Compared to 3 MONTHS AGO, how has the market (pricing and underwriting) changed in the following lines of business for medium and large accounts?

	Very Soft	Somewhat Soft	No Change	Somewhat Hard	Very Hard	N/A
Auto	0 %	0 %	9 %	64 %	27 %	0 %
Workers' Comp	0 %	9 %	36 %	55 %	0 %	0 %
Property	0 %	0 %	36 %	52 %	12 %	0 %
General Liability	0 %	0 %	45 %	52 %	3 %	0 %
Umbrella	0 %	3 %	70 %	27 %	0 %	0 %

4. Compared to 3 MONTHS AGO, how has group medical pricing changed for the following account categories?

	Down > 10%	Down 0 – 10%	No Change	Up 0 – 10%	Up > 10%	N/A
Small (<\$25K Comm. & fees)	0 %	0 %	15 %	27 %	52 %	6 %
Medium (\$25 – 100K)	0 %	0 %	15 %	24 %	55 %	6 %
Large (>\$100K)	0 %	0 %	12 %	34 %	48 %	6 %



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4. Below are the survey results for: SOUTHWEST (AZ, CA-South, NM, OK, TX)

2. Compared to 3 MONTHS AGO, how has commercial property-casualty pricing changed for the following categories?

	Down >10%	Down 0 – 10%	No Change	Up 0 – 10%	Up > 10%	N/A
Small (<\$25K Comm. & fees)	0 %	0 %	4 %	67 %	25 %	4 %
Medium (\$25 – 100K)	0 %	0 %	4 %	54 %	42 %	0 %
Large (>\$100K)	0 %	8 %	4 %	50 %	30 %	8 %

3. Compared to 3 MONTHS AGO, how has the market (pricing and underwriting) changed in the following lines of business for medium and large accounts?

	Very Soft	Somewhat Soft	No Change	Somewhat Hard	Very Hard	N/A
Auto	0 %	0 %	25 %	62 %	13 %	0 %
Workers' Comp	0 %	0 %	0 %	83 %	17 %	0 %
Property	0 %	8 %	21 %	58 %	13 %	0 %
General Liability	0 %	4 %	38 %	58 %	0 %	0 %
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Small (<\$25K Comm. & fees)	0 %	0 %	0 %	29 %	50 %	21 %
Medium (\$25 – 100K)	0 %	0 %	0 %	21 %	58 %	21 %
Large (>\$100K)	0 %	0 %	0 %	29 %	46 %	25 %