

NEWS RELEASE – Monday, Oct. 22, 2007

Contact: Cheryl Arvidson
Assistant Director, Strategic Communications
202-662-4426
cheryl.arvidson@ciab.com

Maura Nelson
Vice President, Marketing & Communications
202-662-4432
maura.nelson@ciab.com

For Immediate Release

Third Quarter Market Survey Shows Easing Conditions for Coastal Property

WASHINGTON -- The soft market conditions that have affected most commercial property/casualty lines for more than a year are beginning to spread to coastal properties with wind storm exposures, according to the third quarter 2007 commercial property/casualty market index survey by The Council of Insurance Agents & Brokers.

Commercial agents and brokers responding to the survey said coastal properties with wind exposure are still the hardest risks to insure, but market conditions are beginning to ease, and more capacity is available.

These were among the comments to open-ended questions in the survey, all from brokers based in the Southeast:

- "Significant wind changes. Most wind accounts are seeing 20-30 percent decreases year-over-year on the same limits."
- "Rates are coming down for wind insurance. We thought we might see a change entering hurricane season, however carriers are still quoting aggressively. No significant changes, however, in deductibles."
- "Direct writers are now taking coastal exposure with percentage deductibles, along with many other players, with 2 percent to 5 percent wind normal."
- "We're in Florida. The marketplace has gotten very competitive for wind, especially with the smaller regional carriers."

Overall, the commercial market remains soft for all sizes of accounts, the survey found. Brokers said third quarter renewal rates for the majority of accounts, regardless of size, were significantly

lower than during the second quarter, with only a handful of renewal premiums showing no change.

Seventy-four percent of the brokers said premiums for small accounts renewals (with less than \$25,000 in commissions and fees) were down from 1-20 percent compared with the second quarter, with an additional 8 percent reporting decreases in the 20-30 percent range. For medium accounts, 75 percent of the brokers reported renewal account premiums were down 1-20 percent, and 17 percent said their renewal premiums were 20-30 percent lower than similar accounts in the second quarter.

Sixty-three percent of brokers said premiums for their large accounts (more than \$100,000 in commissions and fees) were 1-20 percent lower than second quarter renewals, with 20 percent reporting premiums down 20-30 percent and 8 percent reporting renewal premiums down 30-40 percent.

An analysis of The Council's survey responses by Lehman Brothers showed the average premium rate for all sizes of accounts was down 13.3 percent in the third quarter compared with renewals in the second quarter of 2007. The Lehman analysis said large account rates were down an average of 15.9 percent, with medium accounts down 15 percent and premiums for small accounts down an average of 8.9 percent.

The soft market was affecting even commercial lines such as construction risks, medical malpractice and D&O that have experienced rising premiums and tight market conditions in the past. In addition, brokers responding to the survey said more of the business that had moved to the surplus lines market was returning to the standard market, and carriers were aggressively going after new business.

"Breadth of appetite continues to expand," said a broker from the Midwest. "Companies increasingly are throwing caution to the wind to enter classes of business previously avoided."

"Right now, there are not as many problems with additional coverages or the placement of risk unless you have a very, very high loss ratio, in a high hazard class," said a broker from the Northeast.

"Market is very competitive, so carriers are looking for ways to win accounts. Everything is open for discussion," a broker said.

*Founded in 1913, **The Council** is the premier association for commercial insurance and employee benefits intermediaries. The Council represents the leading commercial brokers and agents in the United States and abroad. Council members annually place 80 percent of all commercial property/casualty premiums in the United States and administer billions of dollars in employee benefits accounts. www.ciab.com*

Commercial Property – Casualty Market Survey

3rd Quarter 2007 Released: October 2007

Below are the survey results for: ALL REGIONS

NUMBER OF RESPONSES: 103

1. On average, how have premium rates changed over the last three months (July 1 - September 30) for the following accounts? Please check N/A if you don't know or don't handle the type of account.

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10-20%	8 Up 20-30%	9 Up 30-50%	10 Up 50- 100%	N/A
Small (<\$25K Comm. & Fees)	0%	8%	24%	50%	11%	0%	0%	0%	0%	0%	7%
Medium (\$25K – \$100K)	2%	17%	48%	27%	4%	0%	0%	0%	0%	0%	3%
Large (>\$100K)	8%	20%	37%	26%	3%	0%	0%	0%	0%	0%	6%

2. How much have premium rates changed over the last three months (July 1 - September 30) for the following lines? Please check N/A if you don't know or don't handle the line.

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10- 20%	8 Up 20- 30%	9 Up 30- 50%	10 Up 50- 100%	N/A
Business Interruption	1%	9%	31%	38%	14%	0%	0%	0%	0%	0%	8%
Broker E & O	0%	1%	17%	18%	17%	2%	0%	0%	0%	0%	44%
Commercial Auto	0%	9%	34%	43%	10%	0%	0%	0%	0%	0%	5%
Commercial Property	1%	20%	47%	25%	6%	0%	0%	0%	0%	0%	1%
Construction Risks	2%	11%	31%	33%	8%	2%	0%	0%	0%	0%	14%
D & O	1%	6%	26%	38%	12%	0%	0%	0%	0%	0%	17%
Flood Insurance	0%	0%	10%	16%	48%	1%	0%	0%	0%	0%	26%
Employment Practices	0%	5%	25%	36%	17%	0%	0%	0%	0%	0%	17%
General Liability	0%	18%	35%	40%	4%	0%	0%	0%	0%	0%	3%
Medical Malpractice	0%	1%	15%	18%	12%	4%	0%	0%	0%	0%	50%
Surety Bonds	0%	0%	7%	17%	32%	1%	0%	0%	0%	0%	44%
Terrorism	0%	5%	8%	18%	43%	1%	0%	0%	0%	0%	25%
Umbrella	0%	11%	41%	32%	14%	0%	0%	0%	0%	0%	3%
Workers' Compensation	0%	10%	39%	30%	14%	1%	0%	0%	0%	0%	7%

Commercial Property – Casualty Market Survey
3rd Quarter 2007 Released: October 2007

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

1. On average, how have premium rates changed over the last 3 months (July 1 - September 30) for the following accounts? Please check N/A if you don't know or don't handle the type of account

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10-20%	8 Up 20-30%	9 Up 30-50%	10 Up 50- 100%	N/A
Small (<\$25K Comm. & Fees)	0%	7%	33%	37%	15%	0%	0%	0%	0%	0%	7%
Medium (\$25K – \$100K)	0%	22%	37%	33%	4%	0%	0%	0%	0%	0%	4%
Large (>\$100K)	4%	30%	22%	37%	0%	0%	0%	0%	0%	0%	7%

2. How much have premium rates changed over the last 3 months (July 1 - September 30) for the following lines? Please check N/A if you don't know or don't handle the line.

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10- 20%	8 Up 20- 30%	9 Up 30- 50%	10 Up 50- 100%	N/A
Business Interruption	4%	15%	30%	30%	15%	0%	0%	0%	0%	0%	7%
Broker E & O	0%	0%	22%	19%	11%	4%	0%	0%	0%	0%	44%
Commercial Auto	0%	11%	30%	44%	7%	0%	0%	0%	0%	0%	7%
Commercial Property	0%	22%	37%	33%	7%	0%	0%	0%	0%	0%	0%
Construction Risks	0%	11%	19%	37%	15%	4%	0%	0%	0%	0%	15%
D & O	0%	7%	15%	37%	15%	0%	0%	0%	0%	0%	26%
Flood Insurance	0%	0%	19%	15%	44%	4%	0%	0%	0%	0%	19%
Employment Practices	0%	4%	26%	26%	26%	0%	0%	0%	0%	0%	19%
General Liability	0%	22%	30%	41%	4%	0%	0%	0%	0%	0%	4%
Medical Malpractice	0%	0%	7%	15%	19%	7%	0%	0%	0%	0%	52%
Surety Bonds	0%	0%	0%	19%	33%	0%	0%	0%	0%	0%	48%
Terrorism	0%	7%	0%	22%	48%	0%	0%	0%	0%	0%	22%
Umbrella	0%	7%	37%	33%	19%	0%	0%	0%	0%	0%	4%
Workers' Compensation	0%	4%	30%	37%	15%	4%	0%	0%	0%	0%	11%

Commercial Property – Casualty Market Survey 3rd Quarter 2007 Released: October 2007

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

1. On average, how have premium rates changed over the last 3 months (July 1 - September 30) for the following accounts? Please check N/A if you don't know or don't handle the type of account

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10-20%	8 Up 20-30%	9 Up 30-50%	10 Up 50- 100%	N/A
Small (<\$25K Comm. & Fees)	0%	13%	33%	38%	8%	0%	0%	0%	0%	0%	8%
Medium (\$25K – \$100K)	8%	21%	63%	8%	0%	0%	0%	0%	0%	0%	0%
Large (>\$100K)	25%	25%	38%	8%	0%	0%	0%	0%	0%	0%	4%

2. How much have premium rates changed over the last 3 months (July 1 - September 30) for the following lines? Please check N/A if you don't know or don't handle the line.

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10- 20%	8 Up 20- 30%	9 Up 30- 50%	10 Up 50- 100%	N/A
Business Interruption	0%	17%	33%	42%	8%	0%	0%	0%	0%	0%	0%
Broker E & O	0%	0%	4%	25%	21%	0%	0%	0%	0%	0%	50%
Commercial Auto	0%	13%	50%	29%	4%	0%	0%	0%	0%	0%	4%
Commercial Property	0%	29%	58%	13%	0%	0%	0%	0%	0%	0%	0%
Construction Risks	8%	13%	33%	29%	8%	0%	0%	0%	0%	0%	8%
D & O	0%	0%	38%	33%	13%	0%	0%	0%	0%	0%	17%
Flood Insurance	0%	0%	13%	17%	46%	0%	0%	0%	0%	0%	25%
Employment Practices	0%	8%	29%	38%	13%	0%	0%	0%	0%	0%	13%
General Liability	0%	29%	38%	25%	4%	0%	0%	0%	0%	0%	4%
Medical Malpractice	0%	4%	17%	13%	13%	0%	0%	0%	0%	0%	54%
Surety Bonds	0%	0%	8%	21%	25%	0%	0%	0%	0%	0%	46%
Terrorism	0%	4%	4%	17%	42%	4%	0%	0%	0%	0%	29%
Umbrella	0%	8%	58%	17%	13%	0%	0%	0%	0%	0%	4%
Workers' Compensation	0%	8%	50%	29%	8%	0%	0%	0%	0%	0%	4%

Commercial Property – Casualty Market Survey
3rd Quarter 2007 Released: October 2007

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

1. On average, how have premium rates changed over the last 3 months (July 1 - September 30) for the following accounts? Please check N/A if you don't know or don't handle the type of account.

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10-20%	8 Up 20-30%	9 Up 30-50%	10 Up 50- 100%	N/A
Small (<\$25K Comm. & Fees)	0%	5%	38%	43%	10%	0%	0%	0%	0%	0%	5%
Medium (\$25K – \$100K)	0%	24%	38%	24%	14%	0%	0%	0%	0%	0%	0%
Large (>\$100K)	0%	29%	24%	19%	14%	0%	0%	0%	0%	0%	14%

2. How much have premium rates changed over the last 3 months (July 1 - September 30) for the following lines? Please check N/A if you don't know or don't handle the line.

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10- 20%	8 Up 20- 30%	9 Up 30- 50%	10 Up 50- 100%	N/A
Business Interruption	0%	4%	28%	40%	8%	0%	0%	0%	0%	0%	20%
Broker E & O	0%	4%	8%	16%	20%	0%	0%	0%	0%	0%	52%
Commercial Auto	0%	8%	32%	40%	12%	0%	0%	0%	0%	0%	8%
Commercial Property	0%	20%	40%	32%	4%	0%	0%	0%	0%	0%	4%
Construction Risks	0%	8%	32%	32%	4%	0%	0%	0%	0%	0%	24%
D & O	4%	4%	20%	48%	8%	0%	0%	0%	0%	0%	16%
Flood Insurance	0%	0%	0%	12%	44%	0%	0%	0%	0%	0%	44%
Employment Practices	0%	8%	20%	44%	16%	0%	0%	0%	0%	0%	12%
General Liability	0%	12%	32%	48%	4%	0%	0%	0%	0%	0%	4%
Medical Malpractice	0%	0%	16%	16%	4%	4%	0%	0%	0%	0%	60%
Surety Bonds	0%	0%	16%	12%	24%	0%	0%	0%	0%	0%	48%
Terrorism	0%	4%	16%	12%	48%	0%	0%	0%	0%	0%	20%
Umbrella	0%	20%	24%	44%	8%	0%	0%	0%	0%	0%	4%
Workers' Compensation	0%	12%	28%	36%	16%	0%	0%	0%	0%	0%	8%

Commercial Property – Casualty Market Survey 3rd Quarter 2007 Released: October 2007

Below are the survey results for: **PACIFIC NW**
(No.CA, AK, CO, HI, ID, MT, NV, OR, UT, WA, WY)

1. On average, how have premium rates changed over the last 3 months (July 1 - September 30) for the following accounts? Please check N/A if you don't know or don't handle the type of account.

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10-20%	8 Up 20-30%	9 Up 30-50%	10 Up 50- 100%	N/A
Small (<\$25K Comm. & Fees)	0%	0%	20%	70%	10%	0%	0%	0%	0%	0%	0%
Medium (\$25K – \$100K)	0%	0%	60%	30%	10%	0%	0%	0%	0%	0%	0%
Large (>\$100K)	10%	10%	30%	40%	10%	0%	0%	0%	0%	0%	0%

2. How much have premium rates changed over the last 3 months (July 1 - September 30) for the following

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10- 20%	8 Up 20- 30%	9 Up 30- 50%	10 Up 50- 100%	N/A
Business Interruption	0%	0%	20%	50%	30%	0%	0%	0%	0%	0%	0%
Broker E & O	0%	0%	30%	20%	30%	0%	0%	0%	0%	0%	20%
Commercial Auto	0%	0%	10%	80%	10%	0%	0%	0%	0%	0%	0%
Commercial Property	0%	10%	40%	40%	10%	0%	0%	0%	0%	0%	0%
Construction Risks	0%	0%	50%	40%	0%	10%	0%	0%	0%	0%	0%
D & O	0%	20%	20%	40%	10%	0%	0%	0%	0%	0%	10%
Flood Insurance	0%	0%	0%	30%	50%	0%	0%	0%	0%	0%	20%
Employment Practices	0%	0%	30%	40%	10%	0%	0%	0%	0%	0%	20%
General Liability	0%	0%	50%	50%	0%	0%	0%	0%	0%	0%	0%
Medical Malpractice	0%	0%	10%	20%	20%	10%	0%	0%	0%	0%	40%
Surety Bonds	0%	0%	0%	10%	50%	10%	0%	0%	0%	0%	30%
Terrorism	0%	10%	10%	30%	30%	0%	0%	0%	0%	0%	20%
Umbrella	0%	0%	60%	30%	10%	0%	0%	0%	0%	0%	0%
Workers' Compensation	0%	10%	40%	20%	20%	0%	0%	0%	0%	0%	10%

lines? Please check N/A if you don't know or don't handle the line.

Commercial Property – Casualty Market Survey 3rd Quarter 2007 Released: October 2007

Below are the survey results for: **SOUTHWEST (So. CA, AZ, NM, OK, TX)**

1. On average, how have premium rates changed over the last 3 months (July 1 - September 30) for the following accounts? Please check N/A if you don't know or don't handle the type of account.

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10-20%	8 Up 20-30%	9 Up 30-50%	10 Up 50- 100%	N/A
Small (<\$25K Comm. & Fees)	0%	6%	24%	53%	18%	0%	0%	0%	0%	0%	0%
Medium (\$25K – \$100K)	0%	12%	59%	24%	6%	0%	0%	0%	0%	0%	0%
Large (>\$100K)	0%	24%	47%	24%	6%	0%	0%	0%	0%	0%	0%

2. How much have premium rates changed over the last 3 months (July 1 - September 30) for the following

	1 Down 30-40%	2 Down 20-30%	3 Down 10-20%	4 Down 1-10%	5 No Change	6 Up 1-10%	7 Up 10- 20%	8 Up 20- 30%	9 Up 30- 50%	10 Up 50- 100%	N/A
Business Interruption	0%	0%	41%	35%	18%	0%	0%	0%	0%	0%	6%
Broker E & O	0%	0%	35%	12%	12%	6%	0%	0%	0%	0%	35%
Commercial Auto	0%	6%	35%	41%	18%	0%	0%	0%	0%	0%	0%
Commercial Property	6%	12%	59%	12%	12%	0%	0%	0%	0%	0%	0%
Construction Risks	0%	18%	35%	29%	6%	0%	0%	0%	0%	0%	12%
D & O	0%	6%	41%	29%	12%	0%	0%	0%	0%	0%	12%
Flood Insurance	0%	0%	12%	12%	59%	0%	0%	0%	0%	0%	18%
Employment Practices	0%	0%	24%	35%	18%	0%	0%	0%	0%	0%	24%
General Liability	0%	18%	35%	41%	6%	0%	0%	0%	0%	0%	0%
Medical Malpractice	0%	0%	24%	35%	6%	0%	0%	0%	0%	0%	35%
Surety Bonds	0%	0%	6%	18%	41%	0%	0%	0%	0%	0%	35%
Terrorism	0%	0%	12%	18%	35%	0%	0%	0%	0%	0%	35%
Umbrella	0%	12%	35%	35%	18%	0%	0%	0%	0%	0%	0%
Workers' Compensation	0%	18%	53%	18%	12%	0%	0%	0%	0%	0%	0%

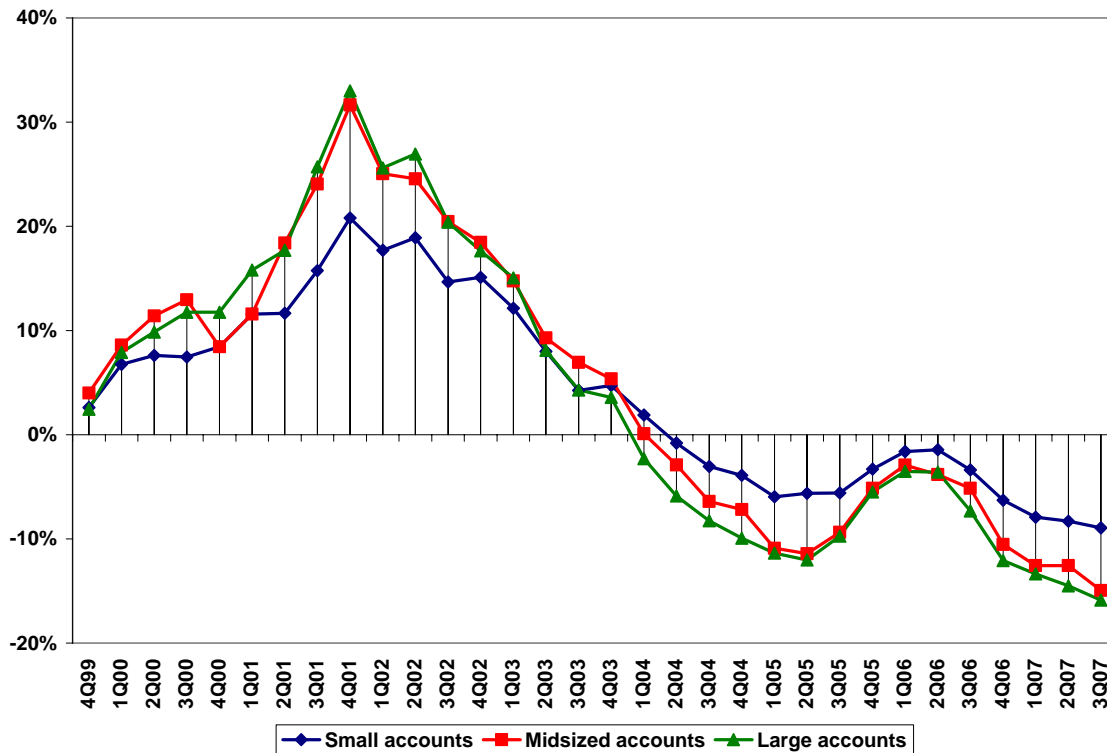
lines? Please check N/A if you don't know or don't handle the line.

Average 3Q07 Commercial Rates Decreased 13.3%

Average Rate Declined 13.3% in 3Q07				
	Small	Mid	Large	Avg
3Q07	-8.9%	-15.0%	-15.9%	-13.3%
2Q07	-8.3%	-12.6%	-14.5%	-11.8%
1Q07	-7.9%	-12.6%	-13.4%	-11.3%
4Q06	-6.3%	-10.5%	-12.1%	-9.6%
3Q06	-3.4%	-5.1%	-7.3%	-5.3%
High (4Q01)	20.8%	31.7%	33.0%	28.5%
Low (3Q07)	-8.9%	-15.0%	-15.9%	-13.3%

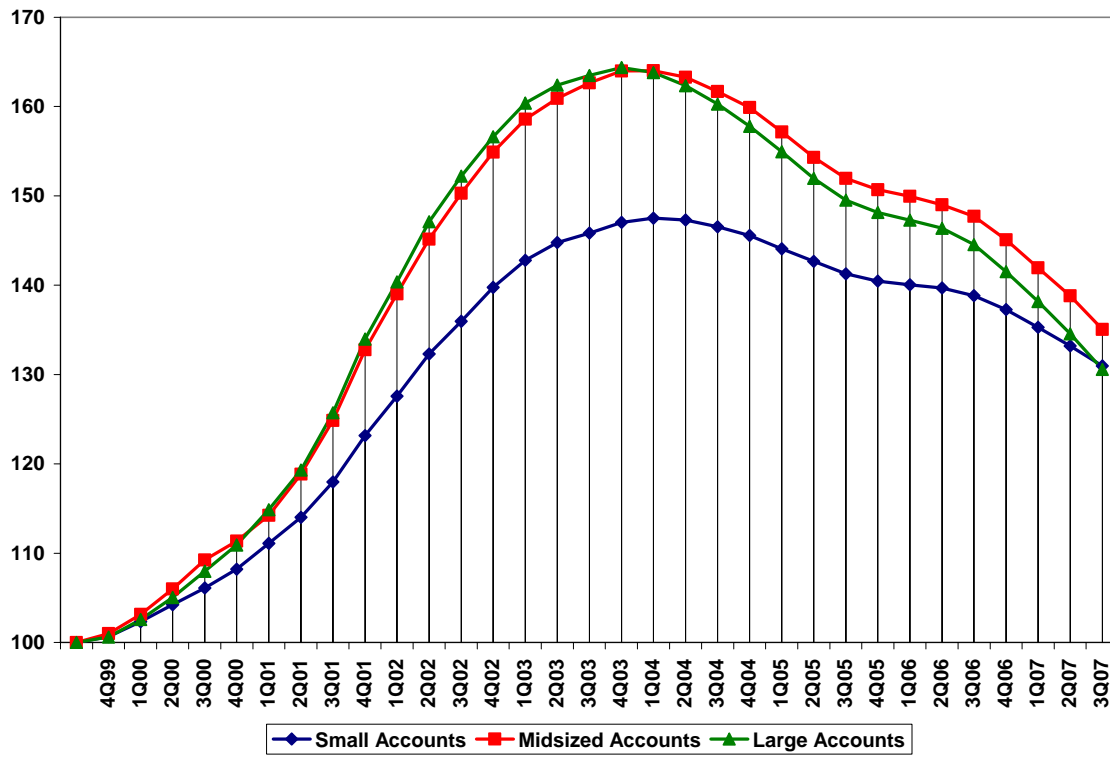
Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Average Commercial Premium Rate Changes by Account Size



Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Cumulative Quarterly Rate Increases by Account Size



Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

By-Line 3Q07 Rate Changes Ranged From -15.0% to -10.7%

By-Line 3Q07 Rate Changes Ranged From -15.0% to -10.7%						
	Comm'l Auto	Workers' Comp	Comm'l Property	Gen'l Liability	Umbrella	Average
3Q07	-10.7%	-11.2%	-15.0%	-12.7%	-11.9%	-12.3%
2Q07	-11.6%	-11.6%	-12.2%	-12.4%	-10.5%	-11.7%
1Q07	-10.2%	-9.4%	-10.2%	-11.9%	-9.8%	-10.3%
4Q06	-9.3%	-8.1%	-8.1%	-9.6%	-7.7%	-8.6%
3Q06	-6.5%	-6.8%	-1.4%	-6.9%	-5.5%	-5.4%
High	28.6%	24.9%	45.4%	26.0%	51.9%	35.3%
Low	-11.6%	-11.6%	-15.0%	-12.7%	-11.9%	-12.6%

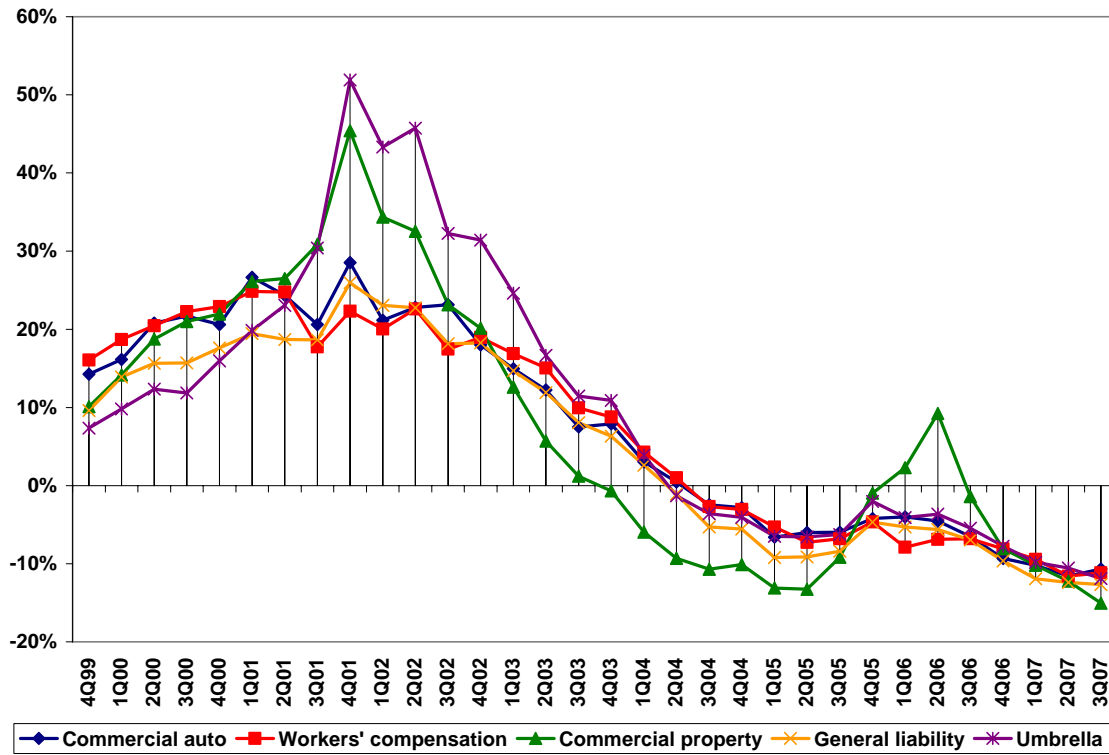
Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Rate Changes in Other Lines

3Q07 Rate Changes in Other Lines			
	3Q07	High	Low
Business interruption	-10.2%	28.8%	-10.2%
Construction	-10.7%	38.7%	-10.7%
D&O liability	-8.7%	32.4%	-8.7%
Employment practices	-7.8%	21.9%	-7.8%
Medical malpractice	-3.8%	32.5%	-3.8%
Surety bonds	-2.1%	11.2%	-2.1%

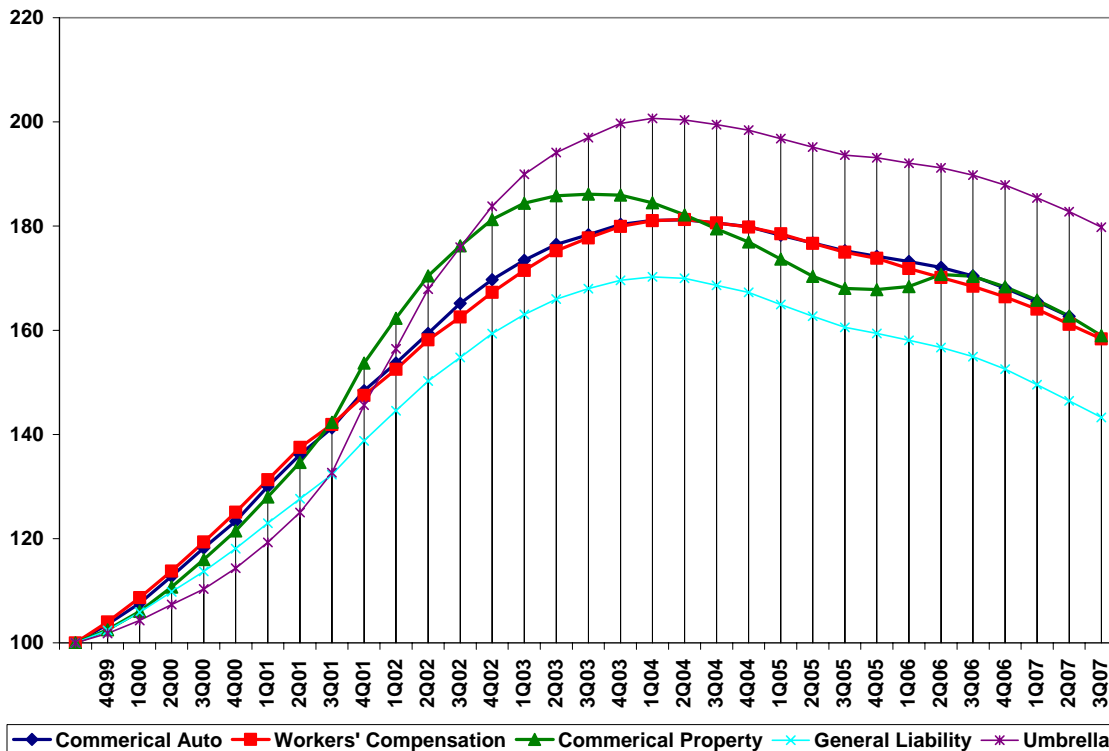
Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Average Commercial Rate Increases by Line



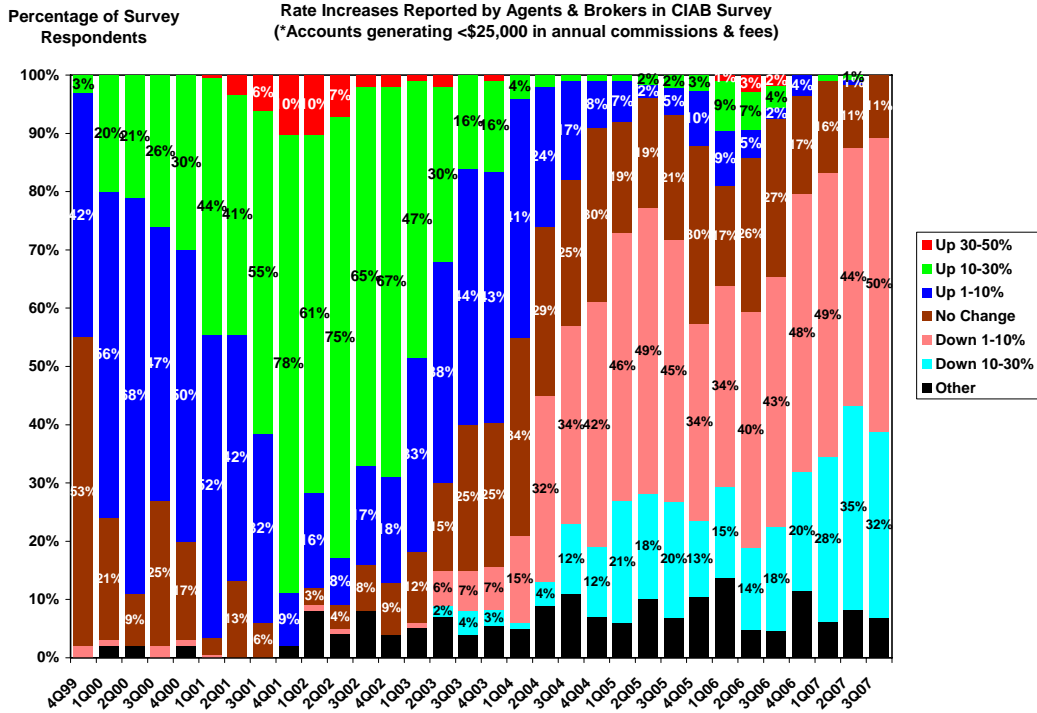
Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Cumulative Quarterly Rate Increases by Line



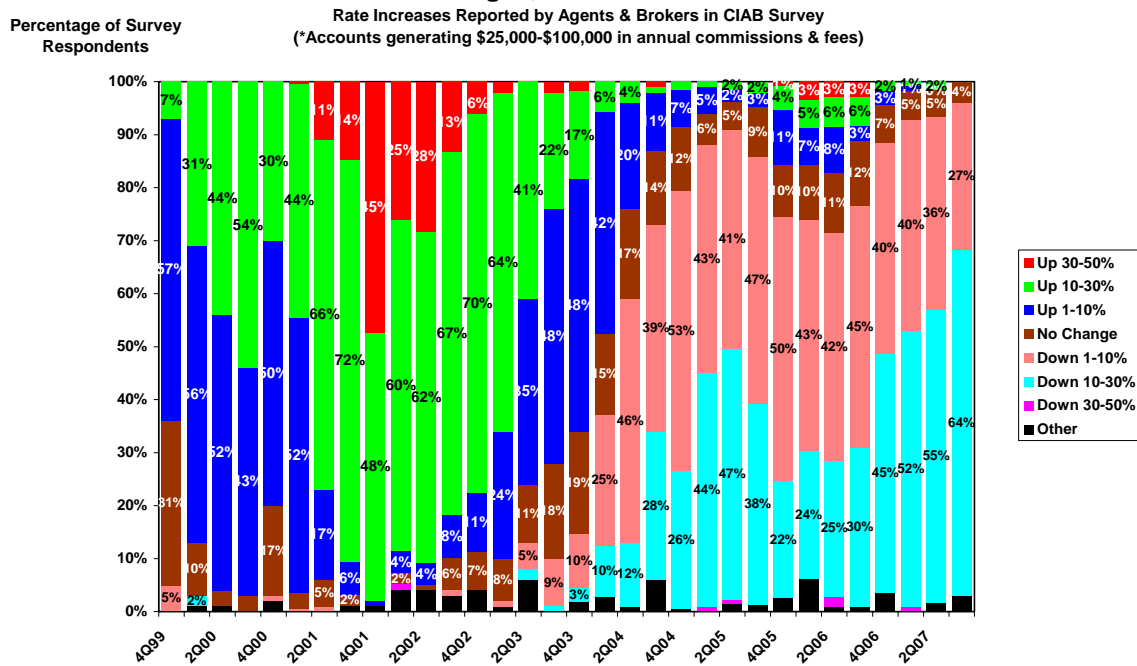
Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Insurance Rate Changes, Small Commercial Accounts*



Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Insurance Rate Changes, Medium Commercial Accounts*

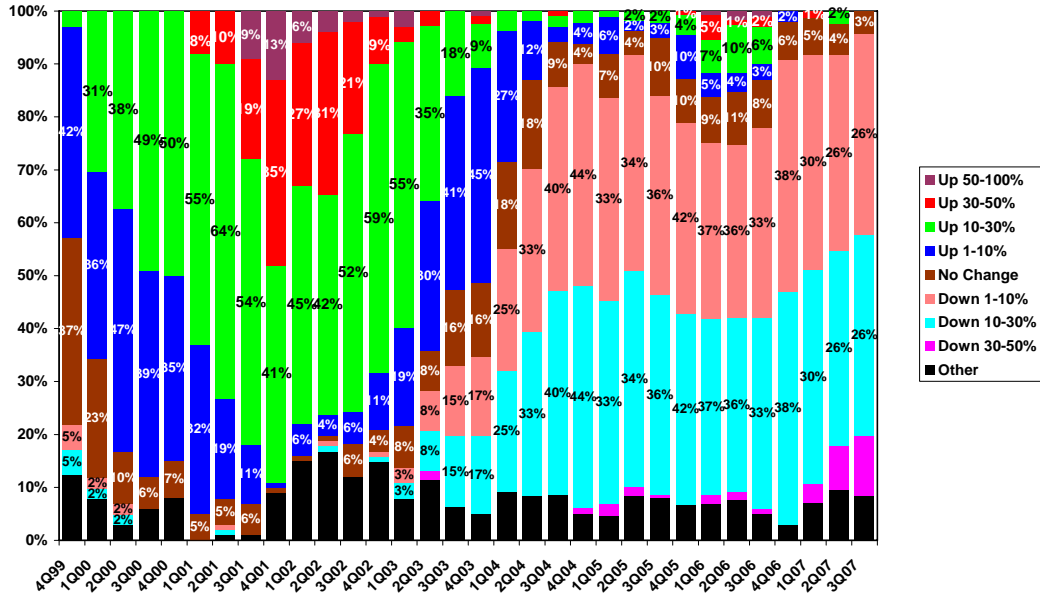


Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Insurance Rate Changes, Large Commercial Accounts*

Percentage of Survey Respondents

Rate Increases Reported by Agents & Brokers in CIAB Survey
 (*Accounts generating >\$100,000 in annual commissions & fees)

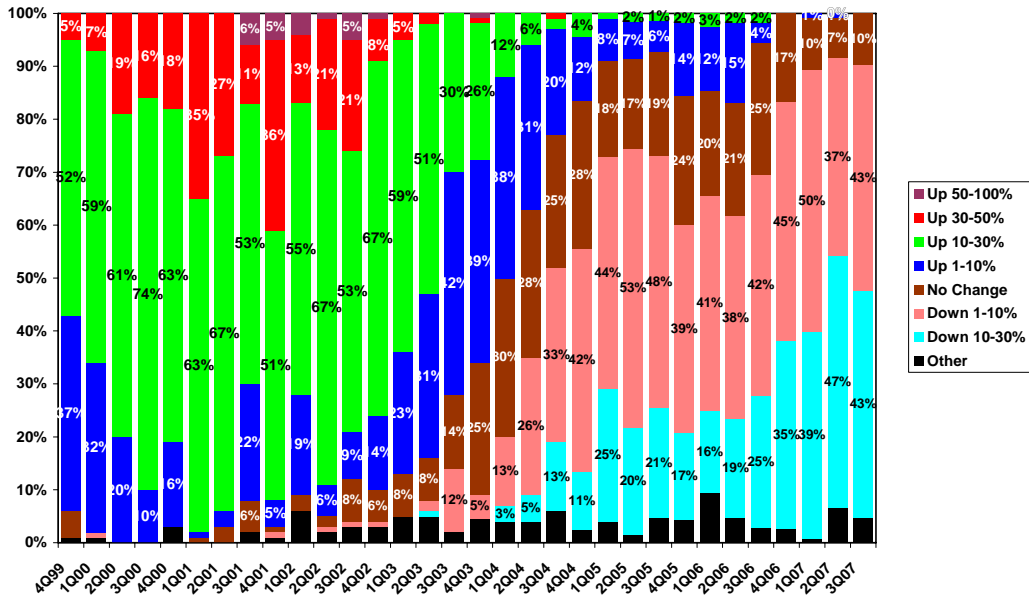


Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Commercial Auto Insurance Rate Changes

Percentage of Survey Respondents

Rate Increases Reported by Agents & Brokers in CIAB Survey

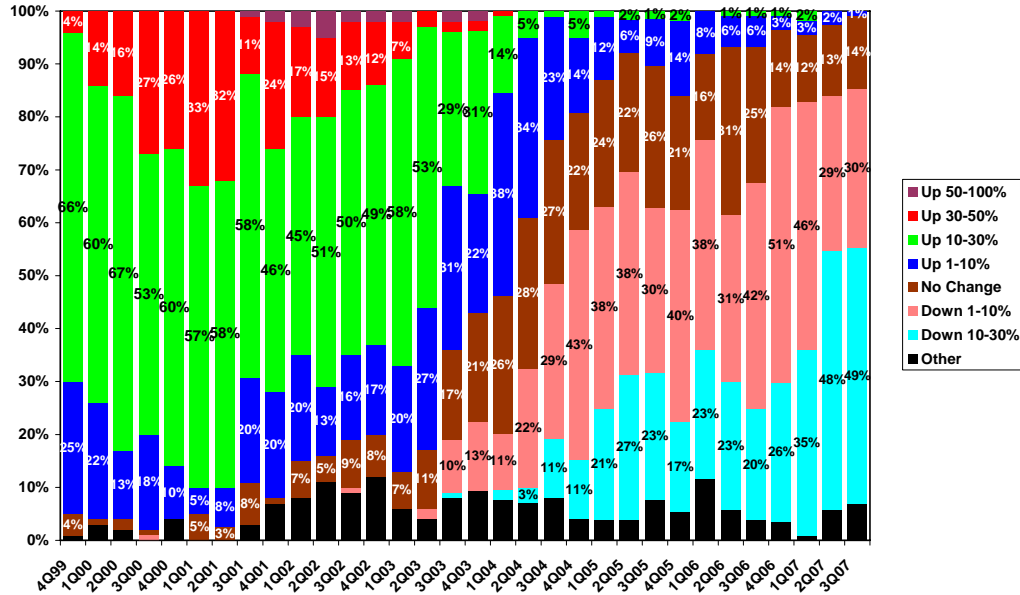


Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Workers' Compensation Insurance Rate Changes

Percentage of Survey Respondents

Rate Increases Reported by Agents & Brokers in CIAB Survey

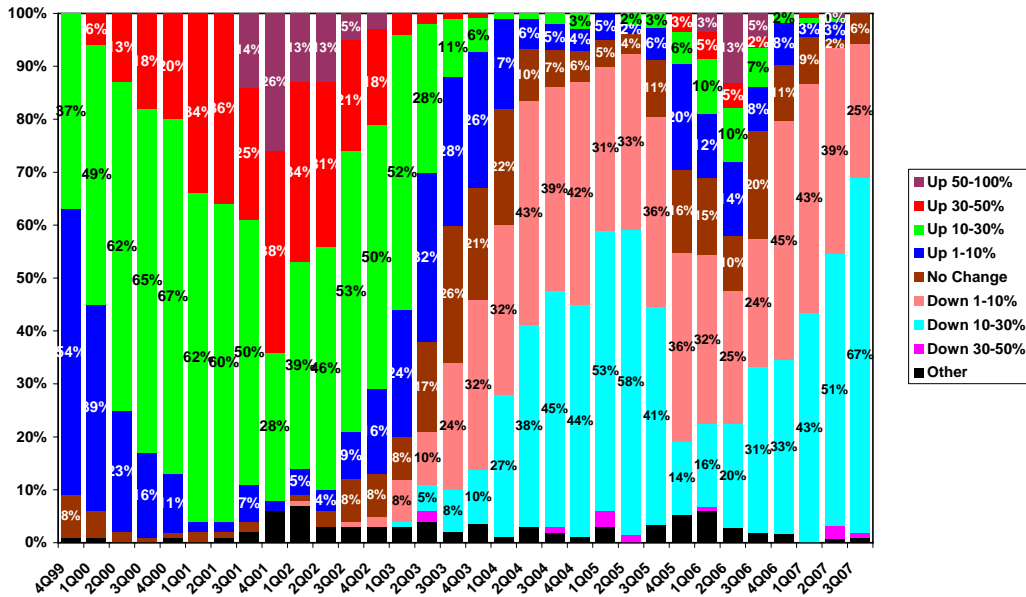


Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Commercial Property Insurance Rate Changes

Percentage of Survey Respondents

Rate Increases Reported by Agents & Brokers in CIAB Survey

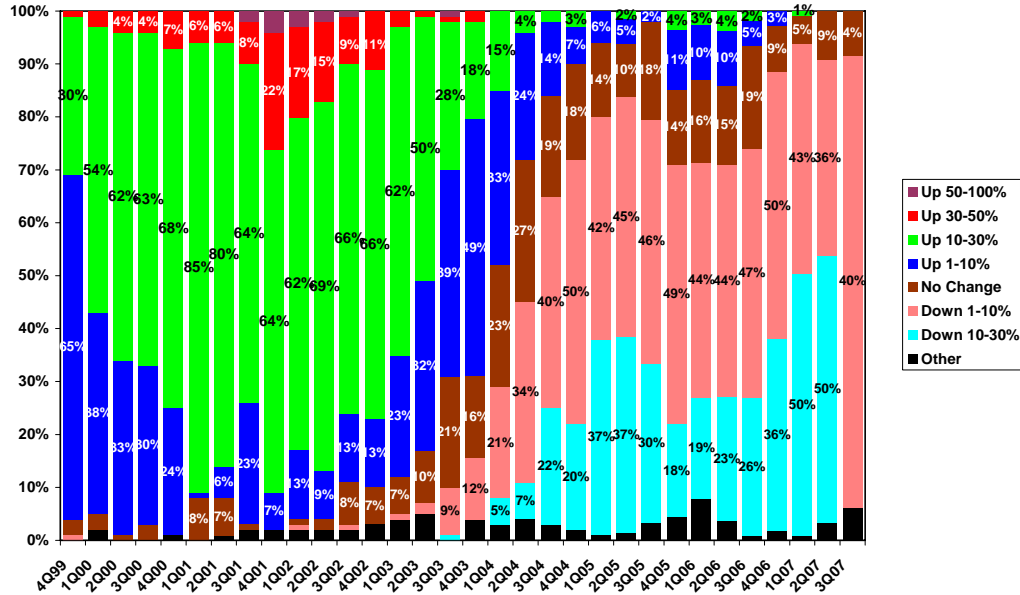


Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Commercial General Liability Insurance Rate Changes

Percentage of Survey Respondents

Rate Increases Reported by Agents & Brokers in CIAB Survey

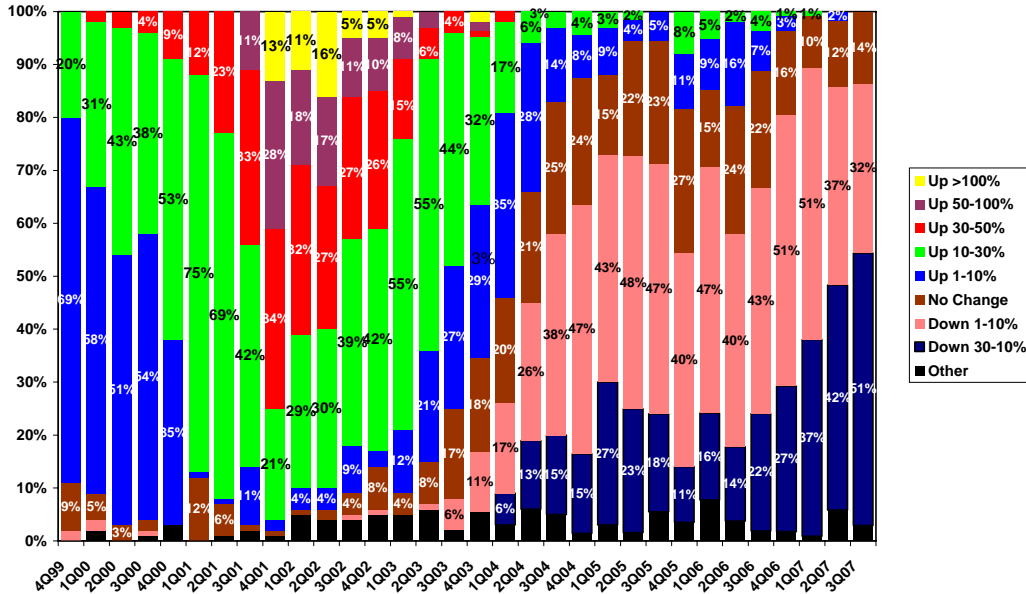


Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Umbrella Insurance Rate Changes

Percentage of Survey Respondents

Rate Increases Reported by Agents & Brokers in CIAB Survey

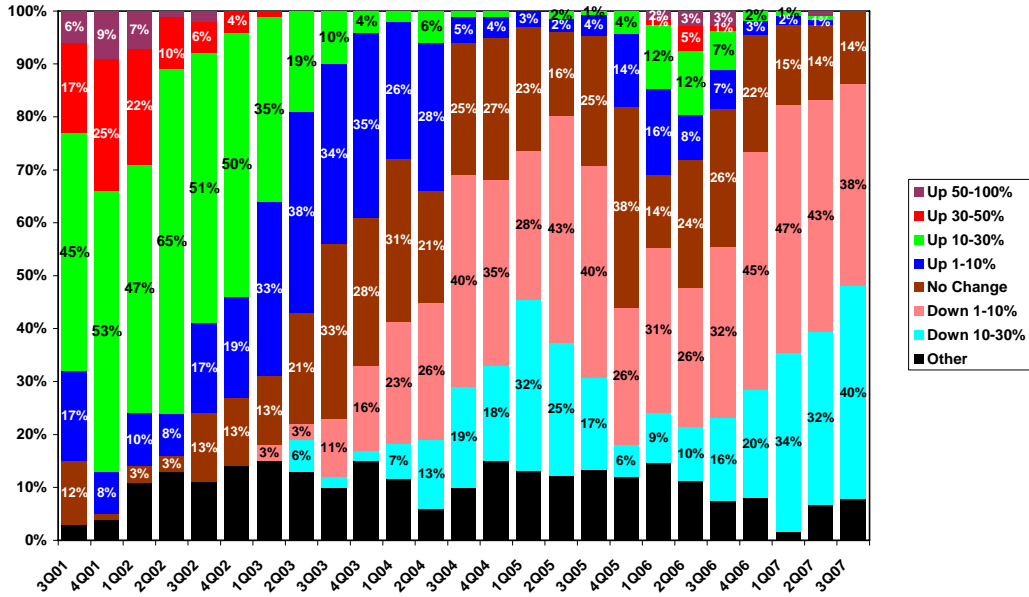


Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

Business Interruption Insurance Rate Changes

Rate Increases Reported by Agents & Brokers in CIAB Survey

Percentage of Survey Respondents



Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.