

NEWS RELEASE – FOR IMMEDIATE RELEASE

Contact: Brianne Spellane
Director of Communications
202.662.4303
brianne.spellane@ciab.com

**COMMERCIAL P/C PRICING CONTINUED SLIDE IN
SECOND QUARTER OF 2014, ACCORDING TO CIAB SURVEY**

WASHINGTON, D.C. – July 31, 2014 – Prices for commercial property/casualty continued to slide in the 2nd quarter of 2014, according to The Council of Insurance Agents & Brokers’ quarterly Commercial P/C Market Index Survey.

On average, prices for small, medium and large accounts eased by a modest -0.5 percent during the second quarter, compared with 1.5 percent in the first quarter, as shown in the charts prepared by Barclays Research, based on The Council’s survey data.

“The commercial market continued along the same path as it traveled in the first quarter,” said Ken A. Crerar, president/CEO of The Council. “Pricing responded predictably to strong competition and plenty of capacity to underwrite most commercial lines. As for the second half of the year, it will depend on the usual factors – catastrophe losses, profitability and capacity,” said Crerar.

Average Second Quarter 2014 Commercial Rate Increases Slow

	Small Accounts	Medium Accounts	Large Accounts	Avg
Second Quarter 2014	1.2%	-0.2%	-2.6%	-0.5%
First Quarter 2014	3.0%	1.6%	-0.1%	1.5%
Fourth Quarter 2013	2.6%	2.4%	1.4%	2.1%
Third Quarter 2013	3.8%	3.7%	2.6%	3.4%
Second Quarter 2013	4.6%	4.7%	3.8%	4.3%
High (4Q01)	20.8%	31.7%	33.0%	28.5%
Low (3Q07)	-10.0% (1Q08)	-15.0%	-15.9%	-13.6%

Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.

According to survey results, competition continued to drive the market. Brokers across the country reported that carriers were aggressive on new business, but overall willing to negotiate terms and conditions and/or price to keep good business on the books. One broker in the Northeast reported, “The trend of more competitive underwriting continued, especially with new business.” From the Midwest, “New business became more competitive with very possible premium reductions for an average to good account.” And in the Southwest, a broker responded, “Pricing is becoming noticeably more competitive on all account sizes.”

Of note, pricing for property fell into negative territory with a -2.6 percent drop last quarter compared with flat pricing in the first quarter. As a broker in the Northeast said, “the property market was very soft with lots of capacity.” Large property accounts in the Southwest were “softening” as well. Overall construction risks were flat across most of the country, but “dropping” in the Southwest, a broker reported. A Northeast broker also said there was an abundance of capacity for catastrophe risks.

Although workers' compensation prices fell off a bit, it continued to be a challenge for most regions. For example, in the Pacific Northeast a broker said, "Worker's compensation went up 30-to-50 percent." A Southwestern broker said, "Any negative loss experience in workers' compensation resulted in significant rate increases."

A broker in the Southeast summed up last quarter best: "Some up, some down. If an account had loss issues, [you're] more likely to see premium increases."

Finding and keeping good talent has moved up as the main concern on brokers' minds with 75 percent of brokers placing it at the top of the list. The cost of doing business – regulation and competition -- came in at 40 percent, while the concern over health care reform dropped to fourth place.

Over half the brokers responding see the lack of political leadership in the country continuing as a major problem. Other challenges include the economy and the lack of jobs, along with the impasse over federal budget and deficit issues.

The Council's survey is the oldest source of commercial property-casualty market conditions, pricing practices and trends, dating back to 1999.

The Council of Insurance Agents & Brokers is the premier association for the top regional, national and international commercial insurance and employee benefits intermediaries worldwide. Council members are market leaders who annually place 85 percent of U.S. commercial property/casualty insurance premiums and administer billions of dollars in employee benefits accounts. With expansive international reach, The Council fosters industry wide relationships around the globe by engaging lawmakers, regulators and stakeholders to promote the interests of its members and the valuable role they play in the mitigation of risk for their clients. Founded in 1913, The Council is based in Washington, D.C.

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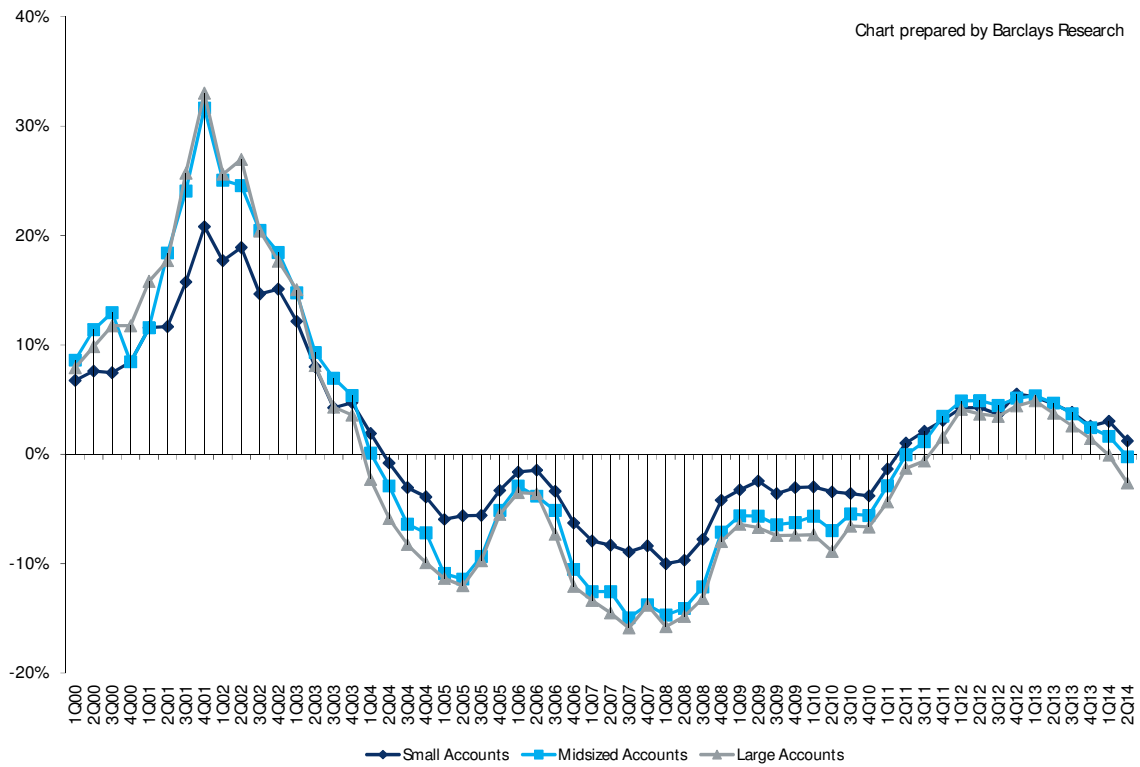
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Average Second Quarter 2014 Commercial Rate Increases Slow

	Small Accounts	Medium Accounts	Large Accounts	Avg
Second Quarter 2014	1.2%	-0.2%	-2.6%	-0.5%
First Quarter 2014	3.0%	1.6%	-0.1%	1.5%
Fourth Quarter 2013	2.6%	2.4%	1.4%	2.1%
Third Quarter 2013	3.8%	3.7%	2.6%	3.4%
Second Quarter 2013	4.6%	4.7%	3.8%	4.3%
High (4Q01)	20.8%	31.7%	33.0%	28.5%
Low (3Q07)	-10.0%	(1Q08)	-15.0%	-13.6%

Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.

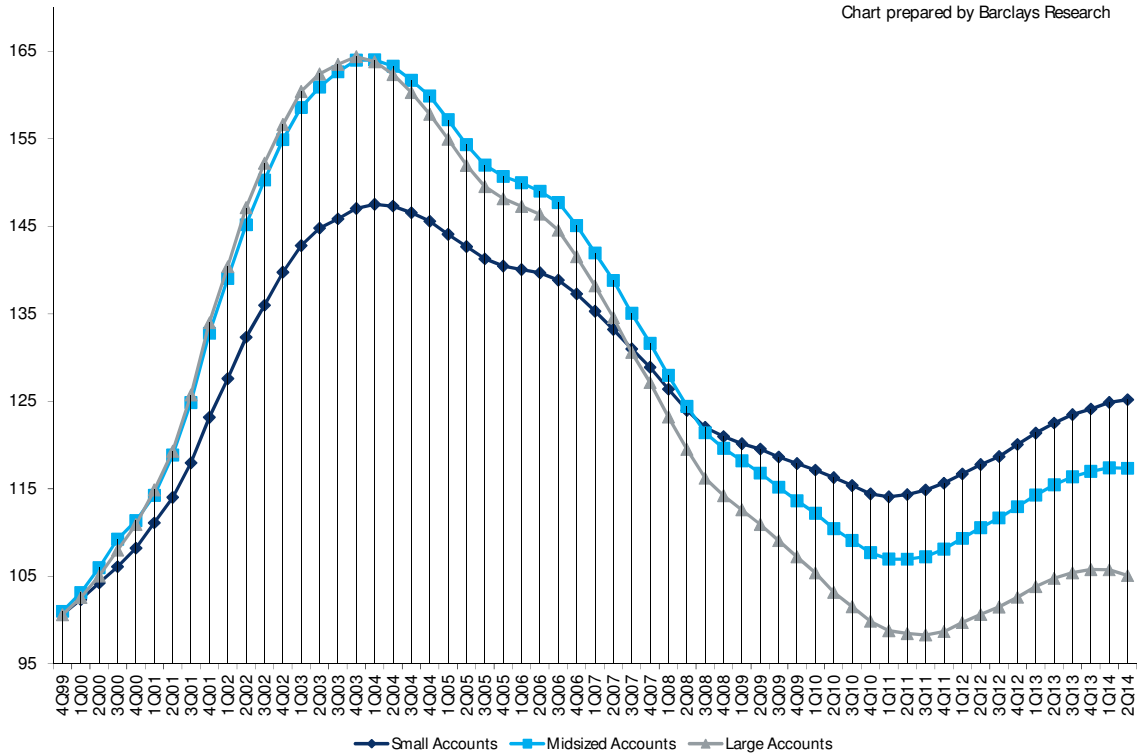
Average Commercial Premium Rate Changes by Account Size



Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.

Cumulative Quarterly Rate Increases by Account Size

Chart prepared by Barclays Research



Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.

By-Line Second Quarter 2014 Rate Changes Ranged From -2.6% to +3.1%

	Comm'l Auto	Workers' Comp	Comm'l Property	Gen'l Liability	Umbrella	Average
Second Quarter 2014	1.7%	3.1%	-2.6%	0.1%	0.3%	0.5%
First Quarter 2014	3.3%	4.1%	0.0%	1.5%	1.7%	2.1%
Fourth Quarter 2013	3.0%	4.9%	2.1%	2.3%	2.3%	2.9%
Third Quarter 2013	3.3%	5.8%	3.5%	2.9%	2.9%	3.7%
Second Quarter 2013	4.4%	8.3%	5.9%	3.5%	3.7%	5.2%
High	28.6%	24.9%	45.4%	26.0%	51.9%	35.3%
Low	-11.6%	-12.3%	-15.0%	-13.6%	-13.5%	-13.2%

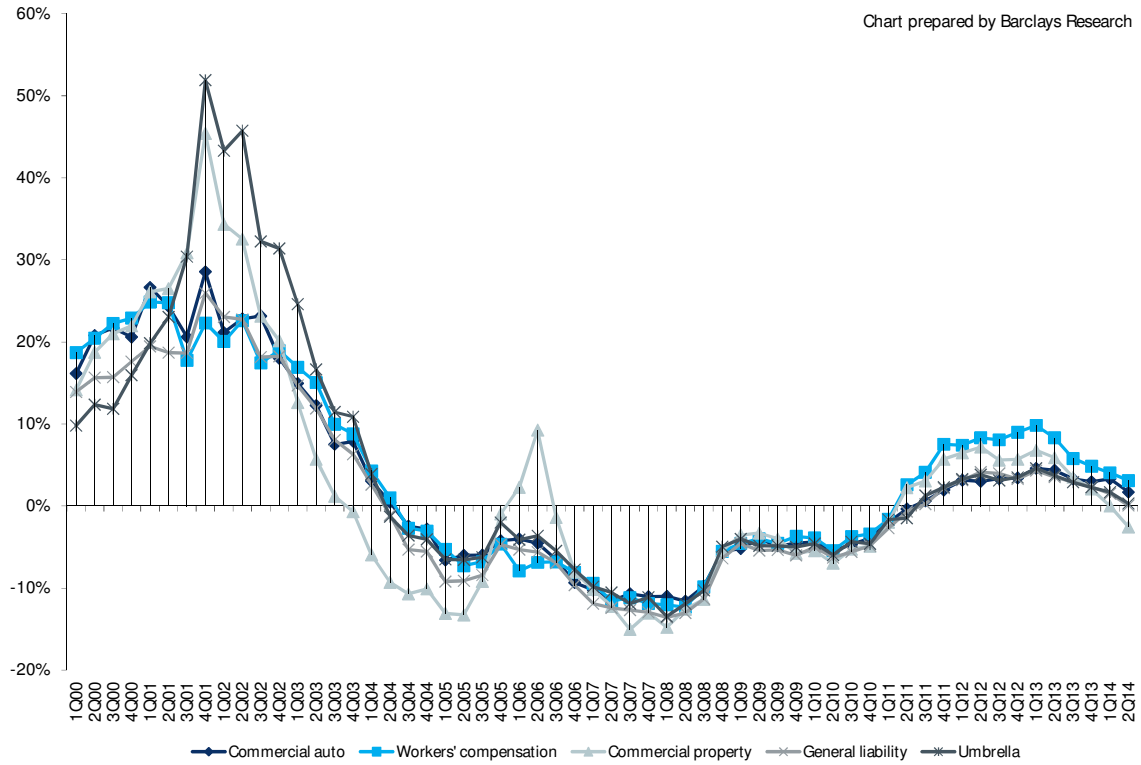
Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.

Rate Changes in Other Lines

Second Quarter 2014 Rate Changes in Other Lines			
	2Q14	High	Low
Business interruption	-1.0%	28.8%	-10.2%
Construction	-0.1%	38.7%	-10.7%
D&O liability	2.4%	32.4%	-8.7%
Employment practices	2.9%	21.9%	-8.1%
Surety bonds	0.1%	11.2%	-2.3%

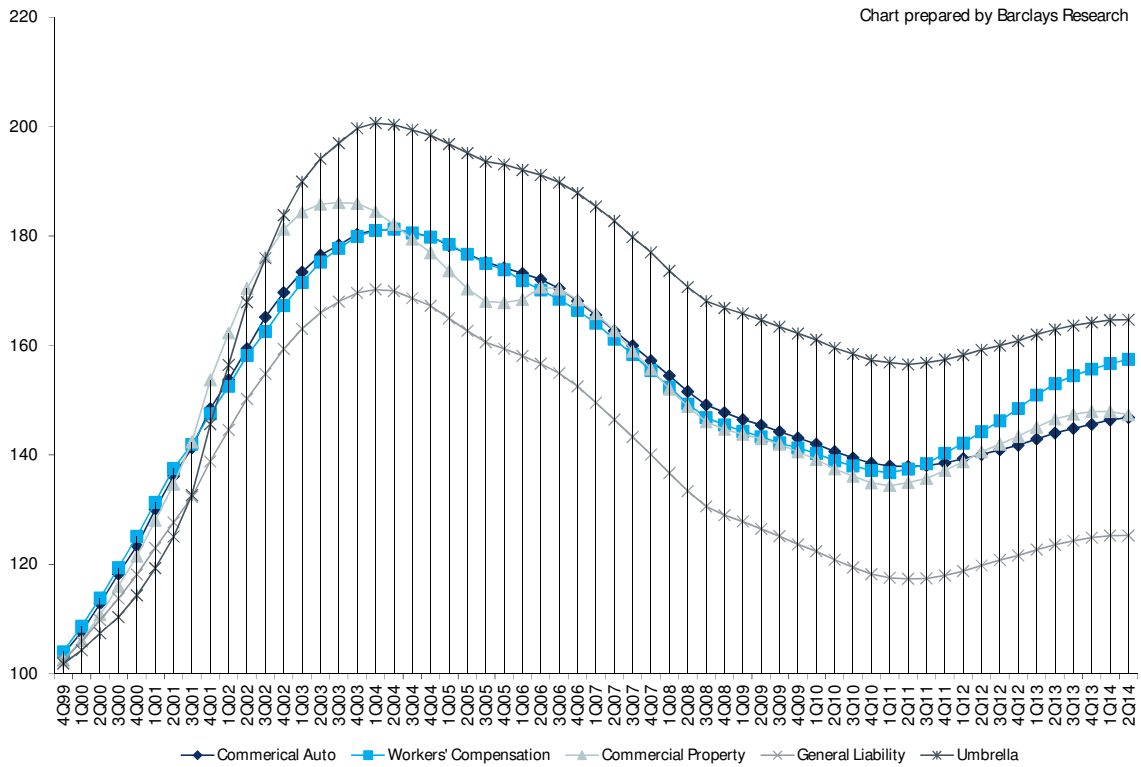
Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.

Average Commercial Rate Increases by Line



Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.

Cumulative Quarterly Rate Increases by Line

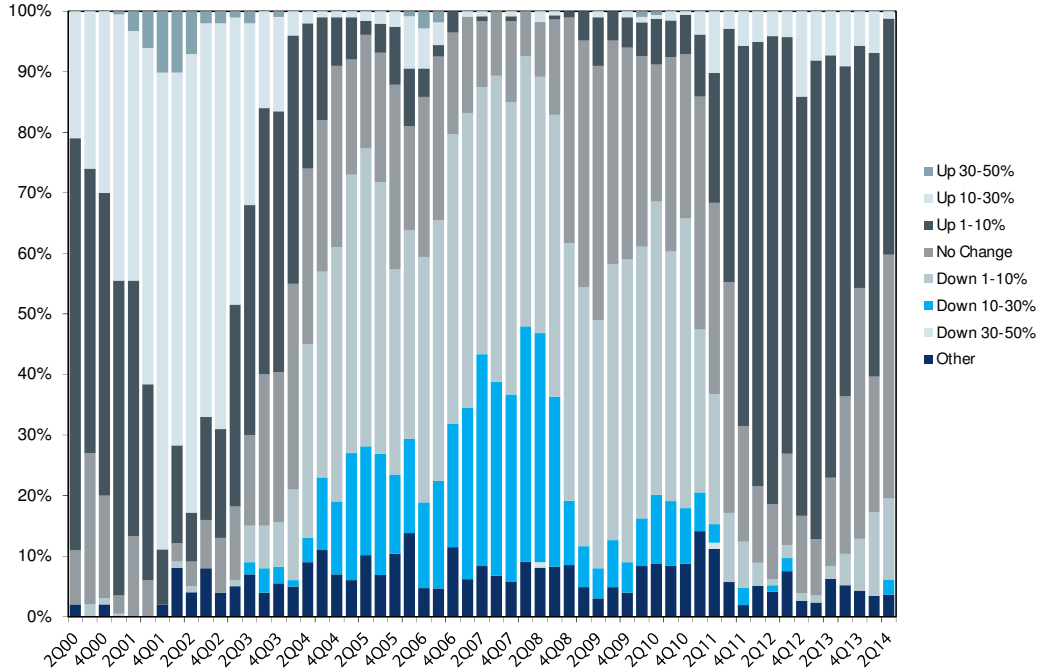


Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.

Insurance Rate Changes, Small Commercial Accounts*

Percentage of Survey Respondents

Rate Increases Reported by Agents & Brokers in CIAB Survey
 (* Accounts generating $\leq 25,000$ in annual commissions & fees)

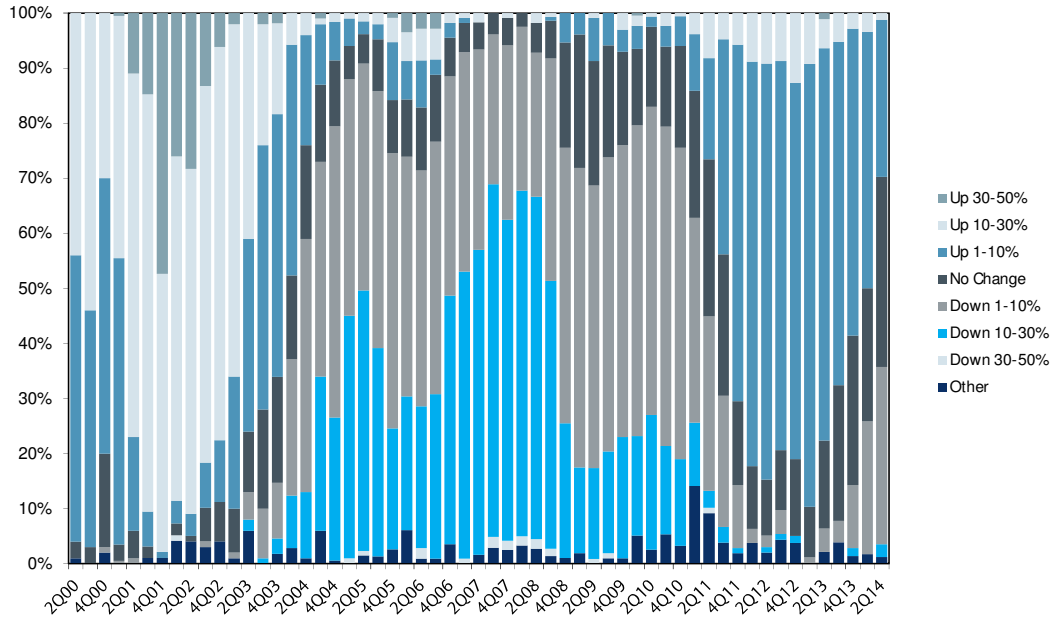


Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.

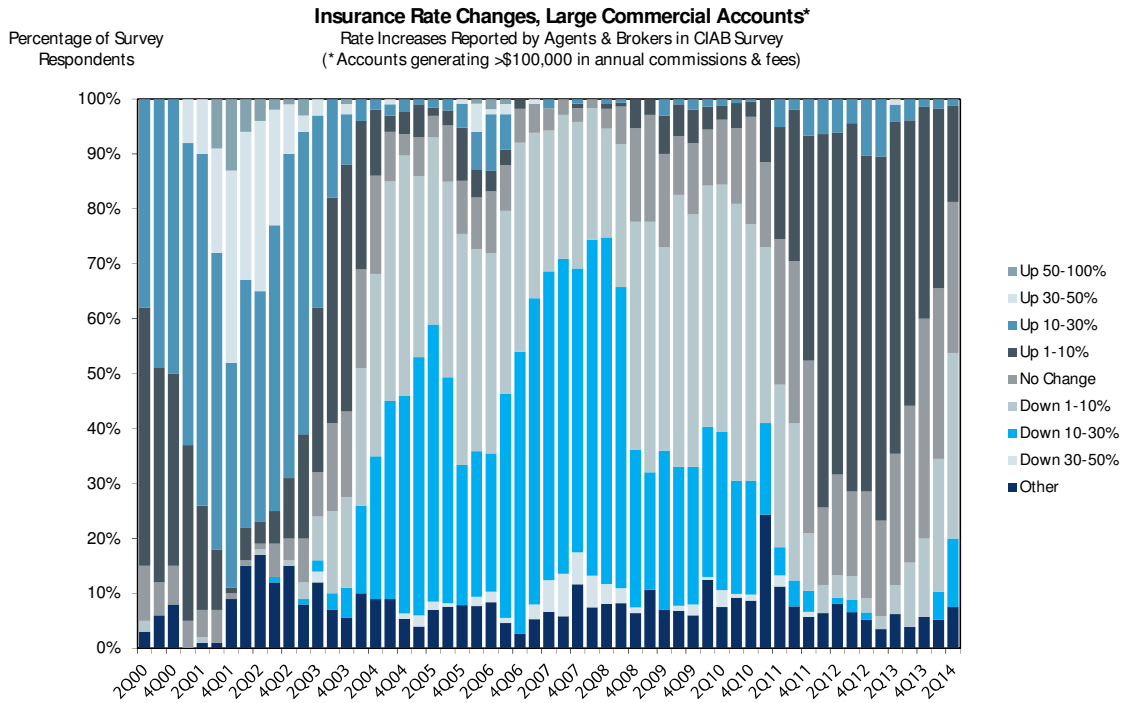
Insurance Rate Changes, Medium Commercial Accounts*

Percentage of Survey Respondents

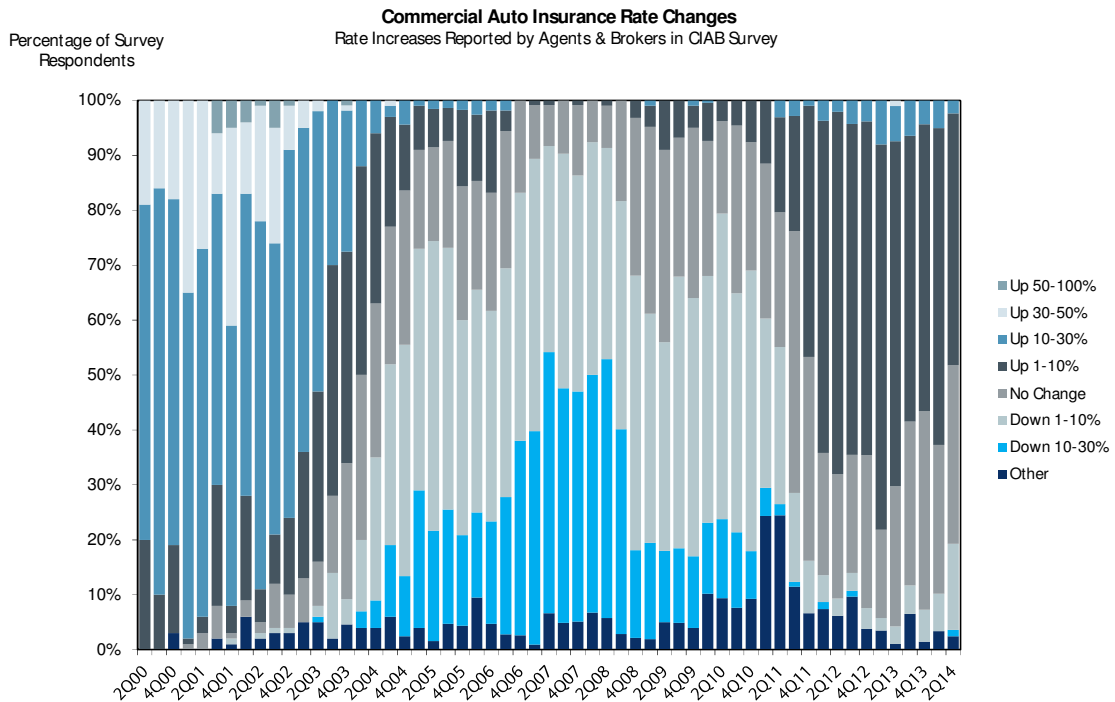
Rate Increases Reported by Agents & Brokers in CIAB Survey
 (* Accounts generating \$25,000-\$100,000 in annual commissions & fees)



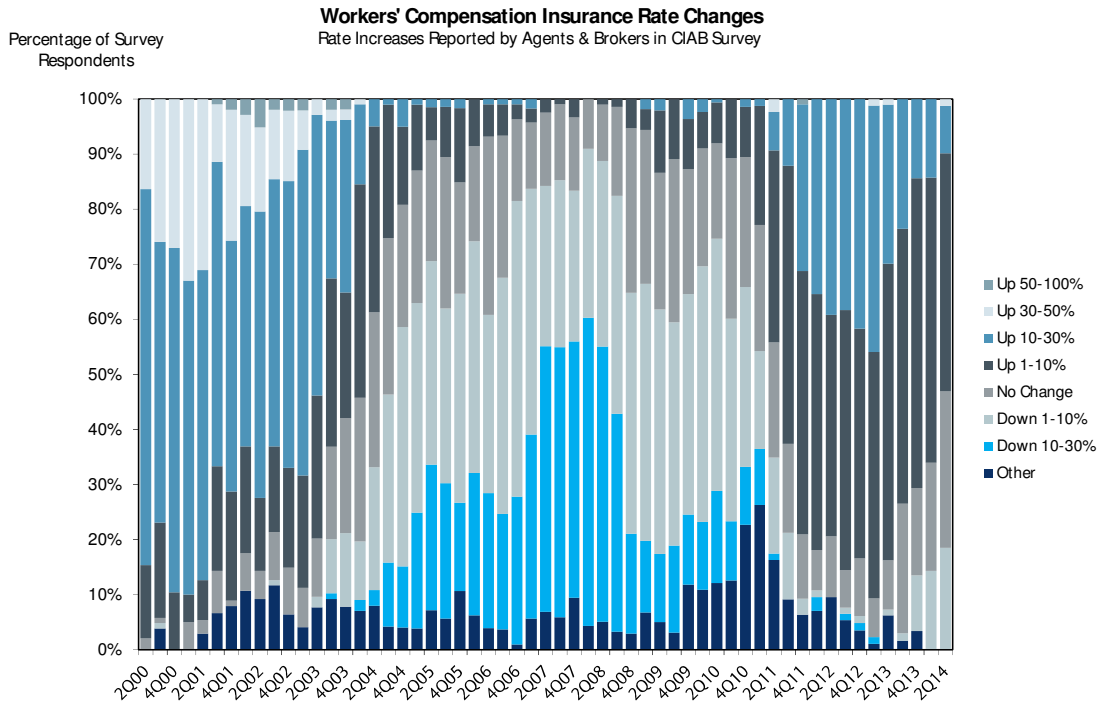
Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.



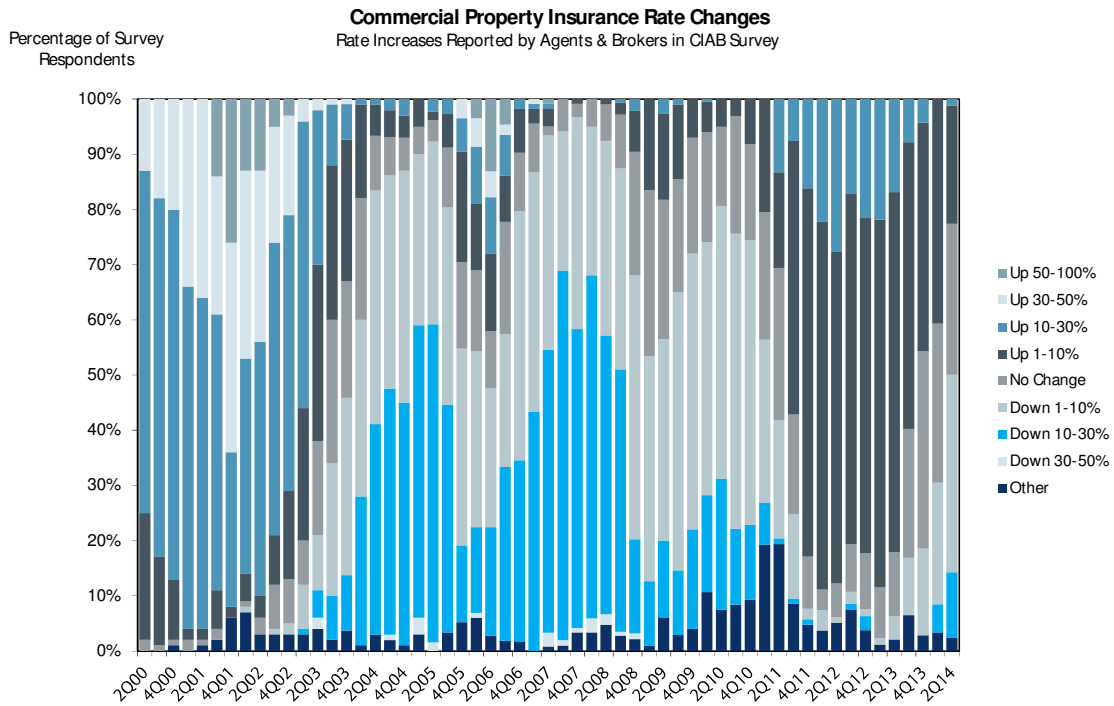
Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.



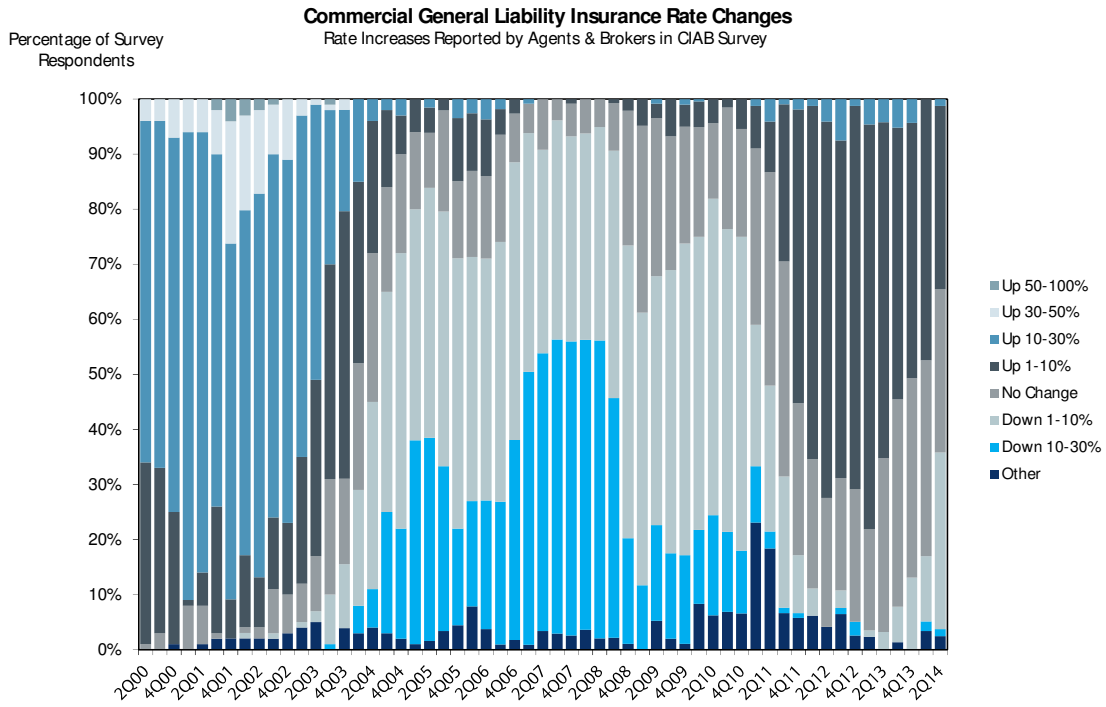
Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.



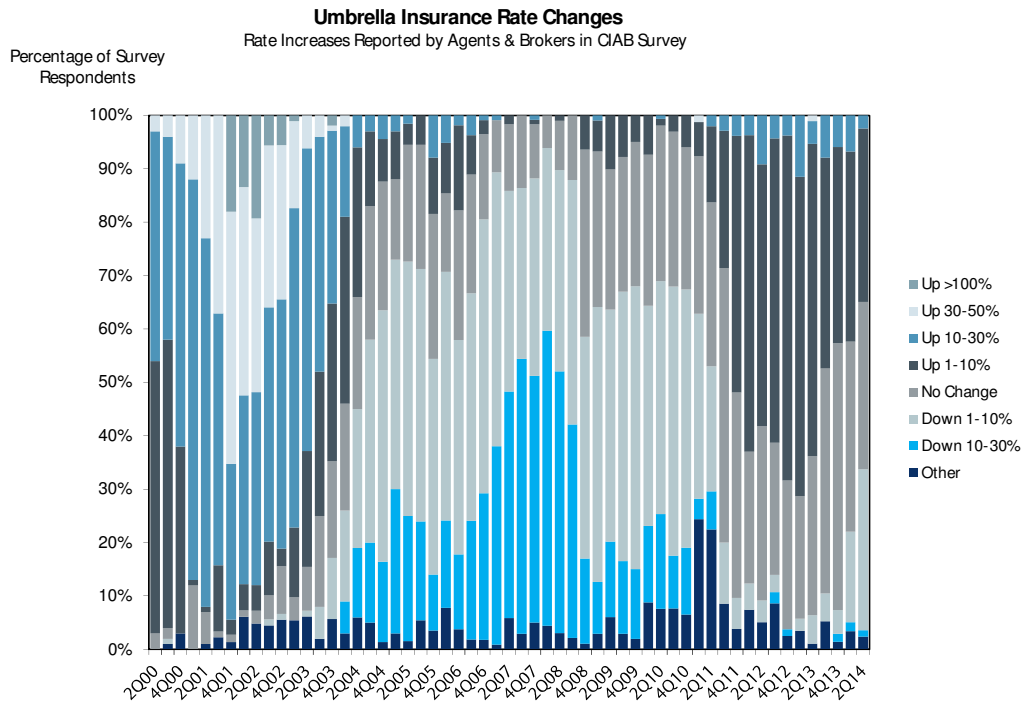
Source: The Council of Insurance Agents & Brokers. Chart prepared by Barclays Research.



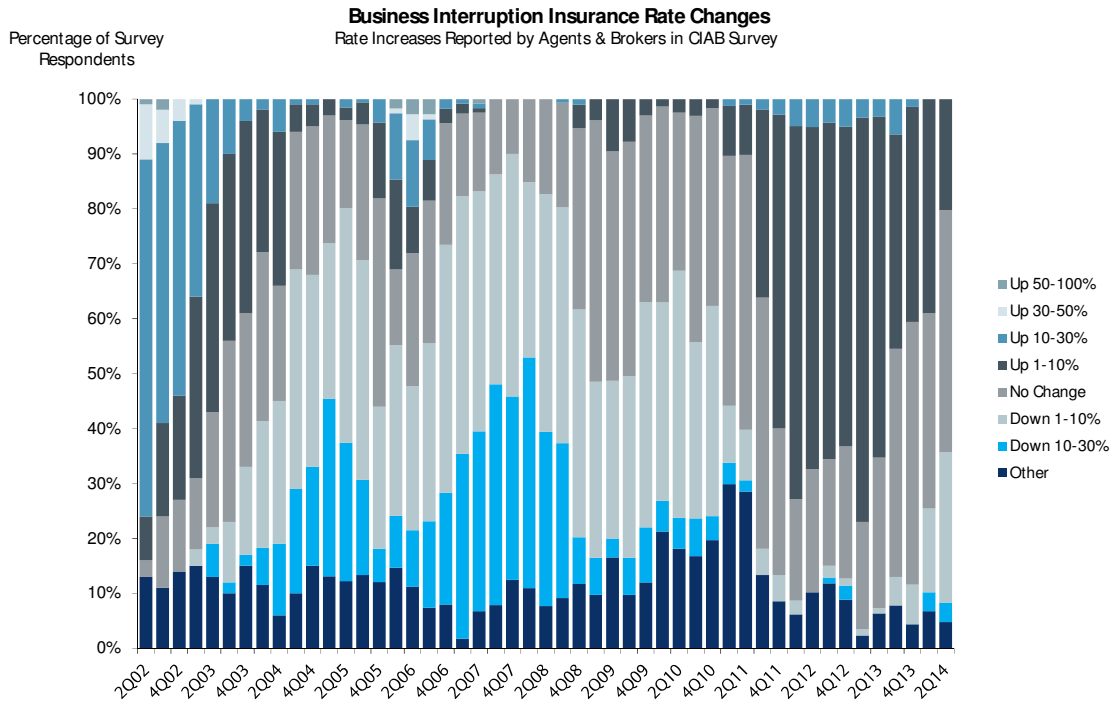
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Commercial Property – Casualty Market Survey 2nd Quarter 2014 Released: July 2014

Below are the survey results for: ALL REGIONS

1. On average, how have premium rates changed over the last three months (April 1-June 30, 2014) 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%	2%	13%	41%	39%	0%	1%	0%	0%	4%
Medium (\$25K – \$100K)	0%	0%	2%	32%	35%	29%	0%	1%	0%	0%	1%
Large (>\$100K)	0%	1%	11%	34%	27%	18%	1%	0%	0%	0%	8%

2. How much have premium rates changed over the last three months (April 1-June 30, 2014) 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%	1%	2%	27%	45%	20%	0%	0%	0%	0%	5%
Commercial Auto	0%	0%	1%	16%	33%	46%	2%	0%	0%	0%	2%
Commercial Property	0%	2%	10%	36%	28%	21%	1%	0%	0%	0%	2%
Construction Risks	0%	0%	4%	21%	39%	26%	1%	0%	0%	0%	9%
D & O	0%	0%	2%	10%	28%	44%	5%	1%	0%	0%	10%
Flood Insurance	0%	0%	1%	6%	54%	20%	4%	1%	1%	0%	13%
Employment Practices	0%	0%	0%	10%	33%	40%	7%	1%	0%	0%	9%
General Liability	0%	0%	1%	32%	31%	33%	1%	0%	0%	0%	2%
Marine	0%	0%	4%	23%	42%	14%	0%	0%	0%	0%	17%
Medical Malpractice	0%	0%	4%	12%	29%	10%	2%	0%	0%	0%	43%
Surety Bonds	0%	0%	0%	5%	53%	6%	0%	0%	0%	0%	36%
Terrorism	0%	0%	2%	7%	56%	6%	0%	0%	0%	0%	29%
Umbrella	0%	0%	1%	30%	32%	33%	2%	0%	0%	0%	2%
Workers' Compensation	0%	0%	0%	18%	29%	43%	7%	1%	1%	0%	1%
Broker E&O	0%	0%	0%	9%	40%	16%	2%	0%	0%	0%	33%

Commercial Property – Casualty Market Survey 2nd Quarter 2014 Released: July 2014

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 three months (April 1-June 30, 2014) 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%	13%	13%	31%	43%	0%	0%	0%	0%	0%
Medium (\$25K – \$100K)	0%	0%	12%	35%	29%	24%	0%	0%	0%	0%	0%
Large (>\$100K)	0%	6%	25%	44%	13%	0%	0%	0%	0%	0%	12%

2. How much have premium rates changed over the last three (April 1-June 30, 2014) 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%	6%	6%	46%	24%	18%	0%	0%	0%	0%	0%
Commercial Auto	0%	0%	0%	31%	38%	25%	0%	0%	0%	0%	6%
Commercial Property	0%	13%	19%	44%	6%	19%	6%	0%	0%	0%	0%
Construction Risks	0%	0%	6%	13%	31%	38%	6%	0%	0%	0%	6%
D & O	0%	0%	0%	38%	62%	0%	0%	0%	0%	0%	0%
Flood Insurance	0%	0%	6%	24%	34%	24%	0%	6%	0%	0%	6%
Employment Practices	0%	0%	0%	13%	32%	50%	0%	0%	0%	0%	5%
General Liability	0%	0%	0%	38%	25%	25%	6%	0%	0%	0%	6%
Marine	0%	0%	6%	38%	31%	6%	0%	0%	0%	0%	19%
Medical Malpractice	0%	0%	0%	25%	38%	6%	0%	0%	0%	0%	31%
Surety Bonds	0%	0%	0%	13%	56%	0%	0%	0%	0%	0%	31%
Terrorism	0%	0%	12%	24%	47%	12%	0%	0%	0%	0%	5%
Umbrella	0%	0%	6%	38%	25%	25%	0%	0%	0%	0%	6%
Worker's Compensation	0%	0%	0%	13%	19%	63%	0%	0%	0%	0%	5%
Broker E&O	0%	0%	0%	13%	67%	13%	0%	0%	0%	0%	7%

Commercial Property – Casualty Market Survey 2nd Quarter 2014 Released: July 2014

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 three (April 1-June 30, 2014) 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%	0%	24%	23%	43%	0%	0%	0%	0%	10%
Medium (\$25K – \$100K)	0%	0%	0%	45%	32%	23%	0%	0%	0%	0%	0%
Large (>\$100K)	0%	0%	15%	30%	25%	25%	0%	0%	0%	0%	5%

2. How much have premium rates changed over the last three months (April 1-June 30, 2014) 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%	0%	5%	32%	36%	27%	0%	0%	0%	0%	0%
Commercial Auto	0%	0%	5%	18%	22%	55%	0%	0%	0%	0%	0%
Commercial Property	0%	0%	9%	36%	32%	23%	0%	0%	0%	0%	0%
Construction Risks	0%	0%	10%	29%	37%	19%	0%	0%	0%	0%	5%
D & O	0%	0%	9%	9%	28%	45%	0%	0%	0%	0%	9%
Flood Insurance	0%	0%	0%	5%	45%	36%	5%	0%	0%	0%	9%
Employment Practices	0%	0%	0%	9%	36%	50%	0%	0%	0%	0%	5%
General Liability	0%	0%	5%	33%	29%	33%	0%	0%	0%	0%	0%
Marine	0%	0%	5%	19%	38%	24%	0%	0%	0%	0%	14%
Medical Malpractice	0%	0%	5%	5%	17%	18%	0%	0%	0%	0%	55%
Surety Bonds	0%	0%	0%	0%	50%	5%	0%	0%	0%	0%	45%
Terrorism	0%	0%	0%	5%	58%	5%	0%	0%	0%	0%	32%
Umbrella	0%	0%	0%	32%	27%	32%	9%	0%	0%	0%	0%
Workers' Compensation	0%	0%	0%	27%	32%	36%	5%	0%	0%	0%	0%
Broker E&O	0%	0%	0%	5%	41%	9%	0%	0%	0%	0%	45%

Commercial Property – Casualty Market Survey 2nd Quarter 2014 Released: July 2014

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 three months (April 1-June 30, 2014) 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%	0%	13%	50%	33%	0%	0%	0%	0%	4%
Medium (\$25K – \$100K)	0%	0%	0%	33%	38%	25%	0%	0%	0%	0%	4%
Large (>\$100K)	0%	0%	4%	48%	26%	13%	0%	0%	0%	0%	9%

2. How much have premium rates changed over the last three (April 1-June 30, 2014) 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%	0%	0%	29%	37%	21%	0%	0%	0%	0%	13%
Commercial Auto	0%	0%	0%	17%	25%	54%	4%	0%	0%	0%	0%
Commercial Property	0%	0%	8%	54%	13%	21%	0%	0%	0%	0%	4%
Construction Risks	0%	0%	0%	29%	34%	33%	0%	0%	0%	0%	4%
D & O	0%	0%	0%	8%	30%	46%	4%	4%	0%	0%	8%
Flood Insurance	0%	0%	0%	0%	71%	13%	8%	0%	0%	0%	8%
Employment Practices	0%	0%	0%	9%	35%	43%	0%	0%	0%	0%	13%
General Liability	0%	0%	0%	42%	20%	38%	0%	0%	0%	0%	0%
Marine	0%	0%	4%	26%	44%	17%	0%	0%	0%	0%	9%
Medical Malpractice	0%	0%	8%	13%	33%	4%	4%	0%	0%	0%	38%
Surety Bonds	0%	0%	0%	4%	67%	4%	0%	0%	0%	0%	25%
Terrorism	0%	0%	0%	4%	71%	8%	0%	0%	0%	0%	17%
Umbrella	0%	0%	0%	38%	29%	33%	0%	0%	0%	0%	0%
Workers' Compensation	0%	0%	0%	22%	22%	43%	13%	0%	0%	0%	0%
Broker E&O	0%	0%	0%	9%	39%	17%	0%	0%	0%	0%	35%

Commercial Property – Casualty Market Survey 2nd Quarter 2014 Released: July 2014

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

1. On average, how have premium rates changed over the last three months (April 1-June 30, 2014) 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%	0%	8%	59%	33%	0%	0%	0%	0%	0%
Medium (\$25K – \$100K)	0%	0%	0%	17%	41%	42%	0%	0%	0%	0%	0%
Large (>\$100K)	0%	0%	8%	17%	50%	25%	0%	0%	0%	0%	0%

2. How much have premium rates changed over the last three months (April 1-June 30, 2014) 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%	0%	0%	8%	84%	8%	0%	0%	0%	0%	0%
Commercial Auto	0%	0%	0%	0%	42%	50%	8%	0%	0%	0%	0%
Commercial Property	0%	0%	8%	17%	50%	25%	0%	0%	0%	0%	0%
Construction Risks	0%	0%	0%	8%	58%	17%	0%	0%	0%	0%	17%
D & O	0%	0%	0%	8%	34%	42%	8%	0%	0%	0%	8%
Flood Insurance	0%	0%	0%	0%	50%	8%	0%	0%	0%	0%	42%
Employment Practices	0%	0%	0%	8%	34%	17%	25%	8%	0%	0%	8%
General Liability	0%	0%	0%	17%	58%	25%	0%	0%	0%	0%	0%
Marine	0%	0%	0%	17%	58%	0%	0%	0%	0%	0%	25%
Medical Malpractice	0%	0%	0%	17%	33%	0%	0%	0%	0%	0%	50%
Surety Bonds	0%	0%	0%	8%	34%	25%	0%	0%	0%	0%	33%
Terrorism	0%	0%	0%	0%	42%	0%	0%	0%	0%	0%	58%
Umbrella	0%	0%	0%	17%	41%	42%	0%	0%	0%	0%	0%
Workers' Compensation	0%	0%	0%	8%	42%	42%	0%	8%	0%	0%	0%
Broker E&O	0%	0%	0%	17%	33%	17%	8%	0%	0%	0%	25%

Commercial Property – Casualty Market Survey 2nd Quarter 2014 Released: July 2014

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 three months (April 1-June 30, 2014) 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%	0%	0%	45%	44%	0%	11%	0%	0%	0%
Medium (\$25K – \$100K)	0%	0%	0%	11%	34%	44%	0%	11%	0%	0%	0%
Large (>\$100K)	0%	0%	0%	11%	34%	33%	11%	0%	0%	0%	11%

2. How much have premium rates changed over the last three months (April 1-June 30, 2014) 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%	0%	0%	0%	67%	22%	0%	0%	0%	0%	11%
Commercial Auto	0%	0%	0%	0%	56%	33%	0%	0%	0%	0%	11%
Commercial Property	0%	0%	0%	0%	67%	22%	0%	0%	0%	0%	11%
Construction Risks	0%	0%	0%	11%	56%	11%	0%	0%	0%	0%	22%
D & O	0%	0%	0%	0%	12%	44%	22%	0%	0%	0%	22%
Flood Insurance	0%	0%	0%	0%	67%	11%	0%	0%	11%	0%	11%
Employment Practices	0%	0%	0%	11%	23%	22%	33%	0%	0%	0%	11%
General Liability	0%	0%	0%	13%	24%	50%	0%	0%	0%	0%	13%
Marine	0%	0%	0%	11%	34%	22%	0%	0%	0%	0%	33%
Medical Malpractice	0%	0%	0%	0%	23%	22%	11%	0%	0%	0%	44%
Surety Bonds	0%	0%	0%	0%	44%	0%	0%	0%	0%	0%	56%
Terrorism	0%	0%	0%	0%	44%	0%	0%	0%	0%	0%	56%
Umbrella	0%	0%	0%	11%	45%	33%	0%	0%	0%	0%	11%
Workers' Compensation	0%	0%	0%	11%	34%	22%	22%	0%	11%	0%	0%
Broker E&O	0%	0%	0%	0%	0%	33%	11%	0%	0%	0%	56%