


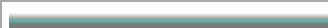













2009 NAPSLO Marketplace Survey



Total Respondents: 178	
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What type of NAPSLO member do you represent?	Number of Responses	Response Percentage
Broker/Agent 	141	79%
Carrier 	32	18%
Syndicate	0	0%
Reinsurer	0	0%
London Broker 	5	3%
Total Respondents	178	
Number of respondents who did not answer	0	

What is your position?	Number of Responses	Response Percentage
Owner/Principal 	90	51%
Underwriter 	16	9%
Broker 	16	9%
Manager/Director 	46	26%
Others 	10	6%
Total Respondents	178	
Number of respondents who did not answer	0	





1. When you reflect on the OVERALL availability of specialty insurance coverage so far in 2009, describe what have you experienced in 2009 relative to the first quarter of 2008? Please indicate the category that most closely matches your overall experience:	Number of Responses	Response Percentage
Declining Capacity 	21	12%
No Change 	86	48%
Expanding Capacity 	68	38%
Not Applicable 	3	2%
Total Respondents	178	
Number of respondents who did not answer	0	

2. When you are negotiating terms on specialty insurance coverage, what limitations (if any) on coverage availability have you experienced in 2009 relative to the first quarter of 2008? Please indicate the category that most closely matches your overall experience:	Number of Responses	Response Percentage
Tightening of Terms 	9	5%
Tightening Slightly 	31	17%
About the Same 	79	44%

Loosening of Terms		56	31%
Not Applicable		3	2%
Total Respondents		178	
Number of respondents who did not answer		0	

3. For each of the coverage categories below, please indicate what best reflects your experience on pricing in the last 30-60 days. If you feel unqualified to respond please indicate that this is NA - Not Applicable to your office.

	Pricing Decline >10%	Pricing Decline <10%	Pricing Flat	Pricing Increase of <10%	Pricing Increase of >10%	NA	Total
Property:	30	35	66	14	4	29	178
Cat Exposed Property	9	15	35	33	23	63	178
Casualty	51	55	48	5	1	18	178
Professional Liability	12	33	64	5	1	63	178
Directors & Officers - Private	9	10	50	9	1	99	178
Directors & Officers - Public	5	7	31	16	5	114	178
Healthcare & Medical Malpractice	9	21	31	5	2	110	178
Excess and Umbrella	24	48	66	4	0	36	178
Environmental	15	23	57	1	0	82	178
Transportation	11	35	42	4	2	84	178
Total Respondents							178
Number of respondents who did not answer							0

4. In your own experience what is OVERALL submission activity now versus 12 months ago? Would you say overall submission activity is:	Number of Responses	Response Percentage	
Declining		41	23%
About the Same		40	22%
Increasing Slightly		57	32%
Increasing Consistently		40	22%
Not Applicable		0	0%
Total Respondents		178	
Number of respondents who did not answer		0	

5. In which coverage area have you seen the greatest increase in submission activity in 2009?	Total
Total Responses:	178
Respondents who did not answer:	0

6. When you consider your own overall experience, how do account retention levels in 2009 compare to the same time frame in 2008 for each of these risk areas?

	Declining	About the Same	Increasing Slightly	Increasing Consistently	Not Applicable	Total
Property	55	67	24	4	28	178
Cat Exposed Property	28	55	19	9	67	178
Casualty	77	60	23	0	18	178
Professional Liability	17	74	17	3	67	178
Directors & Officers - Private	8	58	10	3	99	178
Directors & Officers - Public	6	48	8	3	113	178
Healthcare & Medical Malpractice	10	49	7	4	108	178
Excess and Umbrella	42	73	25	2	36	178
Environmental	14	60	17	2	85	178
Transportation	36	39	17	1	85	178
Total Respondents						178
Number of respondents who did not answer						0

7. What factor or factors do you believe will have the potential to have the greatest impact on the availability and pricing of specialty lines in 2009?

Total Responses:

Respondents who did not answer:

Total

178

0