

PIANY HO Surveys Comparison

Updated 11/7/2007

| | Nassau | Suffolk | NYC | Westchester | Total | Average |
|---|--------|---------|-----|-------------|-------|---------|
| Agencies responding | | | | | | |
| Feb. '06 | 18 | 16 | 23 | 9 | 66 | |
| June '06 | 18 | 24 | 19 | 9 | 70 | |
| June '07 | 22 | 38 | 24 | 6 | 90 | |
| Availability score* | | | | | | |
| Feb. '06 | 3.7 | 4.0 | 3.6 | 3.1 | | 3.6 |
| June '06 | 4.1 | 4.1 | 4.2 | 4.2 | | 4.2 |
| June '07 | 4.2 | 4.0 | 3.8 | 3.7 | | 3.9 |
| *1 to 5 scale, higher score-harder to place | | | | | | |
| Average no.-agent's cos. writing new HO bus. | | | | | | |
| Feb. '06 | 3.3 | 2.9 | 3.5 | 5.1 | | 3.7 |
| June '06 | 3.8 | 3.5 | 3.1 | 4.6 | | 3.8 |
| June '07 | 3.7 | 2.5 | 4.1 | 3.5 | | 3.2 |
| (Compared to last yr.) | | | | | | |
| HO markets are: | | | | | | |
| more competitive | | | | | | |
| Feb. '06 | 17% | 19% | 30% | 44% | | 26% |
| June '06 | 12% | 10% | 7% | 0% | | 9% |
| June '07 | 5% | 8% | 17% | 0% | | 9% |
| less competitive | | | | | | |
| Feb. '06 | 44% | 56% | 57% | 11% | | 47% |
| June '06 | 41% | 62% | 71% | 33% | | 55% |
| June '07 | 77% | 54% | 29% | 83% | | 54% |
| HO markets are: | | | | | | |
| more numerous | | | | | | |
| Feb.'06 | 11% | 6% | 9% | 22% | | 11% |
| June '06 | 6% | 5% | 14% | 0% | | 7% |
| June '07 | 5% | 3% | 25% | 0% | | 9% |
| less numerous | | | | | | |
| Feb.'06 | 44% | 63% | 35% | 22% | | 42% |
| June '06 | 76% | 67% | 50% | 100% | | 69% |
| June '07 | 77% | 89% | 50% | 50% | | 72% |
| Can place coastal HO w/ regular cos.: | | | | | | |
| always/almost always | | | | | | |
| Feb.'06 | 6% | 0% | 0% | 10% | | 3% |
| June '06 | 6% | 5% | 23% | 20% | | 11% |
| June '07 | 0% | 8% | 4% | 0% | | 5% |
| usually | | | | | | |
| Feb.'06 | 6% | 13% | 14% | 10% | | 11% |
| June '06 | 12% | 9% | 15% | 0% | | 11% |
| June '07 | 0% | 0% | 4% | 17% | | 2% |
| sometimes | | | | | | |
| Feb. '06 | 61% | 33% | 59% | 70% | | 55% |
| June '06 | 41% | 27% | 46% | 60% | | 39% |
| June '07 | 45% | 43% | 42% | 67% | | 44% |

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| | Nassau | Suffolk | NYC | Westchester | Total | Average |
|--|--------|---------|-----|-------------|-------|---------|
| never | | | | | | |
| Feb. '06 | 28% | 53% | 27% | 10% | | 31% |
| June '06 | 41% | 59% | 15% | 20% | | 40% |
| June '07 | 55% | 49% | 33% | 17% | | 43% |
| New HO 'close to water': | | | | | | |
| Ever use NYPIUA? | | | | | | |
| No | | | | | | |
| Feb.'06 | 67% | 38% | 57% | 78% | | 59% |
| June '06 | 41% | 45% | 71% | 67% | | 52% |
| June '07 | 52% | 47% | 58% | 33% | | 49% |
| Yes | | | | | | |
| Feb.'06 | 33% | 62% | 43% | 22% | | 41% |
| June '06 | 59% | 55% | 29% | 33% | | 47% |
| June '07 | 48% | 53% | 42% | 66% | | 51% |
| Ever use E/S lines? | | | | | | |
| No | | | | | | |
| Feb.'06 | 24% | 27% | 52% | 56% | | 39% |
| June '06 | 41% | 29% | 29% | 33% | | 33% |
| June '07 | 14% | 18% | 38% | 33% | | 24% |
| Yes | | | | | | |
| Feb.'06 | 76% | 73% | 48% | 44% | | 61% |
| June '06 | 59% | 71% | 71% | 67% | | 67% |
| June '07 | 86% | 82% | 63% | 66% | | 76% |
| Ever use CMAP? | | | | | | |
| No | | | | | | |
| June '07 | 86% | 86% | 87% | 100% | | 88% |
| Yes | | | | | | |
| June '07 | 14% | 14% | 13% | 0% | | 12% |
| Asked in June ONLY: | | | | | | |
| (Percent saying yes) | | | | | | |
| Have you experienced* | | | | | | |
| by any company: | | | | | | |
| no new business | | | | | | |
| June '06 | 29% | 76% | 21% | 66% | | 57% |
| June '07 | 77% | 92% | 33% | 50% | | 69% |
| more nonrenewals | | | | | | |
| June '06 | 18% | 33% | 7% | 50% | | 24% |
| June '07 | 68% | 68% | 29% | 66% | | 57% |
| stricter guidelines - distance to water | | | | | | |
| June '06 | 65% | 86% | 57% | 66% | | 71% |
| June '07 | 95% | 76% | 88% | 83% | | 84% |
| more/larger wind deductibles | | | | | | |
| June '06 | 41% | 62% | 36% | 0% | | 43% |
| June '07 | 55% | 63% | 58% | 66% | | 59% |

*Asked in June '06—"Since Jan. 1, 2006"; Asked in June '07—"in the past year"