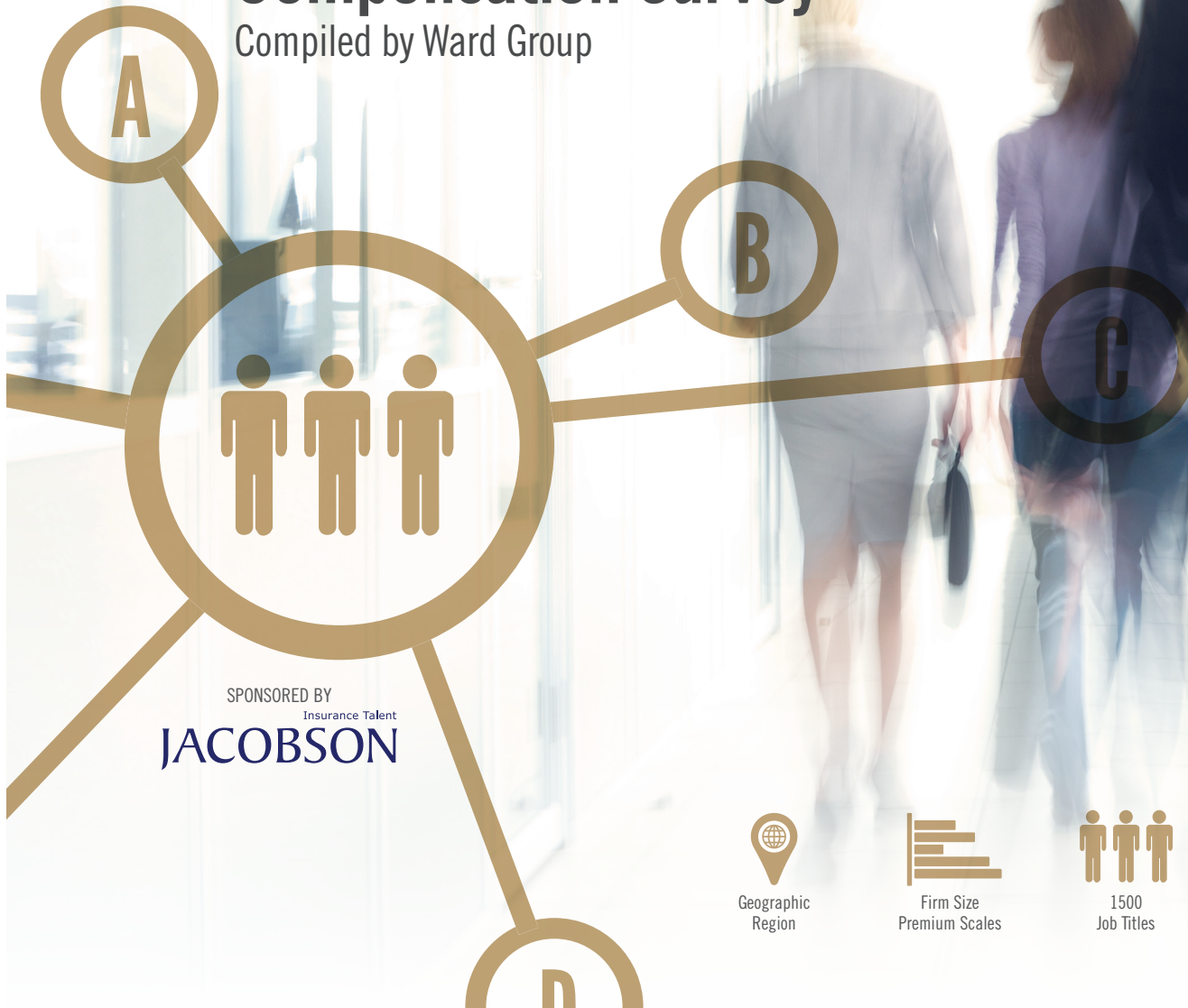


2015 NAMIC Property/Casualty Compensation Survey

Compiled by Ward Group

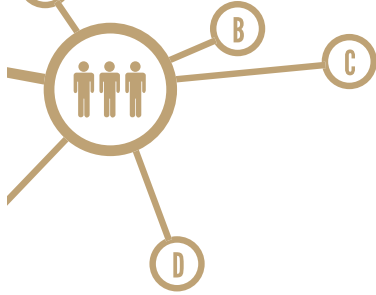


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A 2015 NAMIC Property/Casualty Compensation Survey



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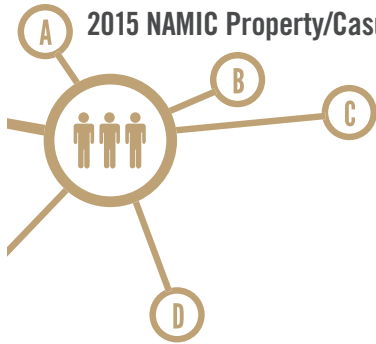
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The industry knowledge and operational benchmarks of Ward Group, the compensation experience of McLagan, and the broader advisory expertise of Aon Hewitt are a powerful combination for developing fact-based solutions for insurance companies. For more information, visit www.wardinc.com.



2015 NAMIC Property/Casualty Compensation Survey

NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES



We are more than 1,300 property/casualty insurance companies serving more than 135 million auto, home and business policyholders, with \$208 billion in premiums accounting for 48 percent of the automobile/homeowners market and 33 percent of the business insurance market.

We are the largest and most diverse property/casualty trade association in the country, with regional and local mutual insurance companies found on main streets across America joining many of the country's largest national insurers who also call NAMIC their home. More than 200,000 people are employed by NAMIC members.

Through our advocacy programs we promote public policy solutions that benefit NAMIC companies and the consumers we serve. Our educational programs enable us to become better leaders in our companies and the insurance industry for the benefit of our policyholders.

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NAMIC HEADQUARTERS
3601 Vincennes Road
Indianapolis, IN 46268
(317) 875-5250

NAMIC WASHINGTON OFFICE
122 C Street, N.W.
Washington, D.C. 20001
(202) 628-1558

www.NAMIC.org

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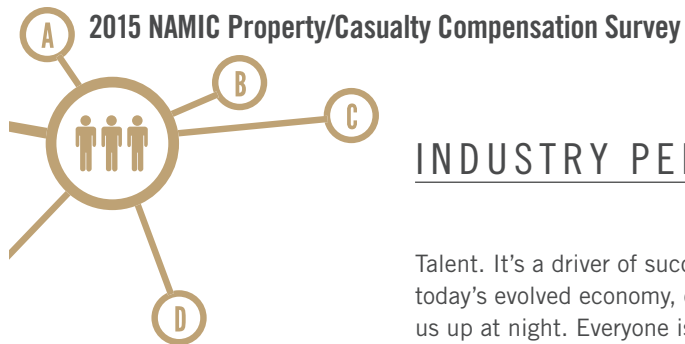
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INDUSTRY PERSPECTIVE

Talent. It's a driver of success, a competitive differentiator and, in today's evolved economy, our primary currency. It's also what keeps us up at night. Everyone is talking about it: the mass exodus of baby boomers, the immense skills gap, the industry's inability to attract young talent, the growing popularity of job-hopping—known today as job shifting.

The insurance industry has been through a whirlwind of changes—from a digital revolution, the pervasion of social media, the onset of disrupters such as driverless cars and drones, and the growing importance of analytics to the emergence of threats, including cyber risk and health epidemics. Only one thing is certain. **We stand amid a transformed economy, workplace and workforce.**

Today's insurance professionals are older and more tenured than their counterparts in the greater U.S. economy. In a world where someone is turning 65 every eight seconds, the industry faces a mass exodus of experienced professionals and a growing skills gap.¹ Organizations are turning to their dynamic and innovative Gen X employees in order to fill the void at the top; and, fortunately, this oft-overlooked group of professionals is prepared to take the reins.

However, with less than 27 percent of the industry under the age of 35, insurers are struggling to fill the growing talent gap with their current bench of employees. The industry **needs an infusion of talented professionals to offset the skills gap at all organizational levels.** While the entrepreneurial and high-impact Millennial generation is the logical solution for emerging talent needs, the industry's current efforts to attract and retain these young professionals are falling short. Additionally, we continually lose the war for talent when paired against seemingly more attractive industries like finance, technology and healthcare.

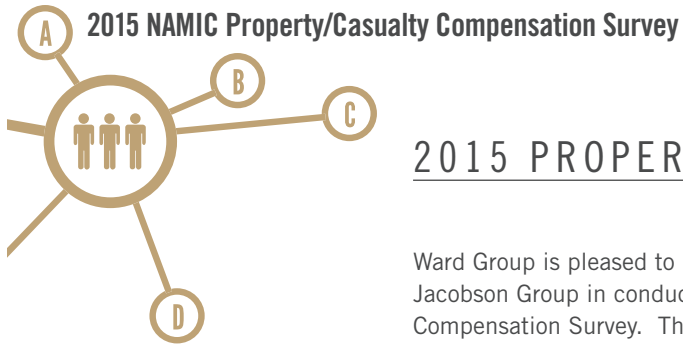
The talent landscape undoubtedly looks like something we have never seen before; and, as an industry, we must leverage this new labor paradigm to ensure continued success. We must take a hard look at our talent strategies and **be prepared to make the changes necessary to become an industry of choice.** Compensation is a natural place to start, recognizing, of course, that it is more than monetary. Employee benefits—including paid sabbaticals, flexible scheduling, incentive programs and company culture—are becoming more and more important as a way to add value to a compensation package and to differentiate from the competition both inside and outside the industry.

The Jacobson Group is honored to again sponsor the 2015 NAMIC P&C Compensation Survey. This survey provides a robust view and a deep lens into compensation best practices and strategies. It offers a pivot point from which we can build a framework of perquisites, benefits and bonuses that enrich a total compensation package for a competitive and real-world strategy. As an industry, it is imperative that **we evolve our thinking, methodology and practices around compensation and the importance it plays in the new economy.** Expectations are increasing nationwide, and we must not fall behind.

Engagement and retention should be the priority. We must be attuned to the holistic issues that are driving engagement—from compensation and work/life balance to authentic leadership and technology needs. These hot-button items should be weaved into the human capital conversation. **The face of the workforce is changing and so must the face of the industry** in order to attract and retain the talented individuals needed to drive continued success.

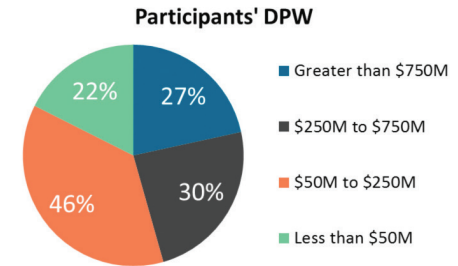
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1. Senior boom begins amid economic bust (2010). USA Today. http://usatoday30.usatoday.com/news/nation/2010-11-14-baby-boomers-turn-65_N.htm.



2015 PROPERTY/CASUALTY COMPENSATION SURVEY

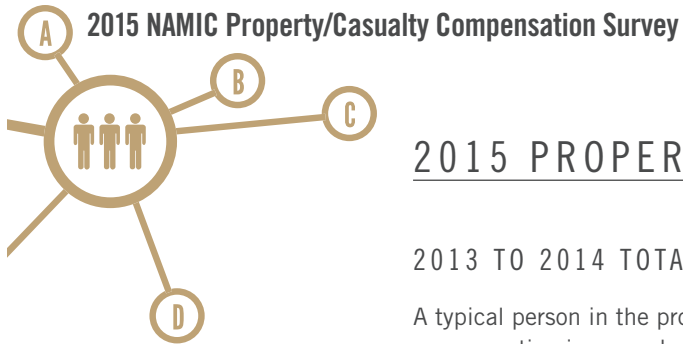
Ward Group is pleased to be partnering with NAMIC and The Jacobson Group in conducting this year's Property/Casualty Compensation Survey. The survey is comprehensive in scope covering the majority of roles within a carrier. Overall, 127 carriers participated in this year's survey, reporting pay data for over 60,000 employees. The participants spanned a wide scale range and included both mutual and stock companies. Given the robust participation, we were able to deliver results that provide a thorough perspective on pay.



BROAD MARKET TRENDS

2014 marks the second year in a row of strong performance in the Property/Casualty business. Industry combined ratio performance was the lowest since the beginning of the financial crisis in 2008. In addition, both surplus and invested assets have increased over the past year. Return on equity has remained relatively consistent, but has shown a downward trend toward the end of the year. Similar to last year, expense management poses one of the greater challenges to the industry as it becomes more and more important to reduce costs.

Given the relatively improved business environment, it is not surprising that pay increased in our survey data on a constant incumbent basis. When focusing on data from companies that participated in the survey for the past two years, all but a few saw constant incumbent total pay increase, with the typical company having a total compensation advance of about 5%. Additionally, typical salary expense increased at a 3.4% rate. The following pages present graphs that illustrate statistics on constant incumbent pay movement for both select functions and job levels.



2015 PROPERTY/CASUALTY COMPENSATION SURVEY

2013 TO 2014 TOTAL COMPENSATION MOVEMENT

A typical person in the property/casualty industry had their total compensation increase by 4% from 2013 to 2014. For individuals in most functions, pay movement percentage-wise ranged from the very low single digits to the low teens, with a typical advance of 4% to 5%. An exception to this trend was for Top Management, where the median pay increase was 6% (and high quartile pay increase was 18%). When examining pay movement on a job level basis, pay movement variation was most pronounced for both senior management and entry level employees.

2014 TO 2015 SALARY MOVEMENT

In recent years, a pattern in the P/C industry, as well as throughout the financial services industry, has emerged with companies increasing salary expense each year at a rate of about 3%. 2014 was no exception to this pattern.

While in some years since the economic downturn, carriers increased salaries for all but top executives, that pattern did not happen in 2014 (i.e., similar to other functions median salary movement for Top Management roles was +3%).

2014 Competitive Total Compensation Select Roles - All Specializations			
Position	LowQ	Median	HighQ
CEO	\$358.3	\$515.4	\$1,118.9
Sr. Underwriter	79.7	94.6	110.3
Sr. Actuary Track	89.7	101.3	126.6
Sr. Claims Adjuster	64.5	73.6	86.2

YEAR-END OUTLOOK

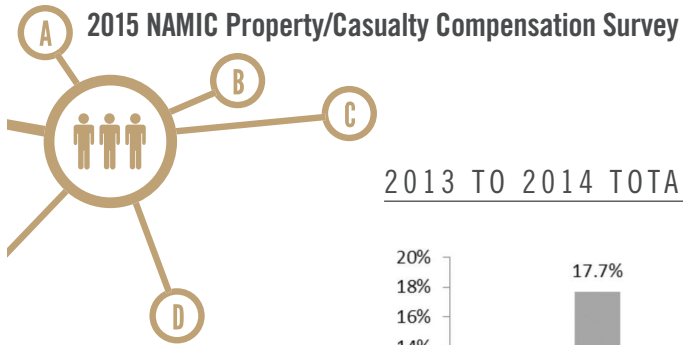
Recently, we polled 37 P/C companies to gauge expectations on year-end business results and compensation planning.

Direct Written Premium: In contrast to last year, most companies (47%) see their direct written premium changing +/- 5% for 2015. Our 2014 polling showed 49% of respondents expected an increase of 5-10%. Only two respondents reported a decrease of more than 5% with six forecasting a significant increase of more than 10%.

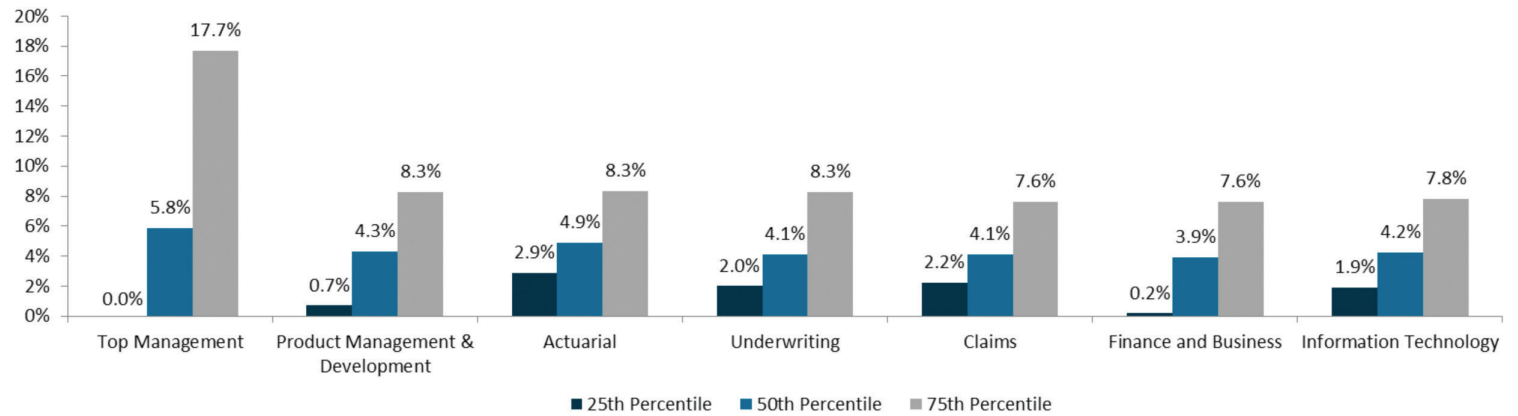
Headcount: Most carriers do not foresee notable head count growth. Overall, responses ranged from flat to an increase of 5% at the low and high quartiles, with the typical company expecting a 1% headcount advance.

Incentives: The majority of respondents (65%) expect no change in their incentive pool. A select few anticipate meaningful increases ranging as high as a 15%.

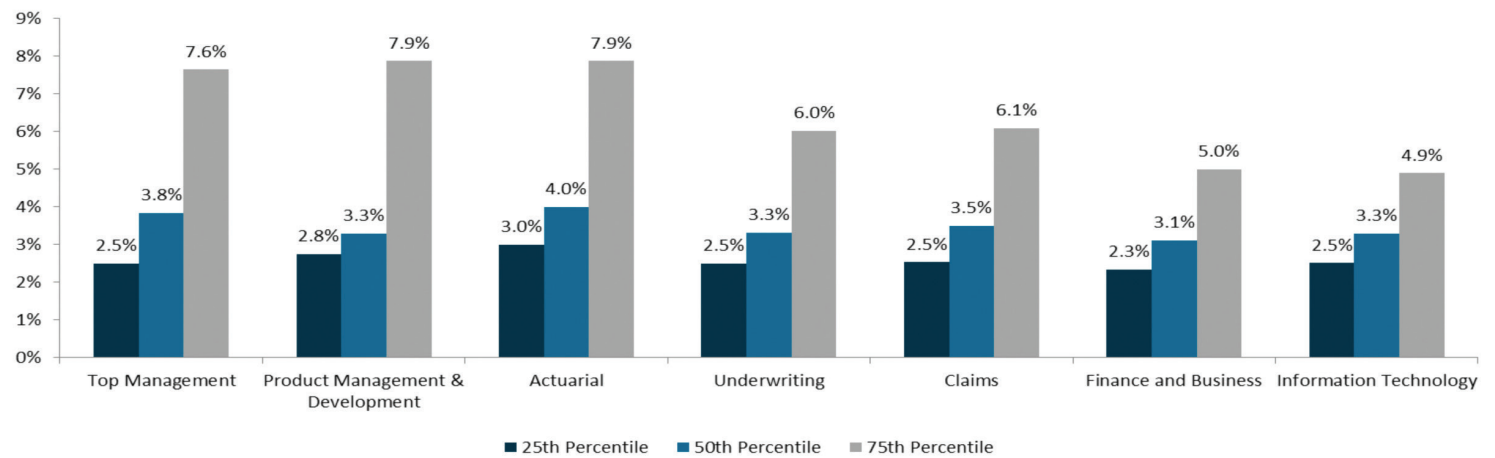
2015 Salary Adjustments: For both high and low earners, the market estimates a 3% increase across the board. This year's salary adjustments have an especially tight range of 3.0% to 3.1% for 25th and 75th percentiles respectively. Earners above \$150k, as a subset, have the highest potential of increase with the 75th percentile seeing an increase of 3.8%.

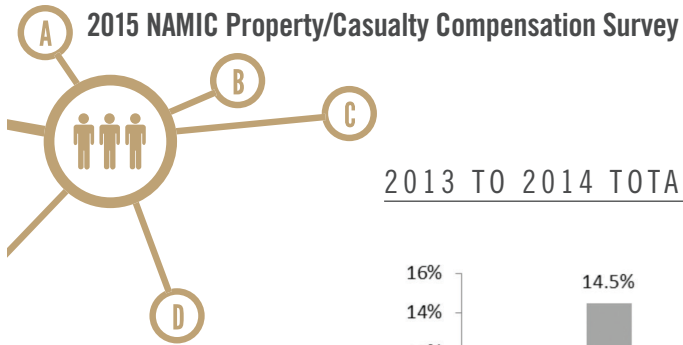


2013 TO 2014 TOTAL COMPENSATION MOVEMENT STATISTICS—CONSTANT INCUMBENTS BY FUNCTION

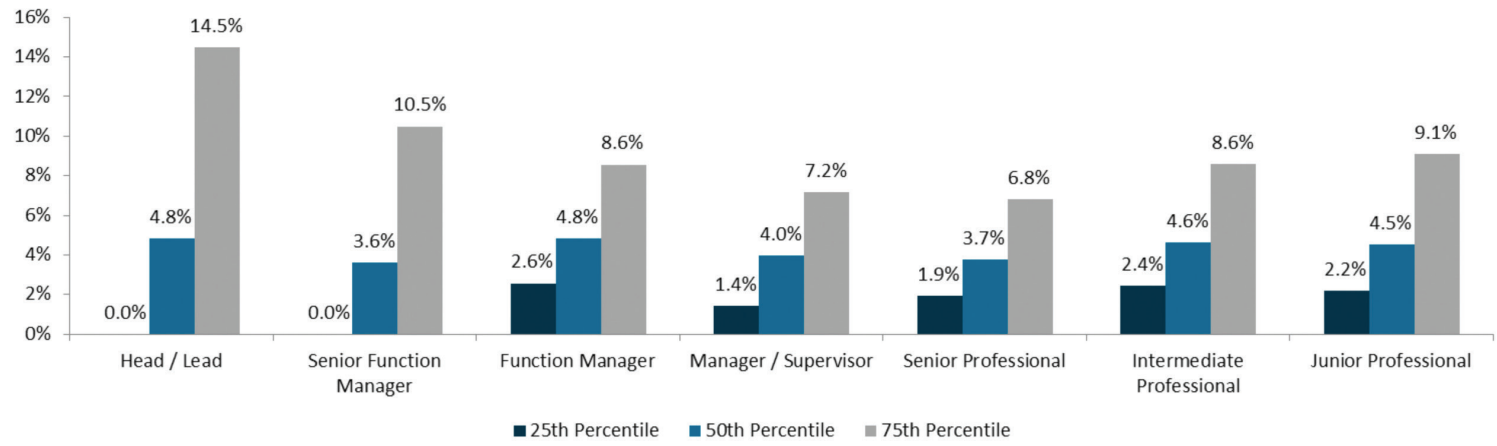


2014 TO 2015 SALARY MOVEMENT STATISTICS—CONSTANT INCUMBENTS BY FUNCTION

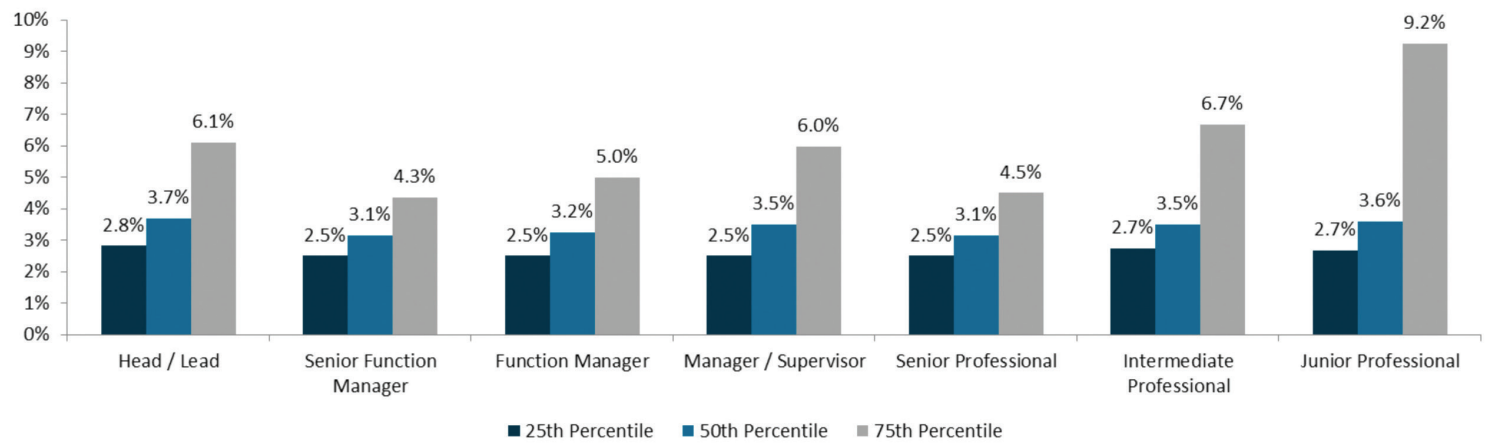


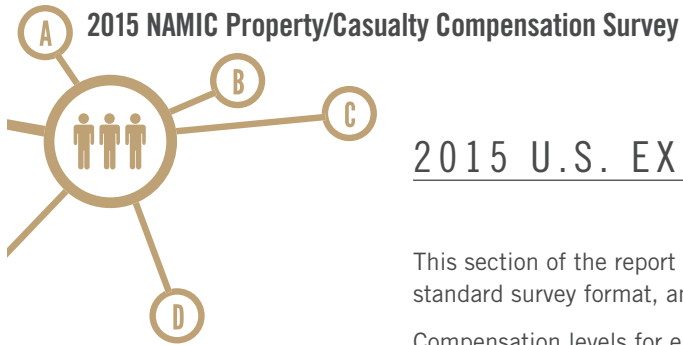


2013 TO 2014 TOTAL COMPENSATION MOVEMENT STATISTICS—CONSTANT INCUMBENTS BY LEVEL



2014 TO 2015 SALARY MOVEMENT STATISTICS—CONSTANT INCUMBENTS BY LEVEL



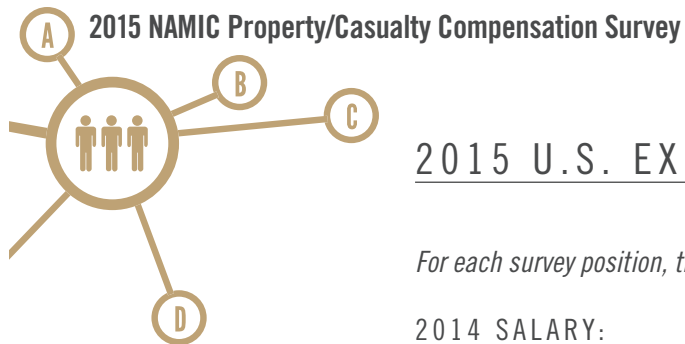


2015 U.S. EXPLANATION OF SURVEY FORMAT

This section of the report describes the survey's data elements, standard survey format, and summary statistics.

Compensation levels for each of the positions covered by this year's survey are summarized on exhibits presenting separate data on salaries, bonuses, total cash incentives, total cash compensation, long-term/deferred awards, and total compensation. Salary levels shown are annual salary rates paid during 2014 and 2015. Bonus/commission levels shown are those that were earned for fiscal year 2014 performance (regardless of whether they were paid in 2014 or in early 2015). 2014 bonus amounts that were mandatorily deferred are included in long-term or deferred awards. Total compensation levels represent the total of 2014 salary, 2014 performance year cash bonus/commission, cash performance fees, and long-term or deferred awards granted for 2014 performance. Summary statistics for each element of pay are calculated independently; (i.e., they are not necessarily paid by the same organization and when added together typically will not equal total compensation).

Exhibit 1 on pages 14 and 15 contains a sample of a survey results page. Each survey results page in the report covers a single survey position, a combination of specializations at one position level, or a composite of two position levels. For some surveys, specializations for a position level are shown on a summary page covering 2015 salary, 2014 total cash and 2014 total compensation levels.



2015 U.S. EXPLANATION OF SURVEY FORMAT

For each survey position, the following data are shown:

2014 SALARY:

Annual salary rate as of July 1, 2014.

2014 CASH BONUS:

Cash bonus (excluding mandatory deferrals) earned for 2014 performance, whether paid in 2014 or early 2015. Statistics include all individuals eligible for a bonus, whether or not they actually received a bonus for 2014 performance. Statistics on bonus levels exclude individuals who were ineligible for a bonus.

2014 TARGET BONUS % OF 2014 SALARY:

The target cash incentives for the 2014 performance year expressed as a percentage of 2014 annual salary.

2014 TOTAL CASH INCENTIVES:

Sum of cash bonus, commissions, and cash performance fees.

2014 TOTAL CASH:

The calculated summation of the following data elements where applicable: 2014 Salary, 2014 Cash Bonus/Commissions, and 2014 Cash Performance Fees.

2014 LONG-TERM OR DEFERRED AWARDS:

Long-term or deferred awards related to 2014 performance, whether awarded in 2014 or early 2015.

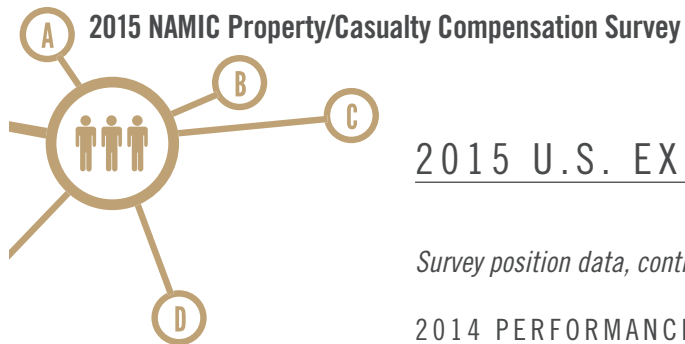
Statistics only include individuals who received an award and exclude staff who did not receive an award (whether eligible or not). Long-term/deferred award amounts include the following:

Deferred Cash: The amount of 2014 cash incentive which was mandatorily deferred, not the amount of previously deferred cash paid out in 2014. Any voluntary deferrals are included in 2014 Cash Bonus.

Restricted Stock/Restricted Units: The number of shares/units awarded for 2014 performance, multiplied by the price per share on the date of grant. The award amount is not revised based on any stock purchase discounts, expected future values, or due to any restrictions (e.g., vesting) that may exist.

Options/SARs: The number of options/SARs awarded for 2014 performance, multiplied by the strike price, divided by four. For purposes of the basic survey, we have established this modified valuation approach, recognizing that other valuation approaches would yield a somewhat different answer. The 25% valuation closely approximates the current average Black-Scholes options values of a broad range of our clients. We review this ratio periodically and modify it as warranted. For some companies with a significantly different internal options valuation approach (typically as a result of different terms and conditions), we have utilized the organization's employee communicated valuation. The impact of this difference in options valuation approach on total compensation is typically less than 1%, although, may be more for management positions.

Other Awards at Face Value: Any other applicable award (e.g., phantom stock, performance units) awarded for 2014 performance. The amount has not been revised based on expected future value or due to any restrictions (e.g., vesting) that may exist.



2015 U.S. EXPLANATION OF SURVEY FORMAT

Survey position data, continued:

2014 PERFORMANCE VESTED AWARDS (MANDATORY DEFERRAL):

The communicated value of 2014 mandatory deferred award grants made in the form of cash, restricted shares, options or other vehicles for which vesting is linked to the achievement of specified financial and/or strategic performance conditions. Only includes grants that are subject to full or partial forfeiture if specified performance conditions are not achieved.

2014 PERFORMANCE VESTED AWARDS (ADD-ON LTIP):

Expected value at the time of grant of any 2014 'add-on' long-term incentive plan grants (i.e., in addition to any mandatory deferral of annual bonus) made in the form of cash, restricted shares/units, options or other vehicles for which vesting is linked to the achievement of specified financial and/or strategic performance conditions. Values reported are the value the company expected (at the date of grant) an award-recipient might receive, on the balance of probabilities, after taking into account the performance conditions that apply to the award.

2014 TOTAL INCENTIVES:

Sum of cash bonus, commissions, and cash performance fees plus long-term or deferred awards related to 2014 performance, whether awarded in 2014 or early 2015.

2014 TOTAL COMPENSATION:

Sum of 2014 salary, cash bonus, commissions, cash performance fees, overtime, and long-term/deferred awards, as defined earlier.

2015 SALARY:

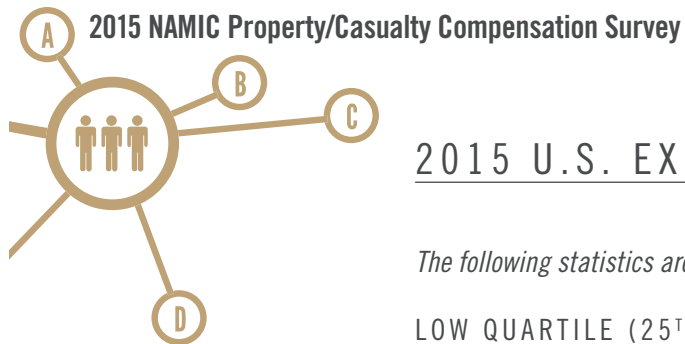
Annual salary rate as of the most recent salary review.

2015 TARGET BONUS % OF 2015 SALARY:

The target cash incentives for the 2015 performance year expressed as a percentage of 2015 annual salary.

2015 TARGET TOTAL CASH:

Target total cash (base salary plus target cash bonus) set for 2015. Statistics on target total cash levels exclude individuals who do not have target cash bonus awards.



2015 U.S. EXPLANATION OF SURVEY FORMAT

The following statistics are incumbent weighted:

LOW QUARTILE (25TH%):

Amount above which 75% of all individuals in a position are paid.

MEDIAN (50TH%):

Amount above which 50% of all individuals in a position are paid. In the distribution shown on the lower part of the exhibit, the median represents the amount which evenly divides the number of individuals paid above and below the amount.

HIGH QUARTILE (75TH%):

Amount above which 25% of all individuals in a position are paid.

TOP DECILE (90TH%):

Amount above which 10% of all individuals in a position are paid.

AVERAGE:

The average of all individuals' pay as reported by participating organizations. For cash bonus data, this is an average of those individuals who were eligible to receive a bonus even if they did not receive a bonus. Consequently, the average salary and average cash bonus do not always equal the average total cash compensation. The average cash bonus for all individuals at a position level (regardless of whether or not they were eligible for a bonus or received a bonus) can be calculated by subtracting the average salary from the average total cash compensation.

The following statistics are company weighted:

MEDIAN OF MEDIANS:

The median of all organizations' median pay level. First, the median for each organization is calculated. Then the median of these amounts is calculated.

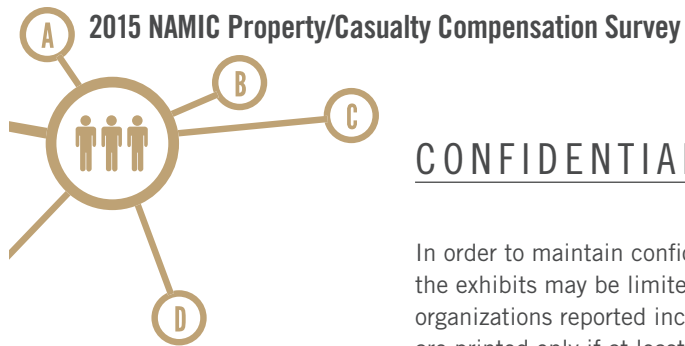
3RD HIGHEST MEDIAN:

The third highest paying company's median.

RANK OF FIRM'S MEDIAN:

The rank of an individual organization's median versus other organizations' medians. The number of organizations reporting data is shown under the same heading. For example, 5 of 15 means that fifteen organizations reported data (including your organization), and your organization's median is the fifth highest among the participants' medians (i.e., four companies pay more, ten companies pay less). A "T" shown to the right of the number of organizations reported stands for "tie" and indicates that two or more participants have the same median pay and share the same rank.

The lower part of Exhibit 1 on page 14 shows the distribution of individual incumbent's compensation at various breakpoints. Typically, the elements shown in the distribution are: 2014 total cash compensation, 2014 total compensation, and 2015 salary rates. The distribution also indicates the range where the median compensation amount is located. The total number of individuals included in the position is shown at the bottom of the distribution.



CONFIDENTIALITY OF DATA

In order to maintain confidentiality, the amount of data printed in the exhibits may be limited. No data are shown if less than four organizations reported incumbents. Third highest median statistics are printed only if at least six or more organizations reported data. Low quartile and high quartile data are shown only if nine or more individuals are reported. The 90th percentile is shown if twenty five or more incumbents are reported. Pay distributions are presented only if nine or more individuals are reported for a position.

If the highest-paid individual in the position was paid at least 25% more than the second highest-paid individual, the distribution of results does not show the range of the highest-paid individual. Rather, there is a plus (+) shown after the range of the second highest-paid individuals.

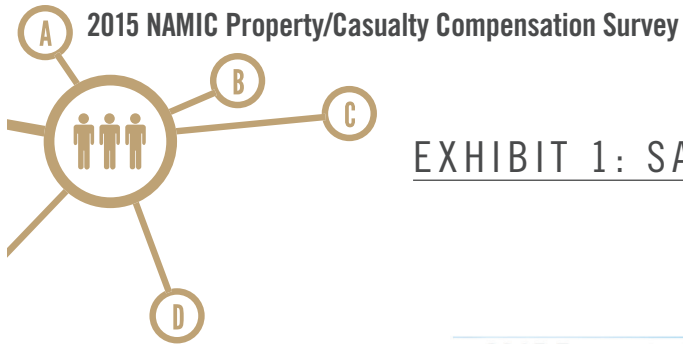


EXHIBIT 1: SAMPLE SURVEY RESULTS (PAGE 1)

2015 Property & Casualty Insurance - US (PCU)

FUNCTION: BU Underwriting
 POSITION: 00DF Intermediate Professional Desk Underwriting All Business Lines Combined

GROUP: All Participants
 CURRENCY: U.S. Dollars (\$000's)
 MARKET DATA: Excludes your organization's data.

Firm data will appear here if data was submitted to the survey.

Numbers shown are the number of firms in the market with each data element for that job. When firm data is included, MEDIAN RANK will show your firm's median vs. medians of all organizations.

	MARKET DATA (\$000)								XYZ				Rank of Firm's Median
	Low Quartile (25%)	Median (50%)	High Quartile (75%)	Top Decile (90%)	Average	Median of Medians	3rd Highest Median	Low Quartile (25%)	Median (50%)	High Quartile (75%)	Average		
2014 Salary	43.5	49.2	58.4	68.4	52.3	51.8	72.9	50.8	55.4	60.7	55.2	37 of 104	
2014 Cash Bonus	1.8	3.7	6.0	8.3	4.2	3.0	8.4	2.3	2.6	3.0	2.5	47 of 82	
2014 Target Bonus % of 2014 Sal	4.0	5.7	9.5	10.0	6.6	7.0	15.0	10.0	10.0	9.0	9.0	7 of 35	
2014 Total Cash	46.0	52.6	62.8	73.3	55.8	54.2	78.5	51.9	58.2	63.5	57.6	38 of 104	
2014 LT/Deferred Awards													
2014 Total Incentives	1.8	3.7	6.0	8.4	4.2	3.0	8.4	2.3	2.6	3.0	2.5	47 of 82	
2014 Total Compensation	46.2	52.7	62.9	73.4	56.9	54.2	78.5	51.9	58.2	63.5	57.6	38 of 104	
2015 Salary	45.0	51.5	61.0	70.8	54.5	53.8	85.5	52.0	57.5	62.1	57.0	37 of 104	
2015 Target Bonus % of 2015 Sal	4.0	6.5	10.0	10.0	7.0	5.8	15.0	10.0	10.0	9.0	9.0	7 of 35	
2015 Target Total Cash	55.0	61.9	73.1	84.9	65.3	58.7	79.9	58.3	65.3	78.1	66.6	38 of 104	

2014 Total Cash			2014 Total Compensation			2015 Salary		
Range	Market	XYZ	Range	Market	XYZ	Range	Market	XYZ
150.0 & MORE	1		150.0 & MORE	1		150.0 & MORE	1	
125.0 - 149.9	3		125.0 - 149.9	3		125.0 - 149.9	2	
100.0 - 124.9	21		100.0 - 124.9	21		100.0 - 124.9	14	
90.0 - 99.9	22		90.0 - 99.9	23		90.0 - 99.9	19	
80.0 - 89.9	61		80.0 - 89.9	62		80.0 - 89.9	56	
70.0 - 79.9	152	3	70.0 - 79.9	156	3	70.0 - 79.9	125	2
60.0 - 69.9	352	18	60.0 - 69.9	349	18	60.0 - 69.9	322	21
50.0 - 59.9	552	15 Med	50.0 - 59.9	559	15 Med	50.0 - 59.9	583	19 Med
45.0 - 49.9	396	4	45.0 - 49.9	394	4	45.0 - 49.9	392	4
40.0 - 44.9	343	2	40.0 - 44.9	344	2	40.0 - 44.9	414	2
35.0 - 39.9	70		35.0 - 39.9	61		35.0 - 39.9	68	1
30.0 - 34.9	10		30.0 - 34.9	10		30.0 - 34.9	6	
29.0 - 29.9	1		29.0 - 29.9	1		29.0 - 29.9	1	
28.0 - 28.9	1		28.0 - 28.9	1		28.0 - 28.9		
27.0 - 27.9			27.0 - 27.9			27.0 - 27.9		
26.0 - 26.9			26.0 - 26.9			26.0 - 26.9		
25.0 - 25.9			25.0 - 25.9			25.0 - 25.9		
24.0 - 24.9			24.0 - 24.9			24.0 - 24.9		
23.0 - 23.9			23.0 - 23.9			23.0 - 23.9		
22.0 - 22.9			22.0 - 22.9			22.0 - 22.9		
21.0 - 21.9			21.0 - 21.9			21.0 - 21.9		
20.0 - 20.9			20.0 - 20.9			20.0 - 20.9		
19.9 & LESS			19.9 & LESS			19.9 & LESS		
Total Incumbents	1985	42	Total Incumbents	1985	42	Total Incumbents	2003	49

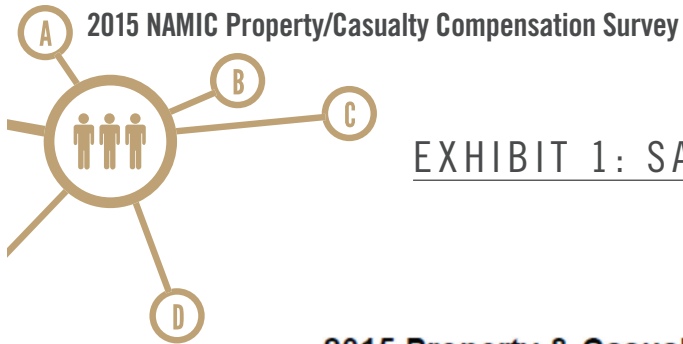
Data Analysis		Market
% Salary Increase:		
Median (50%)		2.8
Average		3.7
Bonus:		
% of Eligible Staff		82.6
% Elig Staff Receiving		94.7
Total Incentive % of Sal		
Median (50%)		7.1
Bonus as % of Salary:		
Median (50%)		7.1
Average		7.8

* Data includes following position(s):
 BU CLDF
 BU PCDF
 BU PLDF
 BU SPDF
 BU WCDF

The data analysis box includes calculations for the market (and firm, if applicable) on varying data elements.

The bottom-right corner shows all of the job codes included in the data for this page. If it is a roll-up, more than one job will be listed.





2015 NAMIC Property/Casualty Compensation Survey

EXHIBIT 1: SAMPLE SURVEY RESULTS (PAGE 2)

2015 Property & Casualty Insurance - US (PCU)

FUNCTION: BU Underwriting
 POSITION: 00DF Intermediate Professional
 Desk Underwriting
 All Business Lines Combined

GROUP: All Participants
 CURRENCY: U.S. Dollars (\$000's)
 MARKET DATA: Excludes your organization's data.

CLIENT: XYZ
 CODE: XYZ

All jobs included in the roll-up are listed here. The base job is always first.

BU Underwriting

- Intermediate Professional
- BU 00DF Desk Underwriting - All Lines
- BU CLDF Desk Underwriting - CL
- BU PCDF Desk Underwriting - P&C
- BU PLDF Desk Underwriting - PL
- BU SPDF Desk Underwriting - SP
- BU WCDF Desk Underwriting - WC

By Incumbent Region

- Northeast
- Middle Atlantic
- Southeast
- Midwest
- Southwest
- Mountain Pacific

Direct Written Premium

- Less than \$250 Million
- \$250 to \$750 Million
- Over \$750 Million

By Firm Type

- Stock
- Mutual

Scoped data (by region, direct written premium, and firm type) will be provided below.

	2014 Total Cash			XYZ	2014 Total Compensation				XYZ	2015 Salary			XYZ	MARKET
	MARKET				MARKET					MARKET				
	Low Quartile (25%)	Median (50%)	High Quartile (75%)		Low Quartile (25%)	Median (50%)	High Quartile (75%)	Median (50%)		Low Quartile (25%)	Median (50%)	High Quartile (75%)		
BU Underwriting														
Intermediate Professional														
BU 00DF Desk Underwriting - All Lines	46.0	52.6	62.8	58.2	46.2	52.7	62.9	58.2	45.0	51.5	61.0	57.5	103 / 1985	
BU CLDF Desk Underwriting - CL	47.5	55.0	65.5	62.6	47.5	55.0	65.7	62.6	46.5	54.0	64.0	61.0	46 / 773	
BU PCDF Desk Underwriting - P&C	44.5	50.0	58.7	-	44.7	50.0	59.1	-	44.4	50.1	55.8	-	35 / 542	
BU PLDF Desk Underwriting - PL	43.5	48.7	55.0	53.0	43.7	48.8	55.0	53.0	42.8	47.1	52.7	53.0	46 / 421	
BU SPDF Desk Underwriting - SP	51.0	60.0	69.2	-	51.0	60.0	69.2	-	49.6	59.4	67.4	-	12 / 144	
BU WCDF Desk Underwriting - WC	56.4	62.7	72.3	-	56.4	62.7	72.3	-	53.3	61.9	69.3	-	15 / 105	
By Incumbent Region														
Northeast	47.0	54.3	66.6	55.5	47.4	54.4	66.6	55.5	48.4	53.0	63.4	56.0	25 / 192	
Middle Atlantic	51.9	61.9	71.6	61.4	51.9	61.9	72.5	61.4	52.3	60.1	69.7	60.4	29 / 200	
Southeast	45.7	51.9	60.8	-	45.8	51.9	60.8	-	44.5	50.7	58.0	-	21 / 268	
Midwest	44.6	50.3	59.8	57.6	44.6	50.3	59.8	57.6	43.5	48.6	57.5	57.2	52 / 647	
Southwest	46.5	50.9	60.5	-	47.9	52.1	61.5	-	47.3	51.4	58.6	-	19 / 135	
Mountain Pacific	48.9	55.5	65.8	-	48.9	55.5	65.8	-	48.5	54.0	65.3	-	22 / 233	
Direct Written Premium														
Less than \$250 Million	44.9	51.9	61.8	-	45.4	52.0	61.9	-	45.0	52.4	60.5	-	54 / 315	
\$250 to \$750 Million	46.5	53.0	60.4	58.2	47.3	53.3	60.6	58.2	47.5	-	-	57.5	22 / 448	
Over \$750 Million	45.9	52.5	64.1	-	46.0	52.5	64.2	-	44.5	-	-	-	24 / 1212	
By Firm Type														
Stock	50.4	60.3	72.4	-	50.5	60.3	72.8	-	51.5	-	-	-	22 / 462	
Mutual	45.2	50.8	59.8	58.2	45.5	51.0	59.9	58.2	44.5	-	-	57.5	81 / 1523	

The total number of incumbents and total number of firms matched to each scoped role is listed here.

