

**2014 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS  
FINAL RESULTS**

Information compiled by the American Council of Engineering Companies Risk Management Committee (ACEC),  
the American Institute of Architects (AIA), the AIA Trust, and the National Society of Professional Engineers/PEPP Professional Liability Committee (NSPE/PEPP/PLC)

	XL Group	James River Insurance Company	ACE USA	AIG / Lexington Insurance Company	Liberty International Underwriters	HCC Specialty	Markel/ Evanston/ Altera	Aspen Insurance	RLI	Victor O. Schinnerer & Company, Inc.	Euclid Managers - Euclid A/E	AXIS Insurance	Catlin Insurance Company	TRAVELERS INSURANCE	Navigators Management Company, Inc	Beazley	Berkley Design Professional Underwriters	Hudson Insurance Group
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**Question 1: Please provide us with your firm's contact information.**

<i>Name:</i>	Albert Rabasca	David Weisenberger	Christopher OConnell	Robert Rogers	Georges Pigault	James L. Bechter	Glen Mangold	Robert Cunningham	Vincent Costello	Kevin Collins	Brian Van Cleave	Lorna Parsons	Chris McQueen	Homer Sandridge	David Blue	James K. Schwartz	Lawrence Moonan	Marc J. Garganigo
<i>Title:</i>	Director of Industry Relations	Vice President, Healthcare and Professional Liability	AVP	Global Head of A&E Professional Liability	Vice President	Senior Vice President	Managing Director	Sr. Vice President	Program Manager	Senior Vice President	Senior Vice President	Vice President	Director	Underwriting Director	Vice President	US A&E Focus Group Leader	EVP & Chief Operating Officer	Senior Vice President
<i>Address:</i>	300 Broadacres Drive, Bloomfield, NJ, 07003	6641 West Broad Street, Suite 300, Richmond, VA, 23230	10 Exchange Place, Jersey City, NJ, 07302	99 High Street, Boston, MA, 02043	55 Water Street, New York, NY, 10041	2300 Clayton Road, Suite 1100, Concord, CA, 94520	Ten Parkway North, Deerfield, IL, 60015	590 Madison Ave, 6th Floor, New York, NY 10022	150 Monument Road, Suite 605, Bala Cynwyd, PA, 19004	Two Wisconsin Circle, Chevy Chase, MD, 20815	234 Spring Lake Drive, Itasca, IL, 60143	P. O. Box 357, Berkeley Heights, NJ, 07922	3340 Peachtree Rd NE, Suite 2950, Atlanta, GA, 30326	111 Schilling Road, Hunt Valley, MD, 21031	6011 University Blvd., Suite 430, Ellicott City, MD, 21043	141 Tremont Street, Suite 1200, Boston, MA, 02111	P.O. Box 1705, Carmel, CA, 93921	100 William Street, 5th Floor, New York, New York, 10023
<i>Telephone:</i>	(973) 727-9710	804.289.2823	201-479-6404	617-330-8564	212-898-4312	925-685-1600	(847) 572-6187	646-502-1012	610-664-8700	301 951 5412	630-238-2702	(908) 673-2963	404-443-5267	443-353-22263	443-364-5941	617 239 2607	831-250-7082	212-978-2811
<i>Fax:</i>	(973) 771-1100						(866) 730-2526	N/A		301-951-5444		(908) 508-4301	404-443-4912	877-235-3754	443-364-5944	617 239 2659	831-293-8819	
<i>Email:</i>	albert.rabasca@xldp.com	david.weisenberger@jamesriverins.com	christopher.oconnell@acegroup.com	robert.rogers@aig.com	georges.pigault@libertyiu.com	jbechter@hcc.com	gmangold@markelcorp.com	Robert.Cunningham@Aspen-Insurance	vince.costello@rlicorp.com	Kevin.J.Collins@Schinnerer.com	bvanleave@euclidmanagers.com	lorna.parsons@axiscapital.com	chris.mcqueen@catlin.com	HSANDRID@TRAVELERS.COM	Dblue@navg.com	james.schwartz@beazley.com	lmoonan@berkeleydp.com	mgarganigo@hudsoninsgroup.com
<i>Website:</i>	www.xldp.com	www.jamesriverins.com	acegroup.com	www.lexingtoninsurance.com	www.ae-libertyiu.com	www.hccspecialty.com	www.markelcorp.com	https://www.aspen.co/Insurance/	www.rlidesignpros.com	www.schinnerer.com	www.euclidmanagers.com	www.AXISCapital.com	www.catlin.com	www.Travelers.com\1stChoice	www.Navg.com	www.beazley.com	www.berkeleydp.com	www.hudsoninsgroup.com

**Question 2: Are you a (n):**

	Insurer	Insurer	Insurer	Insurer	Insurer		Insurer	Insurer	Insurer			Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer
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**If you are NOT an insurer, please specify:**

						Underwriting Manager				Underwriting Manager	Underwriting Manager							
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**Question 3: How many continuous years has your firm provided professional liability insurance to the A/E market place?**

	More than 30	11 - 15	11 - 15	More than 30	11 - 15	26 - 30	More than 30	6	6	More than 30	11 - 15	4	6	11 - 15	9	26 - 30	Less than 1	11 - 15
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**Question 4: If your firm is not the insurer, with which insurers has your firm previously been associated over the past decade and for what duration?**

										CNA - Continental Casualty Company								
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<b>Question 5: What was your total book of business for engineering and architectural liability insurance in the following years?</b>																		
2013 - Number of Firms Insured				Proprietary	Proprietary		Proprietary	Proprietary	4686	Proprietary			650	6521	Proprietary			1500
2013 - Premium in Millions					Proprietary		Proprietary	Proprietary	\$44	Proprietary			\$39	\$77	Proprietary			\$30
2012 - Number of Firms Insured					Proprietary		Proprietary	Proprietary	3567	Proprietary			500	6693	Proprietary			1350
2012 - Premium in Millions					Proprietary		Proprietary	Proprietary	\$33	Proprietary			\$26	\$80	Proprietary			\$28
2011 - Number of Firms Insured					Proprietary		Proprietary	Proprietary	2503	Proprietary			450	6597	Proprietary			1200
2011 - Premium in Millions					Proprietary		Proprietary	Proprietary	\$23	Proprietary			\$24	\$80	Proprietary			\$26
<b>Question 6: What percentage of your total book of A/E premium comes from firms with revenue of:</b>																		
Less than \$500,000			5%	5%		30%	10%	0%	55%				10%	24%	52%	17%	40%	15%
\$500,000 to \$5,000,000			20%	5%		58%	55%	20%	40%				50%	59%	40%	33%	30%	70%
More than \$5,000,000			75%	90%		12%	35%	80%	5%				40%	17%	8%	50%	30%	15%
<b>Question 7: Are you trying to gain, maintain, or decrease market share in the next two years in certain market segments?</b>																		
Gain	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	
Maintain							X											X
Decrease																		

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<b>Questions 8: What have been your carrier's Best's Rating and financial size category for the following years? (Please use year-end results, but use July for the current year).</b>																		
<i>2014 Best's Rating</i>	A	A-	A++	A	A	A+	A	A	A+	A	A+	A+	A	A++	A	A	A+	A
<i>2014 Financial Size Category</i>	XV	IX	XV	XV	XV	XV	XIV	XV	XI	XV	XV	XV	XV	XV	XI	XV	XV	XV
<i>2013 Best's Rating</i>	A	A-	A+	A	A	A+	A	A	A+	A	A+	A+	A	A+	A	A	A+	A
<i>2013 Financial Size Category</i>	XV	IX	XV	XV	XV	XIV	XIII	XV	X	XV	XV	XV	XV	XV	X	XV	XV	XV
<i>2012 Best's Rating</i>	A	A-	A+	A	A	A+	A	A	A+	A	A+	A	A	A+	A	A		A
<i>2012 Financial Size Category</i>	XV	IX	XV	XV	XV	XIV	XIII	XV	X	XV	XV	XV	XV	XV	X	XV		XV
<i>2011 Best's Rating</i>	A	A-		A	A	A+	A	A	A+	A	A+	A	A	A+	A	A		A
<i>2011 Financial Size Category</i>	XV	IX		XV	XV	XIV	XIII	XV	X	XV	XV	XV	XV	XV	X	XV		XV
<b>Question 9: Do you have coverage restrictions related to:</b>																		
<i>Residential and Condos</i>	No	Yes	No	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No
<i>Schools</i>	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
<i>Geotechnical Services</i>	No	No	No	No	Yes	Yes	Yes	No	No	No	No	No	No	No	No	Yes	No	No

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<b>Question 10: Do you provide multi-year policies?</b>																		
	Yes	No	No	No	Yes	No	No	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
<i>Please explain if you answered "Yes":</i>	Firms in our small firms programs and firms needing run-off policies may purchase multi-year policies.				With our A&E Advantage Small Firm Program, subject to certain underwriting criteria.				Fees less than \$1M Claim review	We provide both two and three year policies. These policies are available within our Small Firm Program as well as smaller firms in our Miscellaneous and Environmental programs	Two year policies available to firms with \$1,000,000 or below in revenue		Generally firms \$2mm and under in fees can be eligible for a 2 year policy	Most small firms are eligible for a 2 year policy term.	Multi-year policies are available to qualifying smaller firms with revenues up to \$1,000,000	Yes, multi-year policies are available for qualifying small firms.	We offer multi-year (2-year) options for qualifying firms up to \$2 million in revenues.	
<b>Question 11: What limits of A/E professional liability coverage are available through your company?</b>																		
<i>Minimum?</i>	\$250,000	\$100,000	\$250,000	\$100,000	\$100,000	\$250,000	\$300,000	\$500,000	\$250,000	\$100,000	\$250,000	\$250,000	\$250,000	\$500,000	\$250,000	\$100,000	\$250,000	\$250,000
<i>Maximum?</i>	\$10,000,000	\$5,000,000	\$15,000,000	\$25,000,000	\$10,000,000	\$5,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$20,000,000	\$5,000,000	\$25 Million	\$10,000,000	\$5,000,000	\$50,000,000	\$25,000,000	\$10,000,000	\$10,000,000
<b>Question 12: Are these annual aggregate limits?</b>																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
<b>Question 13: Do you offer split limits?</b>																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 14: What is the insurer's net retention on the A/E professional liability program?</b>																		
				100%	Proprietary	A large percentage	Proprietary	Proprietary	91%	Proprietary			\$6,000,000		Proprietary		Proprietary	

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<b>Question 15: Does your professional liability policy provide Prior Acts Coverage?</b>																			
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
<i>Please explain any restrictions:</i>	Prior knowledge of a CLAIM or CIRCUMSTANCE (event or occurrence) from which the INSURED reasonably expects that a CLAIM(s) could be made.	Terms may be offered on an retro date inception only basis for accounts with particularly difficult loss histories.		We provide prior acts coverage back matching current policies. Newly placed increased limits may be subject to prior acts limitations	If prior acts coverage was previously provided without interruption.					Prior acts coverage is typically available for firms that show evidence of at least one year of prior coverage with good loss experience.		We generally match the Retroactive Date on the expiring policy subject to prior knowledge of claims. First time insurance buyers get a premium credit the first few years since they don't have full prior acts.		Prior acts coverage is typically available to firms which have been insured for at least one year.	Prior acts coverage is generally available to qualified firms which have maintained continuous coverage for at least 1 year.	Generally, match the expiring policy's coverage.	We typically match an existing retro-date but will limit prior acts for firms who haven't carried prior coverage or who have had a gap in coverage.		
<b>Question 16: Does your professional liability policy provide coverage for breach of fiduciary duty, including breaches of the SEC Municipal Advisor Registration Rule?</b>																			
	No	No	No	No	No	No	No	No	No				No		No		Yes	Yes	
<b>Question 17: When did your company most recently update its A/E professional liability policy?</b>																			
<i>Within the past 1-3 years?</i>	X			X		X	X		X	X	X		X					X	X
<i>Within the past 4-5 years?</i>		X						X				X		X	X	X			
<i>More than 5 years ago?</i>			X		X														
<b>Question 18: Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes?</b>																			
	Yes	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
<b>Question 19: How many non-managerial, full-time A/E underwriters do you have supporting your PLI program?</b>																			
	22			15	6	9	38	2	14	34	2	5	7	11	4	14	4	8	
<b>Question 20: On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have?</b>																			
	10			10	15	10	10	15	6	7-40+ years	10	11	15	10	10	> 15	23	12	

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<b>Question 21: For each state/jurisdiction, do you offer coverage on an: (select all that apply)</b>																		
<i>Alabama</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Alaska</i>	Admitted Basis	Surplus Basis	Surplus Basis	Both	Surplus Basis	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	No Coverage	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis
<i>Arizona</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Arkansas</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>California</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Colorado</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Connecticut</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Delaware</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>District of Columbia</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Florida</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Georgia</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Hawaii</i>	Admitted Basis	Surplus Basis	Surplus Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Both	Admitted Basis	No Coverage	No Coverage	Both	Admitted Basis	Admitted Basis
<i>Idaho</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Illinois</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Indiana</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Iowa</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Kansas</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Kentucky</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Louisiana</i>	Admitted Basis	Surplus Basis	Surplus Basis	Both	Surplus Basis	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Both	Admitted Basis	No Coverage	No Coverage	Surplus Basis	Admitted Basis	Admitted Basis
<i>Maine</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Maryland</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Massachusetts</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Michigan</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Minnesota</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Mississippi</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Missouri</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Montana</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Surplus Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Nebraska</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>Nevada</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>New Hampshire</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>New Jersey</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>New Mexico</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>New York</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Surplus Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Both
<i>North Carolina</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis
<i>North Dakota</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis

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<i>cont.</i>																			
<i>Ohio</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>Oklahoma</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>Oregon</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>Pennsylvania</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>Rhode Island</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>South Carolina</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>South Dakota</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>Tennessee</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>Texas</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>Utah</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>Vermont</i>	Admitted Basis	Surplus Basis	Surplus Basis	Both	Admitted Basis	Surplus Basis	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Surplus Basis	No Coverage	No Coverage	Surplus Basis	Admitted Basis	Admitted Basis	
<i>Virginia</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>Washington</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>West Virginia</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>Wisconsin</i>	Admitted Basis	Surplus Basis	Admitted Basis	Both	Admitted Basis	Both	Both	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	
<i>Wyoming</i>	Admitted Basis	Surplus Basis	Surplus Basis	Both	Admitted Basis	Both	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Both	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	
<i>Guam</i>	Admitted Basis	No Coverage	No Coverage	Surplus Basis	Surplus Basis		Surplus Basis	No Coverage	No Coverage	Admitted Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	No Coverage	
<i>Northern Mariana Islands</i>	Admitted Basis	No Coverage	No Coverage	Surplus Basis	Surplus Basis		Surplus Basis	No Coverage	No Coverage	Admitted Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	No Coverage	
<i>Puerto Rico</i>	Admitted Basis	No Coverage	Surplus Basis	Both	Surplus Basis		Surplus Basis	Surplus Basis	No Coverage	Admitted Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	No Coverage	
<i>U.S. Virgin</i>	Admitted Basis	No Coverage	No Coverage	Surplus Basis	Surplus Basis		Surplus Basis	No Coverage	No Coverage	Admitted Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	No Coverage	
<i>International</i>	Admitted Basis	No Coverage	Surplus Basis	Both	Surplus Basis		Surplus Basis	No Coverage	No Coverage		No Coverage		Surplus Basis		No Coverage	Surplus Basis	No Coverage	No Coverage	
<i>Comments (if any):</i>						We can write in most U.S Territories on a surplus lines basis but generally don't pursue this due to logistics.	VA filing Q4 2014					Other parts of AXIS can write firms domiciled in other countries.		Travelers has international operations that offer professional liability insurance for design professionals in many foreign countries.	Firms located in the states of VT, LA, HI, USVI, Puerto Rico and Guam are not eligible for our program. However, firms providing services in these jurisdictions but domiciled in other states do have coverage for their services subject to the policy terms and conditions.		As of today, our policy filing is pending approval in the State of Maryland. Our rate filing there has been approved and we will operate once approved as an admitted carrier.		

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<b>Question 22: Is your policy form:</b>																		
<i>pay on behalf of?</i>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<i>indemnify basis?</i>																		
<b>Question 23: Does your company have underwriting guidelines or restrictions on deductibles based on firm size?</b>																		
	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
<b>Question 24: Does your deductible apply to damages only, or to a combination of defense costs and damages?</b>																		
<i>Damages only?</i>																		
<i>Defense costs &amp; damages?</i>	X	X	X	X	X	X	X	X	X	X	X		X		X		X	X
<b>Question 25: Do you offer stop-loss on deductibles (i.e., maximum deductible limit option for all claims in the aggregate)?</b>																		
	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
<b>Question 26: How have your rates increased (or decreased) over the past three years?</b>																		
<i>2013 percentage?</i>		Increased 1 - 2%	Increased 3 - 4%			Increased 1 - 2%	Increased 3 - 4%	No Change	No Change	No Change	Increased 3 - 4%	No Change	No Change		No Change		No Change	No Change
<i>2012 percentage?</i>		Increased 1 - 2%	Decreased 5 - 6%			Increased 1 - 2%	Increased 3 - 4%	No Change	No Change	No Change	No Change	No Change	Increased 1 - 2%		No Change			Increased 9 - 10%
<i>2011 percentage?</i>		Increased 1 - 2%	Increased 5 - 6%			Increased 1 - 2%	Increased 1 - 2%	No Change	No Change	No Change	No Change	No Change	Increased 1 - 2%		No Change			No Change



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<b>Question 27: Are there particular exposures for A&amp;E professionals that may lead to higher rate increases than in recent years?</b>																		
	No	No	Yes	Yes	Yes	No	No	No	Yes	Yes	Yes	Yes	No		Yes	Yes	Yes	Yes
<i>Please explain if you answered "Yes":</i>	Rate is determined by many factors including exposure. Any exposure that experiences a significant increase in severity or frequency could heighten the potential for rate adjustment. We continue to keep a close watch on project classifications with potential for volatility while remaining mindful that evolving delivery methods, the present state of the economy, as well as other market conditions are variable and may impact rates (and capacity).		Condo/Residential work	Residential, K-12, Recent Claims Activity, Financial Distress	Poor losses. Project types such as condo; residential; schools; subsurface; stadiums; waste water treatment.	Rate have declined for many years on AE professional liability due to a large supply of insurance available. Any increase, due to poor insurer results will still be modest most likely.	Condo/Residential/Resort.		Claim experience Increased condo	We see no specific new exposures that indicate the need for higher rate increases.	Residential Projects	Poor claims experience.		None that we are aware of at this point.	Yes, rate calculations are determined by a number a factors including claims experience, projects types, services, emerging risks etc.	Yes, residential, claims history, structural and geotechnical firms. However, it is best to contact your Beazley underwriter for further information.	Condo projects continue to drive losses greatly exceeding the rates charged, and public school projects and certain residential projects continue to generate steady claims activity and severity.	Structural , geotechnical in residential projects

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<b>Question 28: How do you expect your rates to change?</b>																		
2015			Decrease 3 - 4%	Increase 5 - 6%		Increase 1 - 2%	Increase 1 - 2%	No Change	No Change	No Change	Increase 3 - 4%	Increase 1 - 2%	Decrease 1 - 2%		Increase 1 - 2%		Increase 3 - 4%	Increase 5 - 6%
2016			Decrease 3 - 4%	Increase 5 - 6%		Increase 1 - 2%	Increase 1 - 2%	No Change	No Change	No Change	Decrease 3 - 4%	Increase 1 - 2%	Decrease 1 - 2%		Increase 1 - 2%		Increase 3 - 4%	No Change
<b>Question 29: Do you offer a premium credit for membership in a professional society and/or trade association (e.g., the AIA, NSPE, and ACEC)?</b>																		
	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	No	Yes
<b>Question 30: Do you offer credits or other financial incentives for any of the following?</b>																		
<i>Educational programs completed by an insured</i>	X	X			X	X	X	X	X	X		X	X		X	X	X	X
<i>Risk Management programs</i>	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<i>Peer Reviews</i>	X	X	X	X		X	X	X		X		x	X		X	X	X	X
<i>Risk assessments</i>	X	X				X	X	X	X				X		X	X	X	X
<i>Others</i>	Credits for education programs completed by an insured. Risk management programs, Peer reviews, Risk assessments, Deductible credit to the policy for use of certain contractual risk management practices including limitation of liability, mutual waiver of consequential damages, medication and verification of insurance coverage for all sub consultants.				LIU Continuing Education through on-line courses; limitation of liability credit; successful claims resolution through mediation.	We have flexibility to provide credit for demonstrable risk management efforts.			Multiline discount with the purchase fo RLI P&C products	Completion and/or use of all or some of these items helps to earn a risk management credit		We offer premium credits for good risk mgmt. and business practices such as use of good contracts and review processes, quality control, use of insured consultants, good fee monitoring, thoughtful client selection, use of CAD or BIM, repeat clients, and use of Limitations of Liability.	Offer premium credits for LEED (green) design and Limitation of Liability	Individual firm risk management practices are reflected in our premium rating plans.			We offer premium and deductible credits for use of Limitation of Liability in contracts and for settling claims through Mediation.	

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<b>Question 31: Rank of the following characteristics 1 (highest) to 8 (least) in your premium determination process. If a characteristic is not considered in the premium determination basis, select "N/A."</b>																		
Location of firm	7		5	8	8	7	7	7	5		6	5	6	4	1	6	5	4
Location of projects	8		6	7	7	5	8	8	7		7	8	7	8	1	5	8	4
Type of practice	2		3	4	3	3	2	2	1		2	2	1	3	1	2	4	2
Type of projects	3		2	5	4	4	4	4	3		4	7	2	5	1	4	2	2
Annual billings	1		4	1	1	1	1	1	2		1	1	3	1	1	1	1	1
Claims history	4		1	2	2	2	3	3	4		3	3	4	2	1	3	3	2
Firm experience	6		7	3	6	6	5	5	6		5	6	5	7	1	7	6	6
Other	5				5		6	6				4	8	6	1	8	7	
<b>Question 32: If you included "Other" as one of the characteristics for the previous question, please explain:</b>																		
	Loss Prevention/Risk Management Practices and Contracts utilized by the firm.				Risk mgmt. practices; Contract mgmt; loss prevention initiatives.		Risk management and operational controls.	Risk Management/ Loss Prevention and Contract Management		All of the factors above are weighted when making a premium determination.		Good risk management, education, technology use, and business practices.		Type of Clients; repeat clients.	We review accounts on a case-by-case basis and all of these factors weighs in our decision and premium computation.	contracting practices and internal risk management programs	We give strong consideration of a firm's business and contracting practices, often resulting in additional crediting or debiting.	
<b>Question 33: Do you offer project-specific insurance?</b>																		
	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes	No	No	No	No	Yes
<b>Question 34: Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)?</b>																		
	No	Yes		Yes	Yes	No	No	Yes	No	Yes	No	No	Yes	No		No	No	No
<b>Question 35: Do you offer project specific excess or other supplemental additional limits to your "practice policy insured's" by endorsement?</b>																		
	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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<b>Question 36: If your answer to the previous question was "Yes," please provide the number of such policies your company wrote in its most recently completed fiscal year and your maximum limits.</b>																		
<i>Number of Policies</i>				Approximately 75		\$100	Proprietary	Proprietary	\$125	Proprietary	Unavailable	Numerous	\$100	Numerous			N/A- 1st Year of Operations	\$25
<i>Maximum Limits</i>				Greater of 2 times policy limit or \$5m		\$5,000,000	\$10M	Proprietary	\$5,000,000	Proprietary	\$5,000,000	\$5 million	\$10,000,000	\$5,000,000 combined policy and specific excess limits			\$5 Million	\$10,000,000
<b>Question 37: Are your project policies "primary" or "excess" coverage for the A/E firm?</b>																		
	Primary	Both		Primary	Primary	Excess	Primary	Both	Excess	Primary	Excess	Excess	Primary			Excess	Excess	Excess
<i>Please explain:</i>				Lexington project policies are explicitly primary	Project coverage can be either primary or excess.	We provide excess limits over our own base policy.						We are excess if there is other collectible insurance that applies to a Claim unless the other coverage was specifically arranged to apply excess of our policy.		We do not write specific project policies.			We offer Specific-Project Excess and Specific-Client Excess coverage, both by endorsement to our Primary Practice coverage, or as stand-alone excess policies over another carrier's Primary Policy. We DO NOT write Project Specific Policies.	

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<b>Question 38: Please state the number of such policies written in its most recently completed fiscal year and provide your maximum limits.</b>																		
<i>Number of Policies</i>				40		n/a	Proprietary	Proprietary		Proprietary	None	Minimal	8	We do not write specific project policies.			0	25
<i>Maximum Limits</i>				up to \$25m		n/a	\$10,000,000	Proprietary		Proprietary			\$10,000,000	We do not write specific project policies.				\$10,000,000
<b>Question 39: How does your company define a claim?</b>																		
	CLAIM means a demand received by the INSURED for money or services and that alleges one or more of the following: 1. A WRONGFUL ACT arising from the performance of PROFESSIONAL SERVICES; 2. POLLUTION CONDITIONS arising from the performance of CONTRACTING SERVICES; 3. A NETWORK SECURITY COMPROMISE.	Written demand	C. Claim means: 1. written demand against any Insured for monetary damages or non-monetary or injunctive relief; or 2. civil proceeding against any Insured seeking monetary damages or non-monetary or injunctive relief, commenced by the service of a complaint or similar pleading, including any appeal therefrom.	Claim means any demand received by an Insured seeking remedy and alleging liability or responsibility on the part of the Insured or persons for whose conduct the Insured is legally liable for loss.	A demand for money or services, naming an Insured and alleging a Wrongful Act or Pollution Incident.	"Claim" shall mean: (1) demand made against any Insured for monetary damages or services; or (2) any civil, judicial, administrative, regulatory or arbitration proceeding commenced by the service of a complaint or similar pleading and initiated against any Insured. A Claim will be deemed to have been first made against an Insured when any Insured first receives notice of such Claim.	Claim means Insured's receipt of: written demand for money damages or remedial Professional Services involving this policy; or the service of suit or institution of arbitration proceedings against the Insured.	See Policy Form Provided		Demand for money or services alleging a wrongful act.	Policy Language - Specimen Policy is provided	Claim means any demand received by an Insured seeking damages or professional services and alleging liability or responsibility on the Insured's part.	Claim means a demand for money or services, naming the Insured, and alleging a wrongful act or pollution condition.	Claim means: 1. a demand for money or services; 2. a civil proceeding commenced by service of a complaint or similar pleading; or 3. a written request to toll or waive a statute of limitations relating to a potential civil or administrative proceeding, against any Insured for a Wrongful Act.	Claim is a demand for money or services received by the insured arising out of a wrongful act or pollution incident in the performance of professional services.	"Claim" means a demand received by any insured for money or services, including the service of suit or institution of arbitration proceedings. "Claim" shall also mean a threat or initiation of a suit seeking injunctive relief (meaning a temporary restraining order or a preliminary or permanent injunction).	"Claim means any written notification received by you demanding compensatory money Damages or services."	N/A

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<b>Question 40: Is "circumstance" reporting allowed?</b>																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>If you answered "Yes," please comment:</i>	CIRCUMSTANCE means an event or occurrence from which the INSURED reasonably expects that a CLAIM(s) could be made.		will acknowledge a circumstance as a potential claim under the policy	Circumstance reporting is encouraged. Specific criteria are required in the policy to register circumstances that may develop into claims	Subject to policy terms and conditions.	Circumstances that could give rise to a claim should be reported.	Optional but encouraged.		We provide-claims assistance	Circumstance reporting is encouraged and voluntary.			Circumstance reporting is encouraged and provided in the policy with no limit.	NOTICE OF POTENTIAL CLAIMS If a Principal Insured becomes aware of a Potential Claim and gives the Company written notice during the Policy Period of the particulars of such Potential Claim including: A. all known facts related to the Potential Claim; B. the identity, if known, of each person allegedly involved in or affected by such Potential Claim; C. the date such persons became aware of the Potential Claim; D. the dates of the alleged events; and E. the reasons for anticipating a Claim, any Claim subsequently made against any Insured arising out of such Potential Claim will be deemed to have been made on the date such notice was received by the Company.	We encourage all of our insureds to take advantage of our free pre-claims assistance services	We encourage reporting of all circumstances that may reasonably give rise to a claim.	We provide coverage for circumstance reporting under, "Free Claim Prevention Assistance- If during the Policy Year, you report a Circumstance in accordance with Conditions A. until such time a Claim is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or avoiding a Claim."	

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<b>Question 41: Is "circumstance" reporting required?</b>																			
	No	No	No	No	No	Yes	No	No	Yes	No	Yes	No	No	No	No	No	No	No	No
<i>If you answered "Yes," please comment:</i>						Circumstances that could give rise to a claim should be reported.					Allows Insureds to preserve coverage should a claim develop at a future date.	It is strongly encouraged and we offer free pre-claims assistance (at our option) to encourage reporting.	No, however if it becomes a claim it needs to be reported when there is knowledge.						
<b>Question 42: If a "circumstance" has been reported, do you recognize the claim as covered by the policy in force at that time?</b>																			
	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
<b>Question 43: Who supervises claims for your company?</b>																			
	Company Claim Consultants	James River employees its own claims staff in house.	Internal claims group	In house dedicated A&E claims managers	Dedicated in-house A&E adjusters.	Anne Wojewoda, based at HCC Specialty in Mt. Kisco, NY.	Company claim personnel specializing in AE claims; AE claim manager is a PE and JD.	Aspen employees that are dedicated Professional Liability Experts and are also Lawyers	Ira Sussman	Company claims specialists	Scottsdale Insurance Company	AXIS claims staff.	Matthew Ford	Professional Liability Claims are managed by Travelers employees located regionally across the U.S.	Dedicated Navigators claims personnel	in-house claims managers	Laila Santans, EVP & Chief Claims Officer	In house	

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<b>Question 44: What assistance do you offer your insured's with potential claims?</b>																		
	XL's pre-claim assistance remains second-to-none in the industry. Our Early Warning System pairs the insured with an experienced Claim Consultant to address issues before they become claims. The Claim Consultants, most of whom are attorneys, work with the insured to avoid or mitigate potential claims. This often includes retaining counsel or an expert consultant at no cost to the insured.		Free pre-claim assistance	Insureds are entitled to free legal advice	Liberty provides assistance to policyholders to resolve issues before they may develop into a claim and/or circumstance.	All of our claims managers are degreed and/or licensed attorneys with the experience to provide practical assistance to our policyholders on claims matters.	Claim staff discussion; AE specialist attorney assigned as needed; AE risk management hotline; Supplemental Payments available to assist subpoena of records.	Free Pre-Claim Assistance and Subpoena Assistance	Supplementary Payments, Loss Prevention Assistance - If the insured reports a circumstance during the policy period, in accordance with Section 7, of this policy until such time a Claim(s) is made, any cost or expenses the insurer incurs as a result of investigating or monitoring such circumstance, will be paid for by the insurer. The decision to incur any costs or expenses to monitor or investigate a circumstance shall be at the sole discretion of the insurer.	We offer free pre-claims assistance	We monitor claims on a regular basis	We have the option to offer free pre-claims assistance.	Pre-claims assistance is provided with no limitation on the policy.	Travelers claims managers work with the insured and, if appropriate independent legal counsel, to mitigate the insured's exposure for potential claims.	Navigators A&E claims specialists will work with the insured and, if needed, outside defense counsel.	Beazley offers free pre-claims assistance and will retain counsel at our expense to assist the insured as necessary.	We provide coverage for circumstance reporting under, "Free Claim Prevention Assistance- If during the Policy Year, you report a Circumstance in accordance with Conditions A. until such time a Claim is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or avoiding a Claim."	Pre-claims assistance



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<b>Question 45: Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?</b>																		
	Yes		Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>If you answered "Yes," please comment:</i>	XL will retain counsel for an insured on a pre-claim matter when appropriate. This is done at no cost to the insured.		Will assign defense counsel to a pre-claim on an 'as needed' basis.	We strive to use "go-to" attorneys to maximize effectiveness and efficiency.		In some special cases, we will ask Panel Counsel to assist policyholders on matters that are loss prevention in nature. In some cases we will bear the cost of their work in lieu of the policyholder.	Countrywide AE specialist counsel located nationwide assigned as needed.			Our pre-claims matters are handled by our claim adjusters and are assigned to counsel according to the needs of the matter.		At the claims representative's discretion.				We have mutual selection of counsel, not panel counsel.	We will provide whatever resources we deem necessary in response to a reported circumstance, including hiring panel counsel if appropriate to protect our insured's interests.	

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<b>Question 46: Are there any costs caps or other restrictions on your pre-claim assistance?</b>																		
	No		No	Yes	No	Yes	No	No	Yes	No	No	No	No	Yes	No	No	No	No
<i>If you answered "Yes," please comment:</i>				Pre-claims matters with large bills and/or long durations are periodically reviewed for conversion to Claims.		We would put a cost cap on our commitment in the event we were using outside panel counsel to provide pre-claims assistance.			It is discretionary if we provide legal counsel					PRE-CLAIM ASSISTANCE At the Company's discretion, the Company will pay Pre-Claim Expenses for a Potential Claim reported in accordance with section VIII. NOTICE OF POTENTIAL CLAIMS. Pre-Claim Expenses must be incurred prior to the date that any Claim is made based upon or arising out of such Potential Claim. Payment of Pre-Claim Expenses is not subject to a Deductible and does not reduce the applicable Professional Liability Coverage Limits. Once a Potential Claim becomes a Claim, Damages and Defenses Expenses that result from such Claim are subject to a Deductible and will reduce the applicable Professional Liability Coverage Limits.				

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<b>Question 47: Do you have claims offices that manage claims?</b>																			
	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
<i>If yes, please provide the locations of your claims offices by city and state.</i>  <i>If no, please indicate how your company manages claims.</i>	CA, IL, NJ, TX, Ontario, Alberta, Quebec, British Columbia		Jersey City, NJ	All in Boston, MA	New York, NY Boston, MA	Mt. Kisco, New York.	Deerfield, IL	New York, NY; San Francisco	Chicago, Boston	19 office locations in NY, OH, NJ, TN, TX, MN, DC, CA, FL, GA, IL, KS, LA, WA, MD, MI and PA	Scottsdale, AZ	Alpharetta, GA	New York, Atlanta and Walnut Creek, CA	Travelers claim professionals serving design professionals are located in New York, New Jersey, Illinois, Georgia, Texas, and California.	New York, NY Stamford, CT Danbury, CT San Francisco, CA Schaumburg, IL Houston, TX Irvine, CA Los Angeles, CA Seattle, WA London, UK	Farmington, CT; Philadelphia, PA; San Francisco, CA; and London, England	Irvine, California. Additional offices will be established as claim volume dictates.		
<b>Question 48: What is the total number of your staff devoted exclusively to A/E professional liability claims?</b>																			
	37		5	9	4	Four +	5 - most are attorneys	2	7	25	Unavailable		6	11		10	1	6	
<b>Question 49: On average, how many years of A/E professional liability claims experience do the staffers in the previous question have?</b>																			
	13		5 to 8	10	15	Five Plus.	15 years	12	12	10	Unavailable	Significant experience	15	15	10	15	17	15	
<b>Question 50: Do you conduct any type of follow-up evaluation after the claim is closed out to determine the insured's' satisfaction with your claims handling process?</b>																			
	Yes	No	No	Yes	Yes	No	No	Yes	Yes	Yes		No	Yes	Yes	Yes	Yes	Yes	Yes	No
<b>Question 51: Do you do independent surveys of insured's regarding their level of satisfaction with your services?</b>																			
	Yes	No	No	No	No	No	No	No	Yes	Yes	No	No	No	Yes	No	Yes	No	No	
<b>Question 52: Does your policy cover claims brought outside the U.S., its territories, or Canada?</b>																			
	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
<b>Question 53: If your policy covers claims brought outside the U.S., its territories, and Canada, does the insured have the right to select legal counsel?</b>																			
	No		No	Yes	Yes	No	No	Yes	Yes	No	No	No	No	No	No		No	No	

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<b>Question 54: Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement?</b>																		
	Yes	No	No	Yes	Yes	No	Yes	No	No	No	Yes	No	No	No	Yes	No	Yes	Yes
	By endorsement in New York - EXPENSE OFFSET TO 50% OF LIMITS CONSENT - REGULATION 107 NOTICE - NEW YORK. The Company shall be liable for CLAIM EXPENSES (legal defense costs) that exceed fifty percent (50%) of the LIMITS OF LIABILITY and exceed the Deductible obligation for CLAIM EXPENSES (legal defense costs). the Company shall not be liable for the amount of any judgment or settlement of any CLAIM that exceeds the remaining LIMITS OF LIABILITY.			By endorsement where required by law.	Our LIU A&E Advantage small firm program provides defense outside the limit of liability subject to program guidelines.		Where mandated by law.				We have two policy forms available. One with costs inside the limit and one with costs outside the limit.				Yes - Where mandates by individual states		If requested by the applicant and deemed acceptable we will offer a separate defense limit not to exceed the per-claim limit.	

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<b>Question 55: What is your company's practice regarding issuing a "reservation of rights" letter?</b>																		
	XL issues reservation of rights letters only on claims that contain allegations which fall outside the purview of coverage and, if found to be true or valid, would not be covered under the policy. Such reservation of rights letters do not imply that any of the allegations are true or valid, but are provided to inform the insured of the potential coverage ramifications, their rights and the rights of the Company. All such reservation of rights issues are discussed in detail with the insured and their agent before the issuance of a letter and the insured is requested to challenge any reservation of rights they believe to have been made in error.		All reported matters will be reviewed by claims and an appropriate reservations or rights letter is issued	Reservation of Rights letters are generally issued if there is a question of coverage.	Generally, Liberty's position is not to issue ROR, unless a claims examiner determines that a letter is necessary after a review of the claim.	We utilize "reservation of rights" letters reminding them that coverage is not unconditional and that we require their cooperation in the resolution of these claims.	Moderate use where appropriate.	Generally, Aspen's position is not to issue ROR letters unless there is a responsible and prudent business reason for doing so.	We contact the broker and the insured prior to releasing the letter.		They are used when the facts of the specific claim so require.	We use them when needed to explain the coverage and preserve our rights. Underwriters are notified and asked for input if there is a coverage issue.	Do not have a formal one.	Travelers claim managers provide the insured with a written explanation of coverage for each claim.	Reservation of rights letters are only used on a select, case-by-case basis and only when appropriate e.g. claims that fall outside the scope of Professional Liability coverage.	Reservation of rights letters are issued if required by law and necessitated by the specific facts and circumstances of a claim. Reservation of rights letters are discussed with the broker prior to issuance.	We will issue Reservation of Rights letters only when the facts in a particular case warrant doing so. We will not issue "blanket" reservation of rights letters on all reported matters.	

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<b>Question 56: Does your company offer mediation or other Alternative Dispute Resolution credit?</b>																		
	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>If the answer is "Yes," what is the credit amount:</i>	If the case is resolved through mediation within one year following date Claim first made against insured, 75% of Deductible amount owed or paid not to exceed maximum of \$25,000. If the case is resolved through mediation more than one year following date Claim first made against insured, 50% of Deductible amount owed or paid not to exceed maximum of \$25,000.		50% of the deductible up to \$25K	50% of deductible up to \$20,000		15000	up to 75% capped at \$25,000; credit offered if settled prior to mediation or other Alternative Dispute Resolution method as well		50% up to \$12,500		50% of deductible up to \$25,000 maximum	The deductible is reduced by 50% up to \$25K max.	50% reduction of deductible up to \$25,000	50% of the deductible subject to \$25,000 maximum	50% up to \$25,000	50% credit up to \$25,000	50% of the firm's deductible, up to a maximum of \$15,000	Varies

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<b>Question 57: If the answer to the previous question is "Yes," are there any restrictions to receiving the credit?</b>																		
	Yes		No	No	Yes	Yes	No	Yes	No		Yes	Yes	No	Yes	Yes	No	Yes	No
<i>If the answer is "Yes," please explain the restrictions:</i>	MEDIATION means the non-binding process in which a qualified, professional mediator, mutually agreed upon by the parties to a CLAIM(s) and with the prior consent of the Company, intercedes to help the parties reach an agreement to resolve the CLAIM(s).				Claim must be fully and finally resolved by Mediation	"Mediation" shall mean the voluntary, non-binding process by which a qualified, professional third party neutral intercedes between the parties to a Claim with the intention to resolve such Claim. The term Mediation shall not include any court-ordered dispute resolution nor shall the term include arbitrations.		See Policy Form for specific details on how allocation of this "credit" applies			See Question 56.	The mediation process and forum must be approved by AXIS in writing prior to the start and the claim must be settled in that forum.		If the Company and the first Named Insured settle a Claim through voluntary mediation, the first Named Insured's deductible obligation for such Claim will be reduced by 50% subject to a maximum reduction of \$25,000. Deductible payments made prior to the application of the above credit will be reimbursed within 30 days of the resolution of the Claim. This reduction does not apply to any Claim resolved through voluntary or involuntary arbitration.	If the claim resolves through voluntary mediation, the insured's deductible obligation is reduced by 50% subject to a maximum reduction of \$25,000		Credit applies to claims settled via mediation only.	

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<b>Question 58: Do you reserve the right to appoint defense counsel on all claims?</b>																		
	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 59: Do you accept alternate defense counsel when requested by insured?</b>																		
	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes
<i>If "Yes," please specify any conditions:</i>	Legal counsel for the defense of any CLAIMS shall be designated by the Company or, solely at the Company's option, by the INSURED with the prior approval and written consent of the Company and subject to the Company's guidelines.	Subject to vetting and approval	Depending on jurisdiction and panel counsel in that area	Provided that the alternate counsel demonstrates specific expertise and agrees to abide by our billing and reporting practices.	Liberty's program and policy form allow the flexibility to accept alternative defense counsel subject to our prior approval.	It is possible that we might agree to counsel in unique circumstances but always we reserve the right to appoint defense counsel.		Aspen's program and Policy Form provides flexibility to accept policyholder requested defense counsel subject to prior approval.	Provided they have A&E experience and are approved by claims	As appropriate under the circumstances.		We do our best to accommodate requests for qualified counsel and can use an endorsement that says we will mutually agree on counsel in many states.	Yes provided they are approved, experienced and will adhere to panel rates	Whiles Travelers reserves the right to select defense counsel, we will consider recommendations from the insured.	We take the insured's recommendation into account and will consider their counsel if they have the requisite experience and will agree to our reporting structure.	If they meet our reporting requirements and can demonstrate expertise.	Insured has the right to designate counsel with our written consent and subject to our guidelines.	



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<b>Question 60: Do you review the strategic and tactical decisions of defense counsel assigned to defend an insured, such as by requiring assigned defense counsel to obtain the approval of depositions that defense counsel deems necessary?</b>																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 61: Do you have to obtain the consent of insured to compromise on or settle a claim?</b>																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 62: If the insured elects to contest the claim rather than accept a settlement, do you then limit your subsequent liability for the claim to the amount that the claim could have been settled for?</b>																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	No	No		Yes	Yes
<b>Question 63: Does insured have to obtain the consent of the insurer to compromise on or settle a claim?</b>																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 64: Do you engage outside agencies to review defense counsel's billings?</b>																		
	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes	Yes	Yes	No	Yes	No	Yes	No
<b>Question 65: Does your company provide the following risk management services and products for your insured's?</b>																		
<i>Contract review?</i>	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>Publications?</i>	Yes	No	No	Yes	Yes	Yes	Yes		Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
<i>Seminars?</i>	Yes	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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<b>Question 66: Does your company provide any other risk management programs for your insured's?</b>																		
	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>If you answered "Yes," please specify any other current risk management programs:</i>	<p>XLDP provides a full curriculum of resources, education and loss prevention programs which can earn premium reductions and continuing education credits. These include the e-guide, an online and mobile friendly contract management resource which addresses more than 125 contract-related topics and offers suggested contract language. Over 40,000 design professionals who are with firms insured by the Design Professional unit of XL Group have access to our learning management system (LMS) which offers e-learning modules on practice management, contracts and risk management. Our LMS is available in the U.S., Canada and the U.K. In addition, we offer in-house workshops on subjects that includes professional ethics, contract management, quality management, construction contract administration, project management, risk management, claim case studies that offer a variety of problem solving strategies and contract language solutions. XLDP and PSMJ Resources, Inc., the world's leading educator. publisher</p>			<p>Website that provides information on a broad selection of Risk Management topics.</p>	<p>LIU Risk Mgmt. Website includes on-line courses, white papers, claims case studies, access to RedVector discounted on-line courses and other industry-specific content.</p>	<p>We have a library up on our website with papers written on various risk management topics of interest to Architects and Engineers. Underwriters will participate in conference calls with our insureds, along with their brokers, to understand ne projects and insurance issues confronting AE firms.</p>	<p>Webinars, attorney hotline, peer review by a PE, on-line risk management articles and manuals.</p>	<p>Customized seminars to qualified policyholders, and participatory funding of Peer Reviews and Loss Prevention Audits that are performed by Third Parties.</p>	<p>Design Professional Learning Events - webinars every two weeks Onsite seminars Contract Review</p>	<p>We provide a wide array of services including: webinars, podcasts, CD's, web-enabled risk management materials, blogs and links to other social media. We also provide presentations nationwide on behalf of clients, brokers and associations.</p>	<p>24/7 800 Hotline to an A&amp;E Law Firm is available at no charge.</p>	<p>We offer free "seats" for continuing education on RedVector.com.</p>	<p>Webinars, in firm presentations, etc.</p>	<p>Quarterly risk management webinars; Contract Solutions Matrix Online Contract Guide, Stamped, Sealed &amp; Delivered Risk Management Newsletter; Pre Claims Assistance &amp; individual risk consulting; RMPlus Online risk management website</p>	<p>Yes- Webinars and the availability of speaking directly to experienced risk managers</p>	<p>quarterly risk management webinars available to all insureds and broker partners and extensive risk management website (<a href="http://www.beazley.com/aeriskinfo/">www.beazley.com/aeriskinfo/</a>).</p>	<p>We offer a multitude of Risk Management tools and resources via a Risk Management Portal made available to agents and policyholders. This includes a contract guide, project checklists, etc. Our Portal is titled "BDP Risk" and can be accessed from our main web page at <a href="http://www.berkleydp.com">www.berkleydp.com</a> or at <a href="http://risk.berkleydp.com">risk.berkleydp.com</a>.</p>	

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	<p>and consultant on the effective management of architecture, engineering, and construction firms, have an agreement to share knowledge, develop custom research tools, analyze trends in new ways, and develop reports and educational materials to advance Architecture and Engineering (A/E) firms' risk and practice management efforts.</p>																		

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<b>Question 67: Please provide the name of the primary contact for risk management personnel.</b>																		
<i>First Name:</i>	Albert			Jeanmarie	Georges	Anne	Glen	Chris	Barbara	Joseph		Lorna	Brett	Michael	David	Colleen	Andrew	Steve
<i>Last Name:</i>	Rabasca			Giordano	Pigault	Wojewoda	Mangold	Piety	Sable	Jones		Parsons	Stewart	Gillen	Blue	Palmer	Mendelson, FAIA	Rowinski
<b>Question 68: How many A/E risk management seminars does your company conduct annually?</b>																		
	Approximately 200	0		80	Numerous	Few		5		Numerous		They are crafted for the large firms.	50	20	Multiple	4 webinars per year, plus individual seminars as requested	60-80	1
<b>Question 69: What is the estimated number of A/E contracts your company reviews annually?</b>																		
	Approximately 700 for the Claim Consultants alone. This does not include our PLAN agents and defense counsel's numbers, which could easily double that amount.		50	1800	Numerous	Approximately 50	Unknown	We do not track	30	1500		Numerous	1000	400	Several Hundred	hundreds	est. 180	100
<b>Question 70: Who performs these contract reviews?</b>																		
	XL Claim Consultants, PLAN agents and where appropriate, defense counsel.		Outside counsel	Donovan Hatem attorneys	Underwriting & Claims personnel, and law firm	Panel Counsel typically.	AE specialist counsel in appropriate jurisdiction.	Claims/ Underwriting/ Risk Management counsel/ outside law firms	RLI's Professional Enterprise Risk Solutions Team	Qualified risk management staff		Selected law firms including The Heuer Law Group.	Construction Risk, Kent Holland's firm	Travelers regional claim managers	Risk management staff, underwriters, outside counsel	Colleen M. Palmer, Esq.	Andrew Mendelson or Tom Owens, Esq. (contracted 3rd party to handle overflow)	Steve Rowinski

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<b>Question 71: What is the average turnaround time for these contract reviews?</b>																		
	24 hours		48 hours	<24 hours	Within 48 hours	Two Full days.	24 - 48 hours.	48 hours or under depending on the complexity of the review	1-2 days	1 business day turnaround - 100% of the time		24-48 Hours	Less than 24 hours	24-48 hours	24 to 48 hours	24-48 hours	24 hours	24 hours
<b>Question 72: Please list the number and types of A/E risk management publications offered by your company.</b>																		
	Visit <a href="http://www.xldp.com">www.xldp.com</a> for more information and to access a copy of Professional Services Agreement: A Primer, introductory information from the Contract Guide. Also visit <a href="http://www.xldp.com/tools">www.xldp.com/tools</a> for complimentary risk management tools including regional claim reports, a sample chapter of The XL Insurance Contract Guide for Design Professionals and access to our on-line webcast, What You Need to Know About Indemnities.				SCOPE newsletter	Currently developing an HCC Specialty Contract Guide - risk management booklet. We expect it to be available late Fall, 2014.	100 Top Risk Avoidance Techniques, Risk Mgt quiz, published articles (most recent in ACEC Engineering, Inc July/Aug 2014 edition on document retention).		Monthly	All of our numerous publications can be found at <a href="http://www.schinnerer.com">www.schinnerer.com</a>	Annual Risk Management newsletter provided to every Insured		Quarterly news letter, more often depending on topics	Stamp, Sealed & Delivered; Contract Solutions Matrix; Loss Lessons Learned	Blue Print for Design Professionals	numerous publications available via our website ( <a href="http://www.beazley.com/aeriskinfo/">www.beazley.com/aeriskinfo/</a> )	We offer several dozen white papers and guides addressing risk management essentials, practice management issues and project management advice. We will also contribute regularly to industry publications on pertinent risk management and insurance topics. Andy Mendelson will forward some examples to Charles Kim.	

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<b>Question 73: Please provide the estimated percentage of claims driven by:</b>																		
<i>Technical Errors</i>	7		50	Proprietary		25	Proprietary	Proprietary		Proprietary			15		Proprietary	40	TBD	
<i>Project Management (including contractual terms)</i>	30		25			25	Proprietary	Proprietary		Proprietary			25		Proprietary	12		
<i>Poor communication</i>	38		15			20	Proprietary	Proprietary		Proprietary			30		Proprietary	6		
<i>Poor documentation</i>	3		10			15	Proprietary	Proprietary		Proprietary			15		Proprietary	3		
<i>Other (please explain)</i>	22 - client selection					Poor Contractor Workmanship, Bodily Injury	Proprietary			Proprietary			15		Proprietary	39		

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<b>Question 74: Please provide the estimated percentage of claims related to the following types of projects:</b>																		
<i>Commercial</i>	general - 26		10	Proprietary		Med	Proprietary	Proprietary		Proprietary			10		Proprietary	20		
<i>Single-family residential</i>	all residential - 30		20			Med	Proprietary	Proprietary		Proprietary			15		Proprietary	20		
<i>Mutli-family residential/ condominiums</i>			15			High	Proprietary	Proprietary		Proprietary			25		Proprietary	23		
<i>Schools and universities</i>	14		20			High	Proprietary	Proprietary		Proprietary			25		Proprietary	8		
<i>Industrial</i>			5			High	Proprietary	Proprietary		Proprietary			5		Proprietary	2		
<i>Health Care</i>			15			Med	Proprietary	Proprietary		Proprietary			15		Proprietary	5		
<i>Transportation</i>	Infrastructure - 16		5			Med	Proprietary	Proprietary		Proprietary			5		Proprietary	6		
<i>Master planning</i>			5			Low	Proprietary	Proprietary		Proprietary					Proprietary			
<i>Surveys/ studies</i>			5			Med- Surveys, Low - Studies	Proprietary	Proprietary		Proprietary					Proprietary			
<i>Other (please explain)</i>						Used relative terms as % not available	Proprietary			Proprietary						16, other infrastructure, institutional and recreation projects		

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<b>Question 75: Where can the following special services be obtained if offered by your company?</b>																		
Insurance needs assessment	Agent/Broker & Underwriter		Underwriter	Agent/Broker & Underwriter	Agent/ Broker	Agent/ Broker	Agent/Broker, Underwriter, Attorney	Agent/ Broker	All	Agent/ Broker	Agent/ Broker	Agent/ Broker	Agent/ Broker	Agent/ Broker	Agent/ Broker	Agent/Broker & Underwriter	Agent/ Broker	Agent/ Broker
Application paperwork and assistance	Agent/Broker & Underwriter		Underwriter	Agent/ Broker	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/ Broker	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/ Broker	Agent/ Broker
Explanation of coverage	All		Underwriter	All	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/Broker, Underwriter, Claims depart.	Agent/Broker, Underwriter, Claims depart.	All	All	Agent/Broker & Underwriter	All	Agent/ Broker & Claims depart.	Agent/Broker & Underwriter	Agent/Broker, Underwriter, Claims depart.	Agent/Broker, Underwriter, Attorney	Agent/ Broker	
Help with loss prevention programs	All		Underwriter	Agent/ Broker, Attorney, Claims depart.	Agent/Broker, Underwriter, Attorney	Attorney	All	All	All	Agent/Broker & Underwriter	Agent/ Broker	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/Broker & Claims depart.	Agent/Broker, Underwriter, Claims depart.	Agent/Broker, Underwriter, Claims depart.	Agent/Broker & Claims depart.	All
Review of contracts	All		Attorney	Agent/ Broker, Attorney, Claims depart.	All	Attorney	Agent/Broker & Attorney	All	All	Agent/Broker & Underwriter	Agent/Broker & Underwriter	Agent/Broker & Attorney	Agent/Broker, Attorney, Claims depart.	Agent/Broker & Claims depart.	All	All	All	Attorney
Assistance with incidents and claims	Agent/ Broker, Attorney, Claims depart.		Claims depart.	Agent/ Broker, Attorney, Claims depart.	Claims depart.	Claims depart.	Underwriter, Attorney, Claims depart.	Agent/ Broker, Attorney, Claims depart.	Agent/ Broker, Attorney, Claims depart.	All	Agent/ Broker, Underwriter, Claims depart.	Agent/ Broker, Attorney, Claims depart.	Agent/ Broker & Claims depart.	Agent/ Broker & Claims depart.	All	Agent/ Broker, Attorney, Claims depart.	Agent/ Broker, Attorney, Claims depart.	Attorney & Claims depart.
Education programs/ seminars	All			Underwriter, Attorney, Claims depart.	Agent/ Broker, Underwriter, Attorney.	Agent/ Broker	All	All	Agent/ Broker, Underwriter, Claims depart..	Agent/Broker, Underwriter, Attorney	Agent/Broker & Underwriter	Agent/Broker & Underwriter	All	Agent/Broker & Claims depart.	Agent/Broker, Underwriter, Claims depart.	All	All	Agent/Broker
Publications	All			Underwriter & Attorney	Underwriter	Underwriter	Agent/Broker, Underwriter, Attorney	All	Agent/Broker & Underwriter	Underwriter	Agent/Broker & Underwriter		Agent/Broker, Underwriter, Attorney	Agent/Broker & Claims depart.	Agent/Broker, Underwriter, Claims depart.	All	Agent/Broker, Underwriter, Claims depart.	
<b>Question 76: Will you provide a specimen copy of your policy?</b>																		
	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No



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**Question 77: Comments on this survey?**

XL Group	HCC Specialty	AXIS Insurance	TRAVELERS INSURANCE	Berkley Design Professional Underwriters
On question 75, services are also provided by our LP/Education Department.	We appreciate the opportunity to participate in the ACEC/NSPE/AIA/AIA Trust Professional Liability Survey each year.	Design Professionals should review the terms of their own policy. That policy will govern the actual coverage available.	Which we strive to provide accurate answers to the survey questions; it is important to remember that individual policies may have endorsements that modify coverage. Coverage for a specific claim is defined by the terms of the applicable policies and not by the generalized responses to a survey like this one.	The survey has become much more detailed over the years I have participated in it, which is a positive. Please keep in mind that some of your data is specific to 2013 results, and we were in our infancy in quoting an writing business in 2013. We have since written some 130 policies and are seeing healthy growth, so we will be able to provide more specific commentary during the interview process.