2012 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS

7/17/2012

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

3	XL Group vide us with your t Albert J. Rabasca	Euclid Managers firm's contact inform	ACE USA	Liberty International Underwriters	Markel	Travelers Insurance	Beazley	HCC Specialty	V. O. Schinnerer & Co., Inc.	Hanover Insurance Company	Arrowhead General Insurance Agency,	AXIS Insurance Company	Aspen Insurance	Lexington	Catlin Design Professional	Navigators Management	RLI Insurance
Name: Al	·	firm's contact inform	ation.						30. ,	company	Inc. (ADI)	Company		Insurance Company	Professional	Company, Inc.	Company
3 Drit	Albert J. Rabasca										, ,					, ,,	
3 Drit	Albert J. Rabasca	i				Homer M	James K. Schwartz,		Kate Enos	Katherine (Kitty) L.			Robert				
Dri		Brian Van Cleave	Christopher Calnon	Georges Pigault	Glen R. Mangold	Sandridge	Esq.	James L. Bechter	Frownfelter	Dimit	Lawrence Moonan	Lorna Parsons	Cunningham	Robert Rogers	Tom Bongi	William G. Farran	Lenny Waldhause
Dri			'														
Dri	200 D		601 South Figueroa		T. B. I. Maril	444 C.L.III	444 7	2200 61. 1	2.147	222 144 15	00 Positivos o 0 11	300 Connell Drive,	500 Mar III	400.6	1990 N. California	6011 University	150 Monument
	300 Broadacres	234 Spring Lake Drive, , Itasca, IL,	Street, 15th Floor, Los Angeles, CA,	55 Water Street, 18th Floor, , New		111 Schilling Road,	141 Tremont Street, Suite 1200,	2300 Clayton Road, Suite 1100, ,	, Chevy Chase, MD,	333 W. Pierce Road, Suite 300,	99 Pacific St., Suite 155F, Monterey,	Suite 8000, , Berkeley Heights,	590 Madison Ave, 7th Floor, , New	100 Summer Street, , Boston,	Blvd., Suite 230, Walnut Creek, CA,	Blvd., Suite 280, , Ellicott City, MD,	Road, Suite 605, Bala Cynwyd,PA,
	NJ, 07003	60143	90017	York, NY, 10041	60015	21031		Concord, CA, 94523		Itasca, IL, 60143	CA, 93940	NJ, 07922	York, NY, 10022	MA, 02110	94596	21043	19004
Question 2: Are you a (r							, , ,				, , , , , ,			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
	-	Underwriting	,					Underwriting	Underwriting		Underwriting						Incurer
	Insurer	manager	Insurer	Insurer	Insurer	Insurer	Insurer	manager	manager	Insurer	manager	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer
Question 3: If you are N	NOT an insurer, ple	ease specify:															
1			'														
			1														
			1					HCC Specialty									
		We have the	1					HCC Specialty serves as the									
		nationwide	1					underwriting									
		exclusive for	1					manager for the									
		Scottsdale	1					Architects and			We are the						
		Insurance	1					Engineers			Program Managers						
		Company/National	1					Professional			for Hudson						
		Casualty Company	1					Liability program			Insurance Group,						
		as an MGA For A&E	1					for HCC Insurance			contracted to write						
		Professional	1					•	Schinnerer & Co.,		A/E Professional						
O		Liability		[A /F			parent company.	Inc.		Liability.	N/A					
Question 4: How many	continuous years	nas your firm provid	ed professional liabili	ity insurance to the	A/E marketplace?		1	twenty five years									1
	39	12+ years	12	11	43	13	26	(25).	55	35	11	2+	4	37	26	7	4
Question 5: If your firm		-	ļ	.				(- /			ļ				-		
Question 3. II your IIIII	113 HOT THE INSUICE	with which mourers	nas your mini previo	Justy Been associated	d over the past accad	what darag											
			1														
			'														
			'														
			'							In Jan, 2010,							
			'							Hanover acquired							
			'							Benchmark							
			'							Professional, who							
			1							along w/ its	I the state of						
			1							predecessor Insurance	Liberty International						
			1					Great American		Management Inc	Underwriters, 2						
			'					1999-2004		(IMI) had been	years						
			'					HCC Insurance		continously							
		Scottsdale/National		1				Holdings, Inc. 2004-	CNA - Continental	•	Hudson Insurance						
		Casualty 12+ Years	<u> </u>	1	N/A				Casualty Company		Group, 9 years	N/A					
Question 6: What was y	your total book of	business for enginee	ring and architectur	al liability insurance	in the following years	?											
2011 - Number of				1													3,100
Firms Insured			ļ	Proprietary	Proprietary	6597	6000+		Proprietary	Confidential	1,200	Proprietary	proprietary	Proprietary		800	3,100
2011 - Premium in			1	1		4.5-	400				400					_	\$24,465,000
			ļ!	Proprietary	Proprietary	\$80	120 - 130		Proprietary	Confidential	\$30 million	Proprietary	proprietary	Proprietary		8	, ,:::,::0
Millions			1	1	Drongister	6725	7500+		Drowiet	Confidential	1 100	Drongist		Dronviot		200	1,924
2010 - Number of							/ \\UU+	ĺ	Proprietary	Confidential	1,100	Proprietary	İ	Proprietary	1	300	1
2010 - Number of Firms Insured			L	Proprietary	Proprietary	0723	75001				† †						
2010 - Number of Firms Insured 2010 - Premium in				·					Proprietary	Confidential	\$28 million	Proprietary		Proprietary		3	\$14,430,000
2010 - Number of Firms Insured				Proprietary Proprietary	Proprietary	\$81	135		Proprietary	Confidential	\$28 million	Proprietary		Proprietary		3	\$14,430,000 886

	T		1		T	T	Т	T			1			T	T		
2009 - Premium in Millions				Proprietary	Proprietary	\$90	145		Proprietary	Confidentail	\$26 Million	Proprietary		Proprietary		5	\$7,540,000
	ercentage of your to	tal book of A/E prem	I ium comes from firn		Trophictory	-	143		rroprictary	connaciican	720 WIIIIO	Troprietary		Тторпесату		<u> </u>	
			5%		39	23%	17	remium but higher l	Proprietary		20%	Minimal	0	5%		60	57
Less than \$500,000			376		39	25%	17	premium but nigher i	Proprietary		20%	IVIIIIIIIII	U	3%		60	37
\$500,000 to \$5,000,000			25%		11	58%	33	60% by premium	Proprietary		50%	Proprietary	25	10%		39	33
More than \$5,000,000			70%		50	19%	50	premium but lower b	Proprietary		30%	Proprietary	75	85%		1	10
Question 8: Are you	ı trying to gain, main	tain, or decrease mar	ket share in the nex	kt two years in certain	market segments?												
Gain	Х	Х	Х	Х	Х	Х	Х	Х	Χ	Х	Х	X	Х	Х	Х	Х	Х
Maintain																	
Decrease																	
Please explain:							We will continue to look to grow in the segments where it makes underwriting sense.	market share in the next two years.			Seeking Responsible, Profitable growth where opportunities allow	We are actively seeking firms over \$250,000 in billings with good risk management and business practices, expertise in their fields, and excellent to reasonable claims histories. Our goal is to be consistent over the market cycles.		across all segments of the business. Our focus is on long term stability, so we will not grow market share at the	insurance for design professionals in th US and worldwide We look to	of we are trying to	
	nat have been your ca	arrier's Best's Rating,	financial size catego	ory, and market share	for the following yea	rs? (Please use yea	r-end results, but use .	luly for the current ye	ar).								
2012 Best's Rating	Α	A+	A+	А	Α	A+ (Superior)	А	A+	Α	Α	А	A	Α		А	A	A+
2012 Financial Size Category	XV	XV	VX	XV	XIII	XV	XV		XV	XIV	XV (15)	XV	XV		XV	Х	ΧI
2012 Mandark Chaus										confidential		Unknown					
2012 Market Share 2011 Best's Rating	A	A+	A+	A	A	A+ (Superior)	A	A+	Α	A	A	A	Α	A	A	A	A+
2011 Best stating						`		AT									
Category	XV	XV	VX	XV	XIII	XV	XV		XV	XIII	XV	XV	XV	XV	XV	X	ΧI
2011 Market Share										confidential		Unknown					
2010 Best's Rating	Α	A+	A+	А	А	A+ (Superior)	А	A+	А	А	А	A	Α	A	А	А	A+
2010 Financial Size	xv	XV	VX	XV	XIII	XV	XV		XV	X11	xv	XV	XV	XV	XV	х	ΧI
Category	Α.ν	Α.ν	٧٨	AV .	AIII	٨٧	AV .			XII	AV .	۸۷		٨٧	AV	^	Al
2010 Market Share										confidential		Unknown					
ZOTO MININEL SUITE		+		+			We presume this is			+		+			+	+	
	А	A+	A+	Α	А		for 2009, not 2000:		Α	A-		N/A					A+ 2009
2000 Best's Rating							A										
2000 Financial Size	V1.1	VV.	107	V0.4	VIII		VA.4		VV.	V							V 2000
Category	XV	XV	VX	XV	XIII		XV		XV	Х							X 2009
2000 Market Share										confidential							
	u have coverage rest	rictions related to:															
Residential and					V			V		V							
Condos					Х			Х		Х				X			
Schools																	
Geotechnical					х		х			х			Χ			х	
Services	u provido reviti v	Capitalan															
Question 14: Do you	u provide multi-year Yes	Yes	No	Yes	No	Yes	Yes	No	Yes	Yes	No	No	No	No	Yes	Yes	Yes
1	162	162	INU	162	INU	162	162	INU	162	162	INU	INU	INO	INU	162	162	162

								2 and 3 year policies. These multi-year products								
								are available for								
								small business across the								
								Construction								
								Program including Architects,								
								Engineers,								
								Environmental, Construction						We have the ability	Two year policies	
								Managers and						to offer two year	qualifying firms	
Firms in our sma	ıı		With our A&E			For firms under		Specialty firms with revenue under						policies for small firms. Additionally,	with annual billings of \$500,000 or less.	
firms programs a			Advantage Small			\$250,000 in fee,		\$250,000. A two	Generally intented					we provide multi-	Design Firms with	< \$1,000,000
If "Yes," please firms needing ru explain the general off policies may	1-		Firm Program, subject to certain			subject to guidelines relating		year product is available to firms	for stable firms with less than					year policies of up to ten years on a	annual billings in excess of \$500,000	annual revenues with newly
criteria you apply purchase multi- to such policies: year policies.			underwriting criteria.		are eligible for a 2 year policy.	to discipline and project type.		with revenue up to \$500,000.	\$1mm in gross billings					project-specific basis.	are written on a one year policy.	established firms accepted
Question 15: What limits of A/E profe	ssional liability coverage	l e are available throu			year policy.	project type.		\$300,000.	Dillings					Dasis.	one year policy.	accepted
					¢5 000 000 1 11											
Minimum \$ -					\$5,000,000 is the maximum per claim	minimum:									Our minimum limit of liability is	
100000	\$5,000,000/\$5,000,	10,000,000	\$100,000 -	\$10MM	limit currently available for design	\$100,000	\$5 million per clair and in the	\$20,000,000	\$100,000 to	Up to \$10 million per claim/\$10	\$250,000 to \$25	Up to \$10M	Min. \$250,000	We offer limits from \$250,000 to	\$250,000 and our	Up to \$5,000,000
Maximum \$ - 10000000	000	10,000,000	\$10,000,000	V 25	professionals	maximum:	aggregate.	\$20,000,000	\$10,000,000	million aggregate	Million	σρ το ψ1ο	Max 25,000,000	\$10,000,000	maximum limit of liability is	ορ το ψογοσοίουσ
					professional liability.	\$30,000,000									\$5,000,000.	
Question 16: Are these annual aggres	ate limits? Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
		163	163	163	110	163	163	163	163	103	163	103	103	1 163	110	163
Question 17: Do you offer split limits	1															
Question 17: Do you offer split limits Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Yes Question 18: Does your professional	Yes iability policy provide Pr	rior Acts Coverage?														
Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Yes Question 18: Does your professional	Yes iability policy provide Pr	rior Acts Coverage?									Yes					
Yes Question 18: Does your professional	Yes iability policy provide Pr	rior Acts Coverage?											Yes	Yes	Yes	
Yes Question 18: Does your professional	Yes iability policy provide Pr	rior Acts Coverage?			Yes Prior acts coverage	Yes		Yes If a firm requesting	Yes	Yes	Yes We use a retroactive date. Firms with less		Yes	Yes When switching from another	Yes Prior acts coverage is generally	
Yes Question 18: Does your professional	Yes iability policy provide Pr	rior Acts Coverage?			Yes	Yes		Yes	Yes	Yes	Yes We use a retroactive date.		Yes	Yes When switching	Yes Prior acts coverage is generally available to most	
Yes Question 18: Does your professional	Yes iability policy provide Pr	rior Acts Coverage?			Prior acts coverage is typically available for qualified firms which have	Yes	Yes We match other	Yes If a firm requesting the prior acts coverage never had insurance before,	Yes	Yes If firm was insured	Yes We use a retroactive date. Firms with less than three years of continuous coverage get a		Yes	Yes When switching from another carrier to Catlin, Catlin will generally adopt the	Prior acts coverage is generally available to most firms, after one year of coverage,	
Question 18: Does your professional Yes Yes Please explain any	Yes iability policy provide Pr	rior Acts Coverage?			Prior acts coverage is typically available for qualified firms which have maintained coverage for a	Yes Generally, match the expiring policy	Yes We match other reputable carriers's prior acts dates as	If a firm requesting the prior acts coverage never had insurance before, we generally will not provide prior	Yes	Yes If firm was insured with prior acts coverage in the	We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but may not be eligible		Yes	When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior	Prior acts coverage is generally available to most firms, after one year of coverage, without a retroactive date	
Question 18: Does your professional Yes Please explain any restrictions: Prior Knowledge	Yes iability policy provide Pr Yes	Yes	Yes		Prior acts coverage is typically available for qualified firms which have maintained	Yes Generally, match the expiring policy	Yes We match other reputable carriers'	If a firm requesting the prior acts coverage never had insurance before, we generally will	Yes	Yes If firm was insured with prior acts coverage in the	Yes We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but		Yes	When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date	Prior acts coverage is generally available to most firms, after one year of coverage, without a	
Question 18: Does your professional Yes Yes Please explain any	Yes iability policy provide Pr Yes yes	Yes Yes ts A/E professional I	Yes		Prior acts coverage is typically available for qualified firms which have maintained coverage for a	Yes Generally, match the expiring policy	Yes We match other reputable carriers's prior acts dates as	If a firm requesting the prior acts coverage never had insurance before, we generally will not provide prior	Yes	Yes If firm was insured with prior acts coverage in the	We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but may not be eligible		Yes	When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior	Prior acts coverage is generally available to most firms, after one year of coverage, without a retroactive date	
Please explain any restrictions: Prior Knowledge Question 19: When did your compan	Yes iability policy provide Pr Yes yes most recently update if We have enhanced	rior Acts Coverage? Yes ts A/E professional I	Yes iability policy?	Yes	Prior acts coverage is typically available for qualified firms which have maintained coverage for a minimum of 1 year.	Generally, match the expiring policy coverage.	We match other reputable carriers's prior acts dates as they do ours.	If a firm requesting the prior acts coverage never had insurance before, we generally will not provide prior acts coverage.	Yes	If firm was insured with prior acts coverage in the past.	Yes We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but may not be eligible for full prior acts. Policy form: 2011,	Yes	Yes	Yes When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior carrier.	Prior acts coverage is generally available to most firms, after one year of coverage, without a retroactive date limitation.	Yes
Question 18: Does your professional Yes Please explain any restrictions: Prior Knowledge	Yes iability policy provide Pr Yes Yes work recently update it We have enhanced the policy by endorsement on an	rior Acts Coverage? Yes ts A/E professional I	Yes		Prior acts coverage is typically available for qualified firms which have maintained coverage for a	Yes Generally, match the expiring policy	We match other reputable carriers's prior acts dates as they do ours.	If a firm requesting the prior acts coverage never had insurance before, we generally will not provide prior	Yes	Yes If firm was insured with prior acts coverage in the	Yes We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but may not be eligible for full prior acts.		Yes	When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior	Prior acts coverage is generally available to most firms, after one year of coverage, without a retroactive date	
Please explain any restrictions: Prior Knowledge Question 19: When did your compan	Yes iability policy provide Pr Yes where the policy provide in the policy by	rior Acts Coverage? Yes ts A/E professional I	Yes iability policy? A&E Advantage	Yes	Prior acts coverage is typically available for qualified firms which have maintained coverage for a minimum of 1 year.	Generally, match the expiring policy coverage.	We match other reputable carriers's prior acts dates as they do ours.	Yes If a firm requesting the prior acts coverage never had insurance before, we generally will not provide prior acts coverage. Whitin the past 1-3	Yes	If firm was insured with prior acts coverage in the past.	Yes We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but may not be eligible for full prior acts. Policy form: 2011, Endorsements:	Yes	Yes	Yes When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior carrier.	Prior acts coverage is generally available to most firms, after one year of coverage, without a retroactive date limitation.	Yes Within the past 4
Please explain any restrictions: Question 19: When did your compan 1-3 years Question 20: Do you consult or obtain	Yes iability policy provide Pr Yes Yes work recently update if We have enhanced the policy by endorsement on an annual basis	rior Acts Coverage? Yes ts A/E professional I Nov-06	Yes iability policy? A&E Advantage program 2012 societies prior to ma	Yes 2011 king policy and/or ra	Prior acts coverage is typically available for qualified firms which have maintained coverage for a minimum of 1 year. 2009	Generally, match the expiring policy coverage.	We match other reputable carriers' s prior acts dates as they do ours. 2012 - currently being filed.	If a firm requesting the prior acts coverage never had insurance before, we generally will not provide prior acts coverage. Whitin the past 1-3 years	Yes Apr-10	If firm was insured with prior acts coverage in the past.	Yes We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but may not be eligible for full prior acts. Policy form: 2011, Endorsements: 2012	Yes 2011	Yes 2009	Yes When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior carrier.	Prior acts coverage is generally available to most firms, after one year of coverage, without a retroactive date limitation.	Yes Within the past 4 years
Please explain any restrictions: Question 19: When did your compan 1-3 years Question 20: Do you consult or obtain Yes	Yes iability policy provide Pr Yes Yes We have enhanced the policy by endorsement on an annual basis feedback from user grown No	ts A/E professional I Nov-06 oups or professional No	Yes iability policy? A&E Advantage program 2012 societies prior to mal Yes	Yes 2011 king policy and/or ra	Prior acts coverage is typically available for qualified firms which have maintained coverage for a minimum of 1 year.	Generally, match the expiring policy coverage.	We match other reputable carriers's prior acts dates as they do ours.	Yes If a firm requesting the prior acts coverage never had insurance before, we generally will not provide prior acts coverage. Whitin the past 1-3	Yes	If firm was insured with prior acts coverage in the past.	Yes We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but may not be eligible for full prior acts. Policy form: 2011, Endorsements:	Yes	Yes	Yes When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior carrier.	Prior acts coverage is generally available to most firms, after one year of coverage, without a retroactive date limitation.	Yes Within the past 4
Please explain any restrictions: Question 19: When did your compan 1-3 years Question 20: Do you consult or obtain Yes Question 21: How many non-manage	Yes iability policy provide Pr Yes Yes Yes We have enhanced the policy by endorsement on an annual basis I feedback from user grown No rial, full-time A/E undersement on the policy by the policy	ts A/E professional I Nov-06 oups or professional No writers do you have	Yes iability policy? A&E Advantage program 2012 societies prior to mal Yes supporting your PLI p	Yes 2011 king policy and/or ra Yes program?	Prior acts coverage is typically available for qualified firms which have maintained coverage for a minimum of 1 year. 2009 te changes? Yes	Generally, match the expiring policy coverage.	Yes We match other reputable carriers's prior acts dates as they do ours. 2012 - currently being filed.	Yes If a firm requesting the prior acts coverage never had insurance before, we generally will not provide prior acts coverage. Whitin the past 1-3 years	Apr-10	If firm was insured with prior acts coverage in the past.	Yes We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but may not be eligible for full prior acts. Policy form: 2011, Endorsements: 2012 Yes	Yes Yes	Yes 2009	Yes When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior carrier. 2012	Prior acts coverage is generally available to most firms, after one year of coverage, without a retroactive date limitation. 2010 Yes	Yes Within the past 4 years
Please explain any restrictions: Question 19: When did your compan 1-3 years Question 20: Do you consult or obtain Yes	Yes iability policy provide Pr Yes Yes We have enhanced the policy by endorsement on an annual basis feedback from user grown No	ts A/E professional I Nov-06 oups or professional No	Yes iability policy? A&E Advantage program 2012 societies prior to mal Yes	Yes 2011 king policy and/or ra	Prior acts coverage is typically available for qualified firms which have maintained coverage for a minimum of 1 year. 2009	Generally, match the expiring policy coverage.	We match other reputable carriers' s prior acts dates as they do ours. 2012 - currently being filed.	If a firm requesting the prior acts coverage never had insurance before, we generally will not provide prior acts coverage. Whitin the past 1-3 years	Yes Apr-10	If firm was insured with prior acts coverage in the past.	Yes We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but may not be eligible for full prior acts. Policy form: 2011, Endorsements: 2012	Yes 2011	Yes 2009	Yes When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior carrier.	Prior acts coverage is generally available to most firms, after one year of coverage, without a retroactive date limitation.	Yes Within the past 4 years
Please explain any restrictions: Question 19: When did your compan 1-3 years Question 20: Do you consult or obtain Yes Question 21: How many non-manage	Yes iability policy provide Pr Yes Yes word recently update in We have enhanced the policy by endorsement on an annual basis in feedback from user grown No rial, full-time A/E unders	ts A/E professional I Nov-06 oups or professional No writers do you have	A&E Advantage program 2012 societies prior to mai Yes supporting your PLI p	Yes 2011 king policy and/or ra Yes program? 47	Prior acts coverage is typically available for qualified firms which have maintained coverage for a minimum of 1 year. 2009 tte changes? Yes	Generally, match the expiring policy coverage.	Yes We match other reputable carriers's prior acts dates as they do ours. 2012 - currently being filed.	Yes If a firm requesting the prior acts coverage never had insurance before, we generally will not provide prior acts coverage. Whitin the past 1-3 years	Apr-10	If firm was insured with prior acts coverage in the past.	Yes We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but may not be eligible for full prior acts. Policy form: 2011, Endorsements: 2012 Yes 4 (In addition, all managers underwrite.)	Yes Yes	Yes 2009	Yes When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior carrier. 2012	Prior acts coverage is generally available to most firms, after one year of coverage, without a retroactive date limitation. 2010 Yes	Yes Within the past 4 years
Please explain any restrictions: Question 19: When did your compan 1-3 years Question 20: Do you consult or obtain Yes Question 21: How many non-manage 23	Yes iability policy provide Pr Yes Yes word recently update in We have enhanced the policy by endorsement on an annual basis in feedback from user grown No rial, full-time A/E unders	ts A/E professional I Nov-06 oups or professional No writers do you have	A&E Advantage program 2012 societies prior to mai Yes supporting your PLI p	Yes 2011 king policy and/or ra Yes program? 47	Prior acts coverage is typically available for qualified firms which have maintained coverage for a minimum of 1 year. 2009 tte changes? Yes	Generally, match the expiring policy coverage.	Yes We match other reputable carriers' s prior acts dates as they do ours. 2012 - currently being filed. No Eight	Yes If a firm requesting the prior acts coverage never had insurance before, we generally will not provide prior acts coverage. Whitin the past 1-3 years	Apr-10 Yes 5	If firm was insured with prior acts coverage in the past.	Yes We use a retroactive date. Firms with less than three years of continuous coverage get a premium credit but may not be eligible for full prior acts. Policy form: 2011, Endorsements: 2012 Yes 4 (In addition, all managers	Yes Yes	Yes 2009	Yes When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior carrier. 2012	Prior acts coverage is generally available to most firms, after one year of coverage, without a retroactive date limitation. 2010 Yes	Yes Within the past 4 years

Question 23: Is your policy form "p	pay on behalf of" or "inder		Pay on hehalf o	f Pay on behalf of	Pay on behalf of	Pay on hehalf of	Pay on hehalf of	Pay on hehalf of	Pay on hehalf of	Pay on hehalf of	Pay on hehalf of	Pay on hehalf of	Pay on hehalf of	Pay on hehalf of	Pay on hehalf of	Pay on hehalf of
Question 24: For each state/jurisdi				ray on benan or	Pay on benan or	Pay on benan or	Pay on benan or	Pay on benan or	Pay on benan or	Pay on benan or	Pay on benan or	Pay on benan or	Pay on benan or	Pay on benan or	Pay on benan or	Pay on benan o
Admitted basis X	X	Х	x	Х	х	х	х	Х	х	Х	х	Х	х	х	х	Х
urplus basis X		Х	Х	Х		Х	Х				Х	Х	Х			х
o coverage															Х	
uestion 25: Does your company h	nave underwriting guidelir	es or restrictions on	deductibles based	on firm size?												
Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 26: Do you offer stop-los	s deductibles (i.e., a maxir	num deductible limi	t option for all claim	ns in the aggregate)?	1											1
Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Question 27: How have your rates	increased (or decreased)	over the past four ye	ears?		T		T	I		T	T	T	T	T	I	T
			A&E Advantage Small Firm Progra decrease for	am 2011 -5% to -6% 2010 -5% to -6%	On an overall average basis, Travelers premiums as a percentage of billings decreased in 2008, 2009; were were unchanged in 2010, and increased	;		Our rates have remained generally	Due to our well established, consistent underwriting appetite our rates	Increased for certain project types and				We have seen a net decreas in rates	2011 - No Change	
			certain areas of	2009 -5% to -6%	slightly in 2011.			consistent over the		disciplines on a	Rates have been				2010 - N/A	
3-4% average Question 28: Are there particular ϵ		No	practice	2008 -8% to -10%	_		Decreased 10-13%	past four years.	virtually flat.	selective basis.	steady.	No		years.	2009 - N/A	Decrease 1% - 3
YES - Because rate increases are detern by many variables including exposure, exposure that experiences a signiff increase in severity frequency would he the potential for ratincreases. We continue to keep a watch on exposure potential for volatil as residential, unive and sustainable design (client expective. actual performation While remaining methat the present set the economy continues to impact severity and freque economy as well as market conditions a variables also imparates, i.e. capacity.	any icant and/or cighten ite close is with ity such irrsities tations ince). indful ite of t t other other ind ct Residential/Condo minium projects	Poor loss experence	Yes, condo residential; subsurface; stadiums; waste water treament	Residential Geotech	Yes- the ongoing trend of increasing average cost of claims against design professionals.	Yes - residential, claims history, structural and geotechnical. However, it is best to contact your Beazley underwriter for further information.	None noted except that individual firm experience will drive its own rate based on claims history, discipline, size, and project types.	We see no specific new exposures tha indicate the need for a higher rate increase than in recent years.	Firms changing focus to projects/clients of which they have no prior experience.		Poor claims experience.		K-12 schools, residential, recent claims, financial distress.		Increase in residental condos as well as an increase in in claim frequency and serverity.	Rate developme is based on individual risk qualities to inclical claims experien project types, a disciplines rendered.
			Rate increase ma	•			Stable to slightly	We expect our rates to remain generally consistent with a moderate rate increase in larger firms and firms with losses will generally see a rate	No rate changes planned at this	We are applying rate increases selectively to address underpriced project types and/or disciplinesso far in 2012 we have acheived a 6% overall rate increase on the						

	No	Yes	Yes	No	No	No	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes
rtion 21: Do vo	ou offer other financial in		1		y an incurad)?											-	
stion 31. Do yo	Yes	Yes	Yes	Yes	1	No	Yes	Ves	Voc	Ves	Ves	Yes	Vas	Ves	Vos	Vos	Ves
	res	165	res	res	Yes	INU	res	Yes	Yes	Yes	Yes	res	Yes	Yes	Yes	Yes	Yes
	yes - Credits for educational 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, mediation and verification of insurance coverage for eigenvalues	lart of our		LIU Continuing Education through on-line courses; Limitation of Liability credit; successful claims resolution thorugh	(prior to mediation) & mediation. We also offer Deductible Credits for LEED certified buildings and	The insured's risk management practices are one of the factors used to determine their	credits for educational programs completed by an insured, risk management programs, peer reviews, risk	Yes, we credit such educational and risk management	We offer various underwriting credits that are loss dependent. We offer a Risk Mitigation Credit, loss prevention credit, experience credit and association	We offer credit for individual risk characteristics: - 10% cont ed, -10 qualification of staff, -25 Internal Loss Prevention Program, -3 multipolicy discount if bop placed w/	Credit for taking education programs and for Limitation of Liability in	AXIS offers premium credits for professional developmer programs, risk management procedures, use of good contracts, use of limitations of liability, use of insured subconsultants, significant repeat client base, above average staff experience/degrees, good fee collection processes, thoughtful client selection process, use of modern technology, and receipt of awards/client recommendations. We also reduce the deductible by 50% (subject to a \$25,000 maximum) when preapproved mediation is used	ıt.	Credits for Risk Management Programs and Peer	Catlin offers a premium credit of up to 10% for participation in education programs. Additionally, Catlin offers credits for design of LEED certified projects, credit for participation in medication, credit for risk management practices and reimbursement for participation in peeer review	We provide finanical incentives for firms with strong Risk Management procedures and	RLI offers cre for use of 1)Limitation Liability 2) LE certification Participation RLI's Design Professional Learning Eve
se describe:		actors		mediation	buildings.	premium.	assessments	efforts.	membership credit		contracts.	to settle claims.		Reviews	programs.	practices.	(DPLE)
stion 32: Rank	of the following charact	taristics 1 (highest)	to 8 (least) in your	remium determinat	ion process. If a char	acteristic is not consi	dered in the premi	ım determination has		L					<u>,, </u>		, , , , , , , , , , , , , , , , , , ,
ation of firm	7	6	5	8	7	4	6	6	14/A.		5	5	7	7	6	2	8
ation of	,				,			-			3			-			_
jects	8	7	6	7	8	7	5	5				8	8	6	7	7	6
e of practice	2	2	3	3	2	3	2	3			2	2	2	4	2	4	3
e of projects	3	4	4	4	4	5	4	4			4	4	4	5	3	5	4
nual billings	1	1	2	1	1	1	1	1			1	1	1	1	1	1	1
ms history	4	3	1	2	3	2	3	2			3	3	3	2		3	2
experience	6	5	7	5	5	6	7	7			6	7	5	3	4	6	5
er (please																	
lain in question	5		N/A	6	6		8		1	1	7	6	6		5		7
ow)			,						_	_							
	e specify "other" if selec	cted in question ab	oove:														
33377603	5 - Loss Prevention/Risk Management Practices and Contracts utilized by the firm.	eccu iii question ac		Risk management practices; Contract management; loss prevention initiatives			contracting practices and internal risk management programs		All of the characteristics noted above are weighted when making a premium detemination. They do not follow a sequential order, rather we review accounts on a case by case basis for pricing consideration.	importance. Additionally, # of yrs of retroactive coverage and	Analysis of busines practices, client selection, staff qualifications, etc.	Delivery method/Service	Risk Management and Loss Prevention programs				Risk manage practices
estion 34: Do yo	ou offer project-specific	insurance?			•					•							
	Yes	Yes	No	Yes	No	No	No	No	Yes	No	No	Yes	Yes	Yes		No	No
tion 35. Do yo	ou offer project insuranc						1	1			1	1	1		1	1	
	No	No	No	Yes	No	a maureu mas a praeti	No	No	No	No	No	No	Yes	Yes	Yes	No	No
					-	<u> </u>	INU	INU	INU	INU	INU	INU	163	162	162	INU	I INO
stion 36: Do vo	ou offer project specific o	excess or other su	pplemental addition	al limits to your "pra	ctice policy insured's"	by endorsement?											
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Ye

									-								-
												!					
												,					
16												,					
If yes, please state						A						NI NA/					
the number of suc	:n				Niah au	Approximately 130						Numerous. We can					
policies your					Number	customers						offer up to 2 PSX				4= 000 000 :	
company wrote in					proprietary;	purchase specific						endorsements for			We provide project		C · · · · · · · · · · · · · · · · · · ·
its most recently	Many policies.				\$10MM maximum							active projects plus			specific excess	maximum limit of	
completed fiscal	Maximum limits				limits, practice	endorsements.The					200 14 1	one for a			-		excess and Specific
year and provide	vary based on lmits				combined with	maximum				50/ - 61 - 1	200, Maximum of			•		1:	Client excess limits
your maximum	of underlying				supplemental	combined limit is				approx 5% of total	· ·	No maximum limit		· ·		•	are available by
limits.	coverage.			- 6 6.	limits.	\$5,000,000.		well over 100.	Proprietary	in-force policies	limits.	at this time.		to \$3 million	year.	limit of liability.	endorsement.
Question 37: Are y	our project policies "p		coverage for the A/I														
	Primary	Excess		Primary	Primary		Excess	Excess	Primary	<u> </u>	Excess	Primary	Primary	Primary	Primary		
Question 38: Pleas	se describe:																
				T													
												,					
												,					
												Most firms expect			1		
												the project policy					
												to be primary. We			1		
												are flexible if firms			1		
											Specific Job Excess	·					
											or Specific Client	opposite. Our					
											Excess limits when	n practice policy is					
											endorsed apply	excess of project					
		We do not write		Project coverage	N/A - project						only after the	policies unless					RLI does not offer
		stand alone projec	ct	can be either	policies not			Project excess for			underlying practice	e endorsed			1		project specific
		policies		primary or excess	provided.			our own insureds.		N/A	limit is exhausted.	otherwise.					policies
Question 39: Pleas	se state the number of	such policies wrote	e in its most recently	completed fiscal year	and provide your ma	ximum limits.											
												1		About 30-40			
												,		policies per year.	1		
					N/A					N/A	N/A	Proprietary		Limits up to \$25			3,100
												,		million			
Question 40: How	does your company d	efine a claim?			T												
												,					
												,					
												,					
												,					
												,					
	CLAIM means a											,			1		
	demand received by											,			1		
	the INSURED for				Claim means the							,					
	money or services and				Insured's receipt of:		"Claim" means a	"Claim" shall mean a	1			'					
	that alleges one or		-a written demand		1.a written demand	Claim means:	demand received by	written demand made	1			'					
	more of the following:		againt any Insured for	r	for money damages or	1. a demand for	any insured for money	against an Insured for	1			'		Claim means any			
	1.A WRONGFUL ACT		monetary damages of	r	remedial Professional	money or services;	or services including	compensation of	1			'		written demand		Claim means a	
	arising from the		non-monetary or		Services involving this policy; or	2. a civil proceeding	the service of suit or	monetary damages,	.1			'		received by an		demand for money or	
	performance of		injunctive relief; or		2.Phe service of suit or	commenced by service		including the service of	1			"Claim" means any		Insured seeking		services received by	. [
	PROFESSIONAL SERVICES; 2.		-a civil proceeding		institution of arbitration	of a complaint or similar pleading; or	arbitration proceedings. "Claim"	suit on institution of arbitration	1			demand received		Damages and		the Insured arising out of a Wrongful Act or	•
	POLLUTION		against any Insured seeking monetary		proceedings against the	3. a written request to	,	proceedings against an	1	Any writton				alleging liability or		of a Wrongful Act or Pollution incident in	
	CONDITIONS		damages or non-	A domand for	Insured;	toll or waive a statute	threat or initiation of a	insured. A Claim will		Any written	"Claim" maana -	by "you" seeking		responsibility on	demand for money		
	arising from the		monitary or injunctive	A demand for	Provided, Claim shall						ou "Claim" means a	"damages" or				Profossional Sorvices	A domand re
	performance of		relief, commenced by	, lindiley of services,	include Regulatory or Administrative Action	to a potential civil or	relief (meaning a	been made against the	1	receive alleging a		′ '			or services, naming	A Claim also includes	A demand received
	CONTRACTING		the service of a	naming an Insured	and Professional License	administrative	temporary restraining	insured when any		_	ng or services, naming	•		Insured or persons		the service of suit or	by the Insured for
	SERVICES; 3. A		complaint or similar	and alleging a	and Disciplinary	proceeding,	order or a preliminary	ilisureu ilistreceives	Demand for money		you and alleging a			for whose conduct	0 0	the institution of an	money or services
	NETWORK SECURITY	See policy form	pleading, including an		Proceeding.	against any Insured for	· ·			·	Wrongful act or	responsibility on					and which alleges a
	COMPROMISE.	provided.	appeal therefrom.	Pollution Incident.	1	a Wrongful Act	injunction).	Claim.	a wrongful act.	service.	Pollution Incident"	" "your" part.		legally liable.	condition.	against the Insured.	wrongful act.
Ouestion 11. ls "si																	
Question 41. IS CI	rcumstance" reporting	g allowed?			T												

Second Content 19 19 19 19 19 19 19 1	fire plane Comment for the plane Vis. 100. 100. 100. 100. 100. 100. 100. 10	If Yes, please comment: Question 42: Is "c	CIRCUMSTANCE means an event or occurrence from which the INSURED reasonably expects that a CLAIM(s) could be made.				Circumstance reporting is available at the option of the insured.	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; S. 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; PIC-1001 Ed. 11-08 Printed in U.S.A. Page 4 of 7 62008 The Travelers Companies, Inc. All Rights Reserved D. the dates of the alleged events; and E. the reasons for anticipating a Claim,	We encourage reporting of all circumstances that may reasonably give rise to a claim.	written notice to	It is encouraged and voluntary.	An event, incident, allegation, circumstance, dispute or situation which may subsequently give rise to a claim.	reporting of circumstances and	The Insuring Agreement outlines		REfer to the poilcy for our stance on reporting potential claims	Catlin Design Professional not only allows circumstance reporting; it is highly encouraged	the Insured provided or engaged in; e	circumstance reporting and recommends that Insured's consult with RLI claims experts. All pre- claim services are
State	Price place Price place P	-	No	Yes	No	No	No	No	No	Yes	No	No	Yes	Yes	No		No	No	No
Very	Specializes 44: Who supercones claims for your company? When you	comment:										circumstances are reported as anytime an insured handles a circumstance or claim on their own, it can jeopardize coverage or prejuidice the	, We expect a firm t report known circumstances to Hudson for	optional during the policy period but the renewal application asks about knowledge of circumstances. O Addressing circumstances promptly almost always produces a					
Secretaria Ad William	Question 48: Who supervised claims for your remposy? All claims for Callin Design Professional Insured States With Design Professional State Plant Control	Question 43: If a		1		1	i i	1		T		T	T	T w.	1				
Authory Carrier Company Claim Company Claim Company Company Claim Company Company Company Company Compa	Company Claim Company Adjustors Installation Company Claim				Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
assistance remains second to nome in the industry. Our Early Warming system pars the opportione Colaim in surroof with an experience Colaim consultants, most of whom are attorneys, work with the insured to avoid or minitages potential attorneys, work with the insured to avoid or minitages potential consultants in soften to the insured to avoid or or an expert consultant at no. out to the insured to the insured or work and to the insured in any of the insured or an expert consultant at no. out to the insured is any old in this insured a any claim state of the insured is exposition. **Total Consultant at no. out to the insured is any old in this insured a lamp of the insured is any old in this insured is any old in this insured and information where the industry. Our Early Warming system pars the industr	assistance romains scond-to-noin the industry. Our Early Warning System parts the insured with an experience Claim Consultant to address issues before they become claims. The Claim Consultant to a stronger, work with the insured to avoid or an expert consultant at no cost where the policy before they assistance as needed; to the insured. A skistance as needed; to the insured with an experience Claim Consultant to nost to the insured. A skistance of a special and or a negret consultant at no cost. We help resolve in the insured and or of some opport. The policy because claims and or a special consultant at no cost. We help resolve in the insured and or a special consultant at no cost. We help resolve in the insured and or a special consultant at no cost. We help resolve in the insured and and or a special consultant at no cost. We help resolve in the insured and and or a special consultant at no cost. We help resolve in the insured and and or a special consultant and or a special consultant at no cost. We help resolve in the insured and and or a special consultant at no cost. We help resolve in the insured and of claims and or a special consultant at no cost. We help resolve in the insured and or a needed; the special consultant at no cost. We help resolve in the insured and or a needed; the special consultant at no cost. We help resolve in the insured and or a needed; the special consultant at no cost. We help resolve in the insured and or an experience insured and consultant at no cost. We help resolve in the insured and or a needed; the special consultant at no cost. We help resolve in the insured and or a needed; the special consultant at no cost. We help resolve in the insured and or a needed; the special consultant at no cost. We help resolve in the insured separate insured and or a needed; the special consultant at no cost. The insured is a sistance and ministrators, are needed; the deductible does not a time deduction in	Question 45: Wh	Consultants	Insurnace Compar claims staff	Justin Rose	Company adjustor		design professionals are managed by Travelers employees which are experienced in managing design		VP that oversees the work of our claims administrators. We have offices both in California and New		J.D., Somerset, NY direct dial 800-257- 5720, Ext 2209; Matthew Hays, Itasca, IL, direct dia	Company- David Lurie & Andrei Ilica Il manage our claims	Senior Vice		A&E claims	Design Professional insureds are handled by our own claim professionals. All are licensed attorneys and all have significant experience representing architects and	David Soltero manages design professionals	Dedicated RLI claims personnel located in Chicago, IL
Yes		Question 46: Doe	assistance remains second-to-none in the industry. Our Early Warning System pairs the insured with an experience 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 involves retaining counsel or an expert consultant at no cost to the insured.	r We help resolve any claim issues	Assistance	assistance to policyholders to resolve issues before they may develop into a claim and/or circumstance.	assistance from our Claim Staff; AE Specialist attorneys assigned as needed; Supplemental Payments available for Subpoena of Records. xpertise?	managers work with insured and, if appropriate, independent defense counsel to mitigate the insured's exposure in potential claims situations.	pre-claims assistance and will retain counsel at our expense to assist the insured as necessary	claims administrators, are attorneys who function in the role of claims administrators. Their legal background and claims experience allows them to provide valuable assistance to our our insureds.	assistance.	needed; to encourage same, the deductible does not apply until or unless an actual claim is made. Typically we see non-party depos or subpoenas for records or phone calls asking for advice is responding to certain situations.	for Free Loss Prevention Assistance, defined in the policy and in response to reported circumstances. The company pays for all related costs until which time a claim is made.	circumstance is given per the policy terms, we, at our sole discretion, may elect to investigate. Until a e claim arises, we wil be responsible for any costs we incur for that	Free Pre-claim assistance	received free legal advice from Lexington or Donovan Hatem	insureds free pre-claim assistance. Our experienced claim professionals work with the insured and will retair counsel to assist with pre-claim matters when appropriate. We will also retain experts when appropriate to assist the insured and counsel. Catlin's claim professional also provied free contract review services. Our pre-claim services have been ranked highest in customs satisfaction in a major survey of design	Pre Claims Assistance and Prevention Services. The Company will pay, at its sole discretion, all reasonable fee: costs and expenses the Company incurs in the investigation of a potential Claim reported by the Insure in accordance with Section V.A.2. Reporting of Claims and Potential Claims. The reasonable fees, costs and expenses paid under this provision must be incurred prior to the date a claim is made. Once a Claim is made. Once a Claim is made. Claim Expenses and Damages incurred are subject to Sectio II. Limits of Liability and	RLI claims personnel or outside counsel may be retained. Free pre-claim assistance is

comment:	Yes (please explain) - XL will retain counsel for an insured on a pre- claim matter when appropriate. This is done at no cost to the insured. here any costs caps of		n your pre-claim assis	itance?	Panel counsel assigned as needed.		We have mutual selection of counsel, not panel counsel	If panel counsel gets involved, it wis be handled as a claim. Wilson Else can provide preclaims assistance a no cost to the insureds.	handled by our claims adjusters and are assigned to	typically for depo	mitigate a circumstance before it becomes a claim, including hiring panel counsel if	o If our claims staff determine outside counsel is needed, an experienced attorney will be engaged. We do not have "panel" counsel.		Yes- but only wher authorized if Donovan Hatem LLP requires local counsel. Program set up with Donovan Hatem manageing and providing all LP work - for cost efficiency.	Catlin only retains cousnel who have significant experience working with and representing design professionals.	Yes, if deemed	If required, Counsel can be retained as authorized by RLI
	No	No	No	No	No	Yes	No	No	No	No	No	Yes	No	Yes	No		No
If Yes, please comment:						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.				The deductible does no apply to pre-claims assistance.		Pre- claims/circumstanc e assistance is handled at the discretion of the claims staff. No cost caps have been set at this time.		10,000 per Loss Prevention Matter	Catlin's pre-claim assistance is free of charge and has no cost cap.	No	
Question 48: Do yo	ou have claims offices Yes	Yes	Yes	Yes	Yes		Yes	T	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
no, please indicate how your company manages claims.	Quebec, British Columbia	Scottsdale, AZ, Scottsdale Insurance Company		New York, NY; Boston, MA ofessional liability	Deerfield, IL. claims?	Travelers claims employees which manage design professional liability claims are located in New York, New Jersey, Maryland, Georgia, Illinois, Texas, and California.	NY, CT, PA, CA, and London, England		18 office locations in NY, OH, NJ, TN, TX, MN, DC, CA,FL, GA, IL, KS, LA, WA, MD, MI, MA.	Itasca, IL and other	Hudson Insurance Company does- in S Napa, California and NYC.	Our headquarters for U.S. claims is in Alpharetta, GA.		LExington Insurance COmpany, 100 Summer Street, Boston, MA	Professional has a dedicated team of claim professionals in the following offices: Irvine, CA		Chicago, IL
	35	Unavailable	5	4	5	13	12	Five HCC employees and Four Wilson Elser employees.	. 32	3	Four	AXIS has over 110 claims handlers and numerous external resources committed to claims handling.		10	4	1	6

		6.4-															
Question 50: On av	erage, how many ye T	ars of A/E profession	nal liability claims exp	perience do the staffe	rs in in the previous c T	question have?			1	I	1	1	I	1	1		
	10	Unavailable	5 to 10 yrs	15	13 years avg AE claim experience	15+	15+	Seven or Eight years.	10+ years	20	15 years	Significant.		Almost all A&E Claims Eximiners are Attorneys. Average experience is more than 10 years.	16	18	10+ years
Question 51: Do vo	u conduct any type o	l of follow-up evaluati	on after the claim is		ne the insured's' satis	! sfaction with your cla	ims handling process	! ;?			1	_			1		
,	Yes	No	No	Yes	No	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes
Question 52: Do vo		irveys of insured's re	egarding their level o	f satisfaction with you	ır services?												
Question 32. Do yo	Yes	No	No	No	No	No	Yes	No	Yes	No	No	No		No	Yes	Yes	Yes
Question E2: Door			the U.S., its territori														
Question 33. Does	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
O ti							1	140	103	140	163	163	163	103	163	163	163
Question 54: if you	No	_		and Canada, does the		1	nsei?	No	No	No	No		Vas	Vas	Vas	No	No
	1.14	Yes	No	Yes	No	No	1	No	No	No	No	1	Yes	Yes	Yes	No	No
Question 55: Does	1	T ' '		to the limit of liability		1	1	·	l	I	<u>.</u> .	1		T	1		.,
	Yes	Yes	No	Yes	No	No	No	No	No	Yes	No	No	No	Yes	No	No	Yes
If yes, please identify the conditions required for such endorsement. Question 56: What	that exceeds the remainin LIMITS OF LIABILITY.	5	uing a "reservation o	our LIU A&E Advantage small firm program provides defense outside the limit of liability subject to program guidelines. f rights" letter?						As required by state law				Where leagally required. e.g. Province of Quebec.			As required by individual States
	XL Insurance issues reservation or 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 provide 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.	t They are used	Reservation of Rights Letters are issued when appropriate. Claims adjuster makes determination afte the claims information has been reviewed.	Generally, Liberty's position is not to issue ROR letters unless there is a er responsible and prudent business reason for doing so.	Moderate use where appropriate.	of the policy coverage for every	of rights letters are discussed with the		We give broad form coverage and partner with our insureds and conduct an individual case by case analysis when a reservation of rights letter is issued.	Generally both the insureds and insurers rights are reserved until after all facts of the claim are received.	rights, a letter will be issued. Hudson doesn't reserve rights on each and	We use them when needed to preserve our rights. Underwriters are notified and asked		Reservation of rights letters are generally issued if there is any question of coverage under the	absolutely necessarygiven the circumstances of	We strive to outline the extent to which our insurance policy will be able to respond to a claim.	

Question 57: Do vo	ou reserve the right to	annoint defense co	ounsel on all claims?														
Question 57. Do ye	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes
Question 58: Do yo	ou accept alternate de	fense counsel whe	n requested by insured	d?				1				'					
•	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1																	
l	Legal counsel for the defense of any														While Catlin's policy		
	CLAIM(S) shall be											We do our best to			terms provide that the	e	
	designated by the							Sometimes, where				accommodate			company has the right		
	Company or, solely							it fits the situation,	,			Insured requests			to appoint counsel, w regularly confer with	to select counsel.	
	at the Company's							we may utilize		If requested		for qualified defense counsel.			our insureds prior to	We will give	RLI does not maintain a formal
	option, by the INSURED with the					While Travelers		counsel requested by the insured.		counsel is properly experienced and		The pre-qualified			counsel selection. If the insured has a	consideration to the insureds	panel counsel and
	prior approval and			Liberty's program		reserves the right		More often, it is		without conflict.		name of the			preferred attorney,	request for	strives to appoint
I	written consent of			and policy form		to select the		our choice as we		Generally most		Insured's first		Provided counsel	that preference will usually be honored		competent counsel
	the		Degreet will be	allows the	Ovalification	defense counsel,	If they meet our	deal with		times requested	If the firm is	choice of counsel		has the appropriat	assuming the attorney	counsel, if the	Alternate counsel
If yes, please	Company and subject to the		Request will be considered on a	flexibility to accept	e procedure for non-	we will consider recommenations	reporting guidelines and can	experienced firms with a successful	As appropriate	counsel is already on Hanover's	qualified to do A/ defense work and			experience and agrees to abide by	has appropriate	request is made and approval given	may be considered
specify any	Company's	On a case by case		counsel subject to	·	made by the	demonstrate	track record in a	under the	approved panel	agrees to Hudson			Lexington/AIG	experience representing design	prior to binding	Claims dept.
conditions.	guidelines.	basis.	basis.	our prior approval		insured.	expertise.	given locale.	circumstances.	counsel listing.	fee schedule.	most states.		guidelines.	professionals.	coverage.	review.
Question 59: Do yo			ons of defense counse										I			1	
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 60: Do yo	1	1	to compromise on or s				1		T	T	1		1	T	1	1	T
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 61: If the			r than accept a settler	1	1	1	to the amount that			T	T ,,		I .,	.,	T	1	
	Yes	Yes	Yes	Yes	Yes	No		Yes	No	No	Yes	No	Yes	Yes	No	No	No
Question 62: Does			e insurer to compromi			V		V			V			V	V		V
0	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 63: Do yo	No	Yes	ense counsel's billings No	No No	Yes	No	No	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes
Question 64: Door			management services		_	140	140	163	110	163	163	163	140	163	INO .	163	163
Question 64. Does	Yes	Yes	No	s and products for ye	Yes	Yes	Yes		Yes	Yes	Yes	Yes			Yes	Yes	Yes
Question 65: Does			nagement for your ins	sured's?	. 63	. 65	. 65			.00	. 65				. 65	. 65	
Question 05. Does	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Τ	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
	1									1.50		1.50					
1																	
	A full curriculum of optional loss																
	prevention and education programs eligible for					Turnish as stale	contract review, publications,		Contract Reviews Publications								
	premium credits and continuing education credits. The XI Insurance					Travelers risk management services fo	r seminars, quarterly	<i>y</i>	Seminars								
	Contract Guide for Architects and Engineers, a combination of issue-driven-					design professionals in	risk management		We provide a wide								
	discussions, claim scenarios, problem solving strategies and			LIU Risk		Sign, Sealed & Delivered risk management news	webilials to all		array of risk management services						Catlin Design		
	contract language solutions published in 2007 as a 500+ page book and CD,			Management		letter; Contract Solution			including the above as		Our Director of				Professional		
	was updated in 2009 and is now available exclusively to our insureds on the XI			Website includes on-line courses,	In addition to	Matrix online contract guide; Loss Lessons	broker partners, quarterly AE		well as sebinars,	Contract Review,	Our Director of Education and Los	ss			provides numerous risk management	'	
	Learning Management System (LMS). Also, XLDP and PSMJ, Resources, Inc.,			white papers,	contract reviews,	Learned claim examples;	newsletter.		podcasts, CDs, webenabled risk	Seminars,	Prevention, Steve				services and		
	the world's leading educator, publisher,			claims case studies		Contract Review Service; RMPLUSONLINE.COM	extensive risk		management	Webinars, White	Rowinski, provide				products including	:[
16	and consultant on the effective management of architecture,			access to	seminars,	risk management	management		materials, blogs, Twitter and Facebook	Papers, Lessons	customized			Lexington provide			
If yes, please specify other	engineering, and construction firms, recntly announced a new collaborative agreement to share		We provided	RedVector discounted on-line	numerous items are available on a	website; pre-claims assisitance and other	website (www.beazley.com	, [We do national,	Leared/Suggestions on How Claim	_	Contract reviews. Seminars.		Contract Reviews,	=	Contract Review services, Risk	
current risk	knowledge, develop custom research tools, analyze trends in new ways, and		contract review	courses and other		individual insured	/A&E) as well as or		regional in-house seminars in	Could Have been	programs and seminars to our	Other initiatives		In-house Seminars a Risk Managemer		Management	
management	develop reports and educational materials to advance Architecture and Engineering (A/E) firms' risk and	Claims assistance	services via an	industry specific	protected site for	counsel; quarterly risk management webinars	site seminars by	Risk Management		avoided post-claim		under		Website; Loss	- risk management	Publications and	
programs.	practice management efforts.	hot line.	outside Law firm.	content.	our clients.	and much more.	request.	booklets.		and as requested	brokers.	development.		Prevention Service	es seminars	Webinars.	

many of your company	y's risk management personnel exclusiv	ely support A/E firms?	?					_							
100%	Unavailable	Underwriting department	0	*		One.	7	2	One.	We use outside experts.		One	3	1	
se provide the name of	the primary contact for risk management	ent personnel.													
Albert J. Rabasca - Director of Industry	Brian Van Cleave	Underwriting department	Glen R. Mangold					P.E., M.S, MBA Direct Dial 816-510	and Director of - Education & Loss	Lorna Parsons, Vicki Szot, or Rich				David Soltero	Barb Sable Phone 301-802-0068 or Laurel Tenuto Phone 610-664- 8700 Ext. 1489
		_	Great II. Wangola	com	uzicy.com	David Wiley, VI	7 10 1	0201	r revention.	Zarandona		Sinsurunce.com	Tom Bongi, Esq.	Bavia Soitero	0700 Ext. 1103
approximately 200		Numerous	8	20	4 webinars per year, plus 10 - 20 individual seminars	·	Numerous			TBD		50+ to individual A&E Firms	24	2	45 to 55
t is the estimated numl	ber of A/E contracts your company rev	iews annually?													
Approximately 700 for the Claim Consultants alone. This does not include our PLAN agents' numbers, which could easily	Not provided	Numerous	100	150	hundreds	Twenty five.	1500	200 to 300	300	Unknown		2000	278	60	Several hundred annually
performs these contra	ct reviews?														
XL Insurance Claim Consultants, PLAN agents and where appropriate, defense counsel.	Outside Law Firm	Underwriting and claims personnel	Wilson, Elser, Moskowitz, Edelman, Dickler (WEMED).	Travelers regional claims managers	Colleen M. Palmer, Esq. (617) 239 - 2606 colleen.palmer@be azley.com	Claims and Underwriting personnel.	management staff and specifically trained	Gary M. Prather or Katherine L. Dimit	Prevention. He is also and attorney	Selected law firms including The Heuer Law Group.		Contract are reviewed by Donovan Hatem LLP attornies exclusively.	Contract reviews are conducted by Catlin's claim professionals who are all licensed attorneys.	management staff	In-house risk management personnel, outside counsel, and qualified underwriters.
1	Albert J. Rabasca - Director of Industry Relations Amany A/E risk manage at is the estimated num Approximately 200 for the Claim Consultants alone. This does not include our PLAN agents' numbers, which could easily Deperforms these contra XL Insurance Claim Consultants, PLAN agents and where appropriate,	Albert J. Rabasca - Director of Industry Relations Brian Van Cleave I many A/E risk management seminars does your company cor approximately 200 Approximately 700 for the Claim Consultants alone. This does not include our PLAN agents' numbers, which could easily D performs these contract reviews? XL Insurance Claim Consultants, PLAN agents and where appropriate,	Albert J. Rabasca - Director of Industry Relations Brian Van Cleave Brian Van Cleave Approximately 700 for the Claim Consultants alone. This does not include our PLN agents' numbers, which could easily Approximateles or performs these contract reviews? XL Insurance Claim Consultants, PLAN agents and where appropriate, XL Insurance Claim Consultants, PLAN agents and where appropriate, Underwriting department Underwriting department Underwriting department Vinderwriting Approximately 700 for the Claim Consultants alone. This does not include our PLN agents' numbers, which could easily Underwriting and	approximately 200 Albert J. Rabasca - Director of Industry Brian Van Cleave Transp A/E risk management seminars does your company conduct annually? Approximately 200 Approximately	Underwriting of management services on a regional basis. se provide the name of the primary contact for risk management personnel. Michael Gillen, Managing Director of Michael Gillen, Michael Gillen, Michael Gillen, Managing Director of Michael Gillen, Michael Gillen, Managing Director of Michael Gillen, Michael Gillen, Managing Director of Michael Gillen, Michael Gillen	Underwriting department 0 professionals calain management personnel. It is the estimated number of A/E contracts your company reviews annually? Approximately 200 Numerous 8 20 Very plus 10 - 20 individual seminars which coad easily performs these contract reviews? Altisurance Claim Consultants, PLNN agents and where appropriate Underwriting and the professionals calain professionals calain management are reviews and where appropriate Underwriting and the professionals calain professionals calain management are regional assistance Michael Gillen, Maraging Director 1000 Windows (Garn R. Mangold Concourse, Suite 100 Aphretta, GA 30005 Phone: 678-137-7083 Email: (G17) 230 - 2606 migglien@traveless (G17)	Underwriting department of the primary contact for risk management personnel. Albert J. Rabasca- Director of Industry Pelations of Industry Rabasca- Director of Industry Pelations of Industry Approximately 200 Numerous 8 20 Numerous 8 20 Numerous 8 20 Numerous 8 20 Approximately 200 Numerous 9 20 Approximately 200 Numerous 9 20 Approximately 200 Numerous 9 20 Numerous 100 Numero	Underwriting department 0 managers provide from the primary contact for risk management personnel. Contract of the primary contact for risk management personnel.	Consider the same of the printary contact for risk management personnel. Michael Giller, Mich	Underwriting department and provided the name of the primary contact for risk management personance. Services on a regional basis. Minimal fillers, blangary throng the primary contact for risk management personance. Minimal fillers, blangary throng the primary contact and primary throng the primary contact and primary throng the primary contact and primary throng th	Dur 13 Gorgen Unscendable Uns	Underwriting disparence of the person of the person process of the person of the perso	Underwriting the control of the cont	Libbs Dunishida Dispenses precise of September 1 and Processing September 2 and David Processing September 2 and David Processing September 3 and David Processing Se	Live To Management (Control of the Control of the C

	24 hours		24 to 48 hours	Under 48 hours	24-48 hours	24-48 hours	24 - 48 hours	one or two days.	1 business day turnaround - 100% of the time	24 hours guaranteed	24 hours.	24-48 hours	48 hr turnaround Max. average is less than 24 hrs.	Catlin aims to review contracts and get them back to the insured within 48 hours although many are completed within 24 hours.	24 - 48 hours	24-48 hours
Question 72: Please	list the number and t	types of A/E risk man	nagement publication	ns offered by your co	mpany. Please also p	rovide a sample of yo	our latest publication	ı, preferably in an ele İ	ctronic format, to tca	anela@aia.org.						
	Visit xldp.com for more information and to access a copy of Professional Services Agreement: A Primer, introductory information from the Contract Guide. Also visit www.xldp.com/tools for complimentary risk mangement 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			SCOPE quarterly	100 Top Risk Avoidance Techniques Risk Management Quiz Abandonned	contract workbook	numerous publications	On our Website- risk management	Extenive and numerous publications and can be found at www.Schinnerer.co	community, ie, change in laws or	Quarterly Risk Management News letters, white papers on key risk management			See response to question regarding Risk Management		
	Indemnities.			newsletter	Professional article	examples	/A&E)	panel counsel.	m	rulings/finding.	_	TBD		Services above.	1 - Blueprint	
Question 73: Please Technical Errors	provide estimated per	ercentage of claims d	Iriven by:	l	Proprietary		43	20%	Proprietary	50%	30%	Confidential	Proprietary	l		I
Project Management (including contractual terms):	26				Proprietary		2	10%	Proprietary	10%	30%	Confidential	Proprietary			
Poor communication	24				Proprietary		10	10%	Proprietary	15%	30%	Confidential	Proprietary			
Poor documentation	5				Proprietary		9	15%	Proprietary	15%	10%	Confidential	Proprietary			
Other (please explain in question below)	15				Proprietary		36	Bodily Injury 15%, plus other as noted below.	Proprietary	10%		Confidential				
Question 75: Where		ecial services be obta		our company?	N/A		Other includes QA/QC issues; fee claims; and project delivery method	15% - poor client selection often sets the stage for subsequent claims as well as the (10%) financial condition of claimant. Often, say 10%, there is no basis for a claimother than greed, anger or vengence for matters unrelated to professional negligence.		5% Timeliness of performance; 5% cost overruns		N/A				

Insurance needs assessment	PLAN Agents Underwriters	Agent/Broker			Markel broker/underwriter	Insured agent or broker	agent/broker; underwriter	Broker.	Agent/Broker	Agent	Our Broker network	Broker	Agent/Broker, Underwriter, Attorney	Agent/broker	Agent/Broker
Application paperwork and assistance	PLAN Agents Underwriters	Agent/Broker - Underwriter		Underwriting	Markel website/broker/un derwriter	Insured agent or broker	agent/broker; underwriter	Broker	Agent/Broker, Underwriter	Agent	Our Broker network	Broker	Agent/Broker, Underwriter	Agent/broker	Agent/Broker/Und erwriter
Explanation of coverage	PLAN Agents Underwriters Attorneys Claim Consultants	Agent/Broker - Underwriter		Underwriting	Markel website/broker/un derwriter	Insured agent or broker	agent/broker; underwriter; attorney	Broker	Agent/Broker, Underwriter, Attorney, Claims Department, Risk Manager	Agent	Our Broker network	Broker, Underwriter, Claims	Agent/Broker, Underwriter, Attorney	Agent/broker Underwriter	Agent/Broker/Und erwriter/Attorney/ Claims Department
Help with loss prevention programs	S/A	Agent/Broker		Underwriting	Markel website/broker	Travelers regional claims manager	agent/broker; underwriter; claim department	Broker, attorney, s consultant specialist.	Agent/Broker, Underwriter, Risk Manager	Agent/Hanover	Our Broker network and ADI	Broker, Underwriter	Agent/Broker, Underwriter, Lexington Risk Management Director		Agent/Broker/Und erwriter/Attorney/ Claims Department
Review of contracts	S/A	Agent/Broker - Attorney		Underwriting and claims personnel		Travelers regional claims manager	agent/broker; underwriter; attorney; claims department	Underwriter/Claim s Administrator.	Agent/Broker, Underwriter, Risk Manager	Agent/Hanover	Our Broker network and ADI		Agent/Broker, Underwriter, Lexington Risk Management Director		Agent/Broker/Und erwriter/Attorney/ Claims Department
Assistance with incidents and claims	PLAN Agents Claim Consultants and Attorneys	Agent/Broker - Claims Department		Claims		Travelers regional claims manager	agent/broker; attorney; claims department	Claims Assistant or Claim VP.	Agent/Broker, Underwriter, Attorney, Claims Department, Risk Manager	Hanover	Hudson Insurance Company		Agent/Broker, Underwriter, Claims Department, Lexington Risk Management director		Agent/Broker/Und erwriter/Attorney/ Claims Department
Educational programs/semina	PLAN Agents Claim Consultants Underwriters and Attorneys	Agent/Broker - Underwriter		Underwriting		Travelers regional claims manager	agent/broker; underwriter; attorney; claims department	Broker, Website	Agent/Broker, Underwriter, Attorney, Risk Manager	Agent/Hanover	Our Broker network and ADI		Agent/Broker, Underwriter, Lexington Risk Management Director		Agent/Broker/Und erwriter/Attorney
Publications	S/A			Underwriting		Travelers regional claims manager	agent/broker; underwriter; attorney; claims department	Underwriter, website	Underwriter, Risk Manager	Hanover	Our Broker network and ADI				Agent/Broker
Question 76: Wou	ıld you provide a speci	men copy of your pol	licy?												
	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes
Question 77: If yo	u wish to provide com	ments on this survey,	, please do so in the	space below.											
	NExt year I would like to suggest a program that can be opened and closed as it takes time to obtain			Question re: risk		While we have striven to provide accurate answers to the survey questions, it is important that readers remember that individual policies may have endorsements that modify coverage. Coverage is determined		Form is not complete but we will send you a copy prior to our meeting in							
	information and realistically the survey cannot be done in one sitting.			management and products question - there was no options to select.		by each insured's policy rather than the generalized responses to this survey.		October. We look forward to visiting with the Liability Commmitte.		Thank you for the opportunity to share our program highlights.					