

2010 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS

9/27/2010

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

	AVRECO	Beazley	Catlin	Euclid	Hanover	Insight	Lexington	Liberty	RA&MCO	State Farm	Travelers	VOSCO	XL	Zurich
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Section 1. GENERAL INFORMATION

Question 1- Please provide us with your firm's contact information.

	AVRECO	Beazley	Catlin	Euclid	Hanover	Insight	Lexington	Liberty	RA&MCO	State Farm	Travelers	VOSCO	XL	Zurich
Contact Person	Linda Deiss	Dana Hughes	Tom Bonggi	Brian Van Cleave	Katherine L. "Kitty" Dimit	Susan Harker	Robert Rogers	Georges Pigault	James L. Bechter, P.E., CPCU, RPLU	Lonette M. Pearson	Homer M. Sandridge	Kate Enos Frownfelter	Albert J. Rabasca	Michael A. Davis
Title/Role	Vice President	A&E Specialty Lines	President	Vice President	Vice President, Architects & Engineers	Underwriting Manager	AVP, Architects & Engineers Professional Liability	Vice President, A&E Professional Liability	Senior Vice President	VP/Program Director	Vice President	Senior Vice President and Constr. Program Manager	Director of Industry Relations	Product Manager, Professional & Pollution Liability
Mailing Address	550 W. Van Buren	1600 Market Street, Suite 1430	1990 N. California Blvd., Suite 230	234 Spring Lake Drive	333 W. Pierce Road, Suite 300	2000 S. Batavia Ave. Suite 300	100 Summer Street	55 Water Street, 18th Floor	2300 Clayton Road Suite 1100	111 N. Canal Street, Suite 940	111 Schilling Road	Two Wisconsin Circle	300 Broadacres Drive	1818 Market Street
City/State/Zip	Chicago, IL 60607	Philadelphia, PA 19103	Walnut Creek, CA 94596	Itasca, IL 60143	Itasca, IL 60143	Geneva, IL 60134	Boston, MA 02043	New York, NY 10041	Concord, CA 94520	Chicago, IL 60606	Hunt Valley, MD 21031	Chevy Chase, MD 20815	Bloomfield, NJ 07003	Philadelphia, PA 19103
Phone	312-294-5475	215-446-8435	800-556-9373	630-238-2702	630-760-3045	800-447-4626	617-330-8564	212-898-4312	925-685-1600	866-737-6877	443-353-2263	301-961-9800	973-727-9710	215-979-6639
Fax	312-803-2170	215-446-8469	925-937-9779	630-773-8590	508-926-5605	888-447-6289	617-439-9794	212-208-2865	925-685-1750		877-235-3754	301-951-5444	973-771-1100	215-979-6700
E-mail	ldeiss@avreco.com	Dana.Hughes@beazley.com	tom.bonggi@catlin.com	bvanleave@euclidmanagers.com	kdimit@hanover.com	sharker@insightinsurance.com	robert.rogers@chartisinsurance.com	georges.pigault@libertyiu.com	jbechter@ramco-ins.com	Lonette.Pearson@statefarmsspecialty.com	hsandrid@travelers.com	Kate.E.Frownfelter@Schinnerer.com	albert.rabasca@xlgroup.com	michael.davis@zurichna.com
Web site	www.avreco.com	www.Beazley.com/A&E	www.catlinus.com	www.euclidmanagers.com	www.benchmarkprofessional.com	www.insightinsurance.com	www.lexingtoninsurance.com	www.ae-libertyiu.com	www.ramco-ins.com	none	www.travelers.com/1stchoice	www.Schinnerer.com www.PlanetAEC.com	www.xldp.com	www.zurichna.com

Question 2 - Are you a (n): Insurer? Underwriting manager? Managing general agent? Intermediary or wholesaler? Lloyd's broker? Other (please specify)

	Underwriting Manager; Managing General Agent; Intermediary or Wholesaler; Lloyd's Broker	Insurer	Insurer	Underwriting Manager	Insurer	Insurer Underwriting Manager	Insurer	Insurer	Underwriting manager	Insurer	Insurer	Underwriting manager	Insurer	Insurer
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Question 3 a- If you are NOT an insurer:

who is (are) the insurer(s) you represent (lead company and group)?	Underwriters at Lloyd's, London			Scottsdale Insurance Company/ National Casualty Company		Argonaut Insurance Company; Colony Specialty Insurance Company			HCC Insurance Holdings - Houston Casualty, U.S. Specialty Insurance Company			CNA - Continental Casualty Company		
what is your relationship with the carrier?	Lloyd's Cover Holder			Underwriting Manager		Wholly owned Managing General Agent			We are owned by the same holding company			Underwriting Manager		
what is the length of your relationship?	40 years			10+ years		2 years			Approx. 6 years			53 years		
do you have premium setting authority? (Yes) or (No)	Yes			Yes		Yes			Yes			Yes		
do you have claims settlement authority? (Yes) or (No)	No			No		Yes			Yes			No		

Question 4 - How many continuous years has your firm provided professional liability insurance to the A/E market place?

	40	24	25	28	35	22	32	8	23	10	11	53	37	20
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Question 5 - If your firm is not the insurer, with which insurers has your firm previously been associated over the past decade and for what duration?

	Underwriters at Lloyd's is our primary facility; we can access others if Lloyd's declines			Scottsdale Insurance Company, 10 years		Everest National Insurance Company (7 years) SAFECO Insurance Companies (9 years)			HCC Insurance Holdings Great American Insurance Company			CNA, 53 years		
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Question 6 - What was your total book of business for engineering and architectural liability insurance in the following years?

2009 - Number of Firms Insured		7,500+			Confidential	1,982	Proprietary	Proprietary	Thousands	Proprietary	7,230	Proprietary		
2009 - Premium in Millions		145			Confidential	24		Proprietary		Proprietary	95	Proprietary	190	
2008 - Number of Firms Insured	Not allowed to release any of this information but the economy has affected our book due to insureds going out of business or having lower income themselves.	7,500			Confidential	2,140		Proprietary	Thousands	Proprietary	7,836	Proprietary		
2008 - Premium in Millions		150			Confidential	26.5		Proprietary		Proprietary	102	Proprietary	197	
2007 - Number of Firms Insured		7,500+			Confidential	2,800		Proprietary	Thousands	Proprietary	7,350	Proprietary		
2007 - Premium in Millions		135			Confidential	30		Proprietary		Proprietary	100	Proprietary	196	

Question 7 - Are you trying to gain, maintain, or decrease market share in the next two years in specific regions, as to insureds with certain underwriting characteristics or premium size, or in certain market segments? Please explain.

Underwriting Characteristics	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain		Gain	Maintain	Gain	Gain		
Premium Size	Gain	Gain	Gain	Maintain	Gain	Gain	Gain	Gain	Gain - We hope to grow prudently in the current market.	Gain	Maintain	Gain	Gain		
Market Segments	We always wish to grow our book but without sacrificing our Underwriting guidelines.	Gain - Beazley is an industry leader in the large risk sector. We insure over 50% of the top 50 firms on the ENR 500. Beazley also writes thousands of firms in the mid-market and small risk segments. We will continue to grow in the segments where it makes underwriting sense.	Gain - Catlin Design Professional continues to gain market share for architecture and engineering firms with good loss histories and excellent risk management practices.	Gain	Gain	Gain - Insight will continue to use an individual risk underwriting approach. We continue our desire to expand responsibly where it make sense; less aggressively in areas of concern. Insight's expanded underwriting guidelines have allowed us to become a presence in areas where we were absent in the past.	Gain Market Share - We consistently seek to gain market share across all segments of the business. Our focus is on long-term sustainability, so we will not grow market share at the expense of prudent underwriting.	Gain - Liberty is a high quality provider of PLI to the design community with a consistent stable approach. We take great pride in our expertise in underwriting and claims mgmt and offer a robust Risk Mgmt / loss prevention website.		Gain - We will continue to add states to our approved list by additional state filings		Gain	Gain - XL Insurance is looking to increase its market with particular emphasis on small and medium sized firms.		

Question 8 - What have been your carrier's Best's Rating and financial size category, and market share for the following years? (Please use year-end results, but use July for the current year). 2010, 2009, 2008, 2007

Best's Rating	2010 - A 2009 - A 2008 - A 2007 - A	2010 - A 2009 - A 2008 - A 2007 - A	2010 - A 2009 - A 2008 - A 2007 - A	2010 - A+ 2009 - A+ 2008 - A+ 2007 - A+	2010 - A 2009 - A 2008 - A 2007 - A	2010 - A 2009 - A 2008 - A 2007 - A	2010 - A 2009 - A 2008 - A+ 2007 - A+	2010 - A 2009 - A 2008 - A 2007 - A	2010 - A+ 2009 - A+ 2008 - A+ 2007 - A+	2010 - A+ 2009 - A+ 2008 - A+ 2007 - A+	2010 - A+ 2009 - A+ 2008 - A+ 2007 - A+	2010 - A 2009 - A 2008 - A 2007 - A	2010 - A 2009 - A 2008 - A 2007 - A+	2010 - A 2009 - A 2008 - A 2007 - A
Financial Size Category	2010 - XV 2009 - XV 2008 - XV 2007 - XV	2010 - XV 2009 - XV 2008 - XV 2007 - XV	2010 - XV 2009 - XV 2008 - XV 2007 - XV	2010 - XV 2009 - XV 2008 - XV 2007 - XV	2010 - XIV 2009 - XIII 2008 - XII 2007 - XII	2010 - XII 2009 - XII 2008 - IX 2007 - IX	2010 - XV 2009 - XV 2008 - XV 2007 - XV	2010 - XV 2009 - XV 2008 - XV 2007 - XV	2010 - XIV	2010 - XV 2009 - XV 2008 - XV 2007 - XV	2010 - XV 2009 - XV 2008 - XV 2007 - XV	2010 - XV 2009 - XV 2008 - XV 2007 - XV	2010 - XV 2009 - XV 2008 - XV 2007 - XV	2010 - XV 2009 - XV 2008 - XV 2007 - XV
Market Share					Unknown			n/a		Unknown				2010 - >1% 2009 - >1% 2008 - >1% 2007 - >1%

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AVRECO Beazley Catlin Euclid Hanover Insight Lexington Liberty RA&MCO State Farm Travelers VOSCO XL Zurich

Question 9 - What was your combined ratio in the following years?

Year	AVRECO	Beazley	Catlin	Euclid	Hanover	Insight	Lexington	Liberty	RA&MCO	State Farm	Travelers	VOSCO	XL	Zurich
2010 (to date)														
A/E book of business			not available		not broken out	Not currently available	Proprietary			Proprietary		Proprietary		
Entire Company		90	not available		Confidential	Not currently available	Proprietary			Proprietary		Proprietary		
2009														
A/E book of business					not broken out	Not currently available	Proprietary			Proprietary		Proprietary		
Entire Company		90	96		Confidential	96	Proprietary			Proprietary		Proprietary		
2008														
A/E book of business					not broken out		Proprietary			Proprietary		Proprietary		
Entire Company		89	95		Confidential	96.5	Proprietary			Proprietary		Proprietary		
2007														
A/E book of business					not broken out		Proprietary			Proprietary		Proprietary		
Entire Company		88	84.1		Confidential	99.4	Proprietary			Proprietary		Proprietary		

Question 10 - Do you have underwriting restrictions based on:

a) Size of firm?	No	No	No	Yes	Yes	No	No	No	Yes	Yes	Yes	Yes	No	No
b) Location of firm?	Yes	No	No	Yes	Yes	Yes	No	No	No	No	Yes	No	No	No
c) Type of practice?	No	No	No	Yes	Yes	Yes	No	No	No	Yes	Yes	No	No	No
d) Type of projects?	Yes	No	No	Yes	Yes	No	No	No	Yes	Yes	Yes	No	No	No
e) Location of projects?	No	No	No	No		No		No	Yes	No	No	No		No
f) Restrictions on percentage of residential?	No	No	No	Yes	No	No	Yes	No	No	No	No	No	No	No
g) Restrictions on percentage of multi-family and/or condominiums?	Yes	No	No	Yes	Yes	No	No	No	Yes	No	Yes	No	No	No
h) Specific job excess?	No	No	No	Yes	No	No	Yes	No	No	No	Yes	No	No	No
i) Other restrictions?		No	No		No	No	No	No			Yes	No	No	No

Question 11 - Explanation to Q.10 "other restrictions" above.

If yes, please explain.	Can't write in Dade & Broward County; some restrictions in LA Basin; would not want more than 50% condo work; can't do certain projects - nuclear, underwater, etc.		Firms whose residential work account for more than 50% of annual fees do not ordinarily fit within our underwriting parameters.			b) We are unable to consider firms with offices outside of the US. Program is not available to firms located in Alaska or Hawaii. c) We are unable to consider Environmental, Geotechnical, Land Surveying or Product Design exposures.	Lex does not have hard restrictions on percentage of residential work, but we take a conservative approach to firms who do a lot. Generally, we restrict single project excess to \$3m in excess limits and 3 total project excess endorsements per year per account. Exceptions are made.			a) max 5mil billings c) we do not write structural, geotech, environmental d) airport runways, petrochemical, bridges & similar	We write design firms with annual revenues up to \$25,000,000 in all states except Louisiana, Hawaii, and Vermont. We do not generally offer coverage to firms which design or sell equipment or products or provide geotechnical engineering services.	We are not currently accepting firms with over \$250 million in billings. Applicants must have a licensed architect or engineer in management, an address in the US, PR or VI and agree to use some sort of written contract on all projects.		
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	AVRECO	Beazley	Catlin	Euclid	Hanover	Insight	Lexington	Liberty	RA&MCO	State Farm	Travelers	VOSCO	XL	Zurich
Question 12 - Do you have coverage restrictions related to:														
a) Asbestos claims?	Yes	Yes	No	No	No	No	No	No	No	No	No	No	Yes	No
b) Mold claims?	No	No	No	No	No	No	No	No	No	Yes	No	No	No	No
c) Silica claims?	No	No	No	No	No	No	No	No	No	No	No	No	No	No
d) Hazardous waste claims?	No	No	No	No	No	No	No	No	No	No	No	No	No	No
e) Other claims?		No	No	No	No	No	No	No		Yes		No	No	No

Question 13 - Explanation to Q.12 "other claims" above.														
If yes, please explain.	excl asbestos before 1/1/90	Asbestos is excluded for acts prior to 1990 but covered going forward. We have also removed the exclusion for the small firms.								policy form has restrictions			While the policy excludes coverage for claims relating to the insureds specification of any asbestos-containing material or product, this exclusion does not apply to the payment of any CLAIM EXPENSES for CLAIM(s) based upon or arising out of the INSURED's specification of any asbestos-containing materials or products.	

Question 14 - Do you provide multi-year policies?														
	Yes - up to 3 years	Yes - Two year policies	Yes - 2 years	Yes - 2 Year Policy with Annual Installments	Yes - We can consider 2 years policies	Yes - 2 years	No	No	No	No	Yes - 2 years	Yes - 3 and 2 year policies	Yes - 2 years	Yes - see below

Question 15 - If your answer to Q.14 was "Yes," please explain the general criteria you apply to such policies.														
	Yes - Write a 3 year policy; premium due in 3 annual installments; reinstatement of limit each year; maximum policy limit of 1mm/2mm; available on smaller risks (under 750,000 in receipts or under 7,500,000 in construction values for design build firm).	For firms under \$3m in fee - no structural or soils engineers.	Catlin provides two year policies for firms with net annual fees of \$1M or less.	We offer two year policies to firms in operation at least three years with annual billings below \$1,000,000.	Well established firms with consistency in their practice and are a renewal of Hanover.	Multi-year policies are available to firms with billings of \$1,000,000 or less with no more than 2 paid claims in the past 5 year period. Must be in practice for at least three years. Structural engineering firms are not eligible.					Firms with revenues in excess of \$1,000,000 are ineligible for multi-year policies.	A multi-year product is available for small business across the Construction Program including Architects and Engineers, Environmental and Miscellaneous Specialty firms with revenue under \$250,000. A two year program is available to qualifying firms with revenues up to \$1 Million.	Firms in our small firm program and firms needing run-off policies may purchase multi-year policies.	Two years if under \$500,000 annual fees. Project policies can be longer.

Question 16 - What limits of A/E professional liability coverage are available through your company?														
Minimum \$	100,000		250,000	250,000	100,000	100,000	250,000		250,000	100,000	500,000 per claim, higher aggregate limits are usually available	100,000	100,000	
Maximum \$	5,000,000	30,000,000	10,000,000	5,000,000	10,000,000	5,000,000	25,000,000	25,000,000	5,000,000	5,000,000	5,000,000 per claim, higher aggregate limits may be available	20,000,000	10,000,000	25,000,000

Question 17 - Are these annual aggregate limits?														
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes

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Question 18 - What is the insurer's net retention on the A&E professional liability program?

	100%			\$1,000,000	40%	Proprietary information	Proprietary	Proprietary		Proprietary	Currently 100%	\$20,000,000		
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Question 19 - Does your professional liability policy provide the following:

a) Full prior acts of coverage if there is no prior insurance	No	No	No	No	No	No	No	No	No	No	No	No	Yes	No
b) Full prior acts of coverage when switching from another insurer?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c) Coverage for acts of an insured in a predecessor firm?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
d) Restricted coverage for prior acts through use of a retroactive date?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	

Question 20 - If you have answered yes to any of the choices in Q.19 above, please explain.

Please explain.	a) would consider at second year on risk		When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior carrier.	We will match the expiring policy subject to individual account underwriting		A quote including full prior acts may be offered upon the insured's second renewal with a positive loss history.	Usual practice is to honor the retroactive date on the current policy. If the policy or limit has not been carried before, we would restrict coverage for prior acts.	Underwriting consideration is made on the merits of a particular account. This may include prior acts coverage for projects, individuals, and/or firms.			a) Full prior acts may be available after 1 year of coverage. d.) Most commonly, prior acts coverage is offered without a date limitation.		Prior acts coverage is available with prior carriers retroactive date when the insured has maintained continuous coverage. Other requests for prior acts coverage are subject to underwriter approval. The definition of INSURED includes coverage for partners, principals and employees (current, former and retired) of any PREDECESSOR FIRM, defined in the policy as a firm that was dissolved or ceased performing PROFESSIONAL SERVICES	
													prior to the policy effective date, and in which the insured acquired more than 50% of that firm's remaining assets. The Company agrees to pay on behalf of the INSURED provided that the WRONGFUL ACT was committed or alleged to have been committed on or after the Retroactive Date(s) stated in the Declarations.	

Question 21 - When did your company most recently update it's A/E professional liability policy?

	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	More than 5 years ago	Within the past 1-3 years	Within the past 1- 3 years	Within the past 1 - 3 years		More than 5 years ago	More than 5 years ago	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years
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Question 22 - When were your PLI rates most recently adjusted?														
	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	More than 5 years ago	More than 5 years ago	Within the past 1 - 3 years	Within the past 1 - 3 years		More than 5 years ago	More than 5 years ago	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years

Question 23 - Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes? (Yes, No)														
	No	Yes - We seek input from our broker partners, industry groups i.e. ACEC, AIA etc, as well as our insureds.	Yes - The drafting of Catlin's current A&E Professional and Pollution Liability Policy involved consulting a number of design professionals, attorneys specializing in the representation of design professionals, insurance brokers and at least one professional society.	No	No	Yes - Insight regularly consults with agencies that specialize in Architects & Engineers Professional liability to obtain feedback regarding rate and coverage issues before any changes are made.	Yes - We have a client advisory board comprised of a dozen of our long-term loyal customers that meets twice a year. We also attend annual meetings with major trade associations.	Yes - We encourage our brokers and long-standing policyholders to provide feedback and suggestions to further enhance our program, risk mgmt services and market presence.	No	Yes - no policy or rate changes are contemplated	Yes - Feedback is obtained from our design customers and insurance agents and brokers and defense counsel who specialize in serving design professionals.	Yes - We are commended by the AIA and NSPE. We consult with them and provide periodic updates to them regarding rates and our Program.	Yes - XL Insurance consults with the Design Professional Risk Control Group (DPRCG) at least twice a year regarding policy issues and trends. Additionally, we seek feedback from the Professional Liability Agents Network (PLAN) on a continual basis regarding coverages and rate issues.	

Question 24 - How many non-managerial, full-time A/E underwriters do you have supporting your PLI program?														
	1	15	4	2	5	6	15		10	4	16	39	23	

Question 25 - On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have?														
	40	Greater than 15 Years on average	19	4 - 6 years	15	7	10		10	15	5 - 10 years	7+ years, high end of the range is over 40 years	16	

Section 2. COVERAGE

Question 26 - For each state/jurisdiction, do you offer coverage on an: Admitted basis, Surplus basis, or No coverage?														
Alabama	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Alaska	Surplus	Surplus	Admitted/Surplus	No coverage	No coverage	No coverage	Admitted/Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Surplus
Arizona	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Arkansas	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
California	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Colorado	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Connecticut	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	No coverage	Admitted	Admitted	Admitted	Admitted
Delaware	Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
District of Columbia	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Florida	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Georgia	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Hawaii	Surplus	Admitted/Surplus	Admitted/Surplus	Surplus	No coverage	No coverage	Admitted/Surplus	Admitted	Admitted/Surplus	No coverage	No coverage	Admitted	Admitted	Admitted
Idaho	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Illinois	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Indiana	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Iowa	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Kansas	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Kentucky	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Louisiana	Surplus	Surplus	Admitted/Surplus	Surplus	Surplus	Surplus	Surplus	Surplus	Surplus	No coverage	No coverage	Admitted	Admitted	Admitted
Maine	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Maryland	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Massachusetts	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Michigan	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Minnesota	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted

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Mississippi	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Missouri	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Montana	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Nebraska	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Nevada	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
New Hampshire	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
New Jersey	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
New Mexico	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
New York	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	No coverage	Admitted	Admitted	Admitted	Admitted
North Carolina	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
North Dakota	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Ohio	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Oklahoma	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Oregon	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Pennsylvania	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Rhode Island	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
South Carolina	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
South Dakota	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Tennessee	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Texas	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Utah	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Vermont	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	No coverage	Admitted	Admitted	Admitted
Virginia	Surplus	Admitted/Surplus	Surplus	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Washington	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	No coverage	Admitted	Admitted	Admitted	Admitted
West Virginia	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Wisconsin	Surplus	Admitted/Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted
Wyoming	Surplus	Surplus	Admitted/Surplus	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Surplus
Guam	No coverage	Surplus	Surplus	No coverage	No coverage	No coverage	Surplus	Surplus	Surplus	No coverage	No coverage	No coverage	Surplus	Admitted
Northern Mariana Islands	No coverage	Surplus	Surplus	No coverage	No coverage	No coverage	Surplus	Surplus	Surplus	No coverage	No coverage	No coverage	Surplus	Admitted
Puerto Rico	No coverage	Surplus	Surplus	No coverage	No coverage	No coverage	Surplus	Surplus	Surplus	No coverage	No coverage	Admitted	Admitted	Admitted
U.S. Virgin Islands	No coverage	Surplus	Surplus	No coverage	No coverage	No coverage	Surplus	Surplus	Surplus	No coverage	No coverage	Admitted	Surplus	Admitted
International	No coverage	Surplus	Surplus	No coverage	No coverage	No coverage	Surplus	Surplus	No coverage	No coverage	No coverage	Admitted	Admitted	Admitted

Section 3. DEDUCTIBLES

Question 27 - Does your company have underwriting guidelines or restrictions on deductibles based on firm size?

Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Question 28 - Does the deductible apply to damages only, or to a combination of defense costs and damages?

Damages Only	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages
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Question 29 - What is your deductible MINIMUM amount?

1,500	2,000	0	2,500	0	0	2,500	2,500	2,500	1,000	\$0 for small firms	0	0	5,000
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Question 30 - What is your deductible MAXIMUM amount?

whatever insured wants and we feel they can afford	Unlimited	No maximum deductible amount	100,000	2% of gross billings	No limitation, but must be supported by financial information if deductible is in excess of \$100,000	No Max	n/a	250,000	50,000		Based upon firm size and ability to pay	varies based on specific account	
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Question 31 - Do you offer stop-loss deductibles (i.e., a maximum deductible limit option for all claims in the aggregate)?

No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes
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Section 4. PREMIUMS

Question 32 - What is your minimum premium for each of the following limits of liability:

\$100,000?	750		N/A	n/a	750	1,400	2,500	2,500	n/a	1,000	NA	1,000	867	5,000
\$250,000?	1,000		1,100	2,800	1,125	1,400	2,500	2,500	2,500	1,250	NA	1,350	1,418	
\$1,000,000?	1,250		1,100	4,600	1,898	1,400	5,000	4,000	4,000	1,700	1,800	1,850	2,102	
\$5,000,000?	no set minimum		1,100	Varies	3,533	varies	25,000	n/a	TBD	based on exposure		5,850	varies, based on exposure	

Question 33 - How have your rates increased (or decreased) over the past five years?

2010 percentage?	0		0	Flat	flat	(-3.6%) to date	Proprietary			0	Rates are generally flat on average but vary depending upon location, projects, loss experience, and risk management	Proprietary		
2009 percentage?	0		0	Flat	flat	(-7.6)				0	Rate per \$1 of billings decreased 1.4% on average	Proprietary		
2008 percentage?	decrease but not a set percentage		0	Flat	flat	(-1)				0	Rate per \$1 of billings decreased 4.6% on average	Proprietary		
2007 percentage?	0		0	Flat	flat	0				0	Rate per \$1 of billings decreased 2.4% on average	Proprietary		
2006 percentage?	0		0	Flat	flat	0				0		Proprietary		

Question 34 - Are there particular exposures for A&E professionals that may lead to higher rate increases than in recent years?

No	Yes - Residential, claims history, school work (k-12). However, it is best to contact your Beazley underwriter for further information.	Residential condominium exposures will continue to require higher rates.	Yes - Residential Projects due to adverse claims experience	Yes - Accepting projects for which the firm has little or no expertise for the sake of keeping their doors open.	Yes - Structural, HVAC and Mechanical Engineering disciplines have proven to be challenging to underwrite given the associated losses. These disciplines, particularly when providing services on public schools have proven to be difficult to price.	Yes - Residential, K-12 Schools, Recent Claims, Financial Distress		No	Yes - we are currently reviewing loss experience in a couple of areas	Yes - Continuing trend of increasing average cost of claims against design professionals	No	Yes - Because rate increases are determined by many variables including exposure, any exposure that experiences a significant increase in severity and/or frequency would heighten the potential for rate increases. We continue to keep a close watch on exposures with potential for volatility such as residential, universities and sustainable design (client expectations vs. actual performance). While remaining mindful that the present state of the economy is having an impact on claim severity and frequency, the economy as well as other market conditions and variables also impact rates, i.e. capacity.
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Question 35 - How do you expect your rates to change?

2010 percentage?	0	Flat to increasing	Unknown	Flat	flat	-3	Proprietary		Down slightly to stable	nothing at this time		Proprietary		
2011 percentage?	0	Increasing	Unknown	Flat	flat	0	Proprietary		stable	nothing at this time		Proprietary		

Question 36 - Do you offer any type of profit sharing, dividend return program, or excess premium for your A/E program?

Profit Sharing?	No	No	No	No	No	No	No		No	No	No	No	No	No
Dividend Return?	No	No	No	No	No	No	No		No	No	No	No	No	No
Excess Premium Return?	No	No	No	No	No	No	No		No	No	No	No	No	No

Question 37 - If you do not offer any of the programs in Q.36, are such programs nevertheless of interest to your company?

	No	No	No	No	No	No	Yes - On an account-specific basis, we could offer a loss-sensitive program (retro).		No	No	No	No	No	No
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Question 38 - Do you offer other financial incentives (e.g., credits for education programs completed by an insured)? Please describe.

		Credits for educational programs completed by an insured; Risk management programs; Peer reviews; Risk assessments	Credits for educational programs completed by an insured; Risk management programs; Peer reviews; Risk assessments; Other financial incentives - Catlin was the first A/E professional liability carrier to provide a credit for LEED certified projects.	Credits for educational programs completed by an insured; Risk management programs; Peer reviews; Risk assessments	Credits for educational programs completed by an insured; Risk management programs; Peer reviews; Risk assessments	Credits for educational programs completed by an insured; Risk management programs; Peer reviews; Risk assessments	Credits for educational programs completed by an insured; risk management programs; peer reviews	Credits for educational programs completed by an insured; risk management programs; Risk assessments; Liberty Continuing Education through web site / Limitation of Liability clause credits / successful claims resolution through mediation.	Credits for educational programs completed by an insured. Other: Underwriting credits based on certain risk management.	Credits for educational programs completed by an insured; Risk management programs; Peer reviews; Other-premium credits for use of insured subs, written/industry standard contracts, etc.	Other financial incentives - Our rate plans include premium modification factors for firm's loss record and risk management practices.	Credits for educational programs completed by an insured; Risk management programs; Peer reviews; Risk assessments	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 all sub-consultants.	Credits for educational programs completed by an insured; Risk management programs; Risk assessments
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Question 39 - 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, leave it blank.

Location of firm	5	6	6	6	1	5	7	8		4	4	1	7	6
Location of projects	7	5	7	7	1	7	6	7		5	7	1	8	
Type of practice	1	2	2	2	1	2	4	3	3	1	3	1	2	4
Type of projects	4	4	3	4	1	3	5	4	4	6	5	1	3	3
Annual billings	2	1	1	1	1	1	1	1	1	2	1	1	1	1
Claims history	3	3	4	3	1	4	2	2	2	3	2	1	4	2
Firm experience	8	7	5	5	1	6	3	5	5	7	6	1	6	5
Other (explain)	6 Retroactive coverage	Contracting practices and internal risk mgmt programs			All of the above characteristics are equally important	Insured's risk management and loss control measures; use of standard industry contracts; policy not to sue for fees; memberships in professional organizations		6				Risk Management Practices	5 Loss prevention/ Risk Management Practices and Contracts utilized by the firm	

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Section 5: PROJECT INSURANCE

Question 40 - Do you offer project-specific insurance? If the answer is "No," proceed to Section 6 (CLAIMS PROCESS).

	Yes	No	Yes	Yes	Yes	No	Yes	Yes	No	No	No	Yes	Yes	Yes
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Question 41 - Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)?

	Yes - none at this time		Yes - Catlin does not disclose the number of its insureds or number of policies issued.	No	No		Yes - About 30-40 projects per year. Limits to \$25m.	Yes - Proprietary	No			No	No	No
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Question 42 - Do you offer project insurance only to your "practice policy insureds"? (If yes, please state the number of such policies wrote in its most recently completed fiscal year and provide your maximum limits?)

	No		No	No	No		No		No			Yes - TBD	No	Yes - NA
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Question 43 - Do you offer project specific excess or other supplemental additional limits to your "practice policy insureds" by endorsement? (If yes, please state the number of such policies your company wrote in its most recently completed fiscal year and provide your maximum limits).

	Yes - not many but don't know actual count; insureds more often increase practice limit		Yes - Catlin does not disclose the number of its insureds or the number of policies issued.	Yes - Unavailable	Yes - Confidential		Yes - Approx. 15 policies. Excess limits up to \$3m.	Proprietary	Yes - Over 100, \$5M max.	Yes - under 50	Yes - Approximately 100 endorsements were issued. The maximum limit offered was \$5,000,000 in total for the practice and specific excess limit.	Yes - Numerous - up to \$20 Million	Yes - Many policies. Maximum limits vary based on limits of underlying coverage.	Yes - NA
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Question 44 - Are your project policies "primary or excess" coverage for the A/E firm? Please state the number of such policies wrote in its most recently completed fiscal year and provide your maximum limits.

	Primary none that I recall		Excess Catlin does not disclose the number of its insureds or the number of policies issued.	We do not offer Project Policies	Excess; Specific Project Excess, \$10,000,000		Primary; Excess; About 30-40 projects per year. Limits to \$25m.	Primary, Excess	Excess - Our coverage typically serves as primary but is deemed to be excess to valid and collectible insurance.			Primary, TBD	Primary	Primary, Excess
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Question 45 - List any excluded class or business regarding:

Re: "stand alone basis" (Q.41 above)	normal underwriting standards would apply				n/a							NA		
Re: "practice policy insureds" (Q.42 above)	normal underwriting standards would apply				n/a							Subject to Underwriting Review		
Re: "specific excess or other supplemental additional limits" (Q.43 above)	normal underwriting standards would apply				None							Subject to Underwriting Review		
Re: "primary or excess coverage" (Q.44 above)	normal underwriting standards would apply				n/a							Subject to Underwriting Review		

Question 46 - Regarding Q.41 above (offering project insurance on a "stand alone basis"), do you provide supplemental limits of liability? If yes, please provide your maximum limits?

	No		Yes - \$10M				Don't understand the question.		No			No		
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Question 47 - Regarding Q.42 above (offering project insurance only to your "practice policy insureds"), do you provide supplemental limits of liability? If yes, please provide your maximum limits?

	No		Yes - \$10M				Don't understand the question.		No			Yes - Up to \$20M		
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Question 48 - Regarding Q.43 above (offering project specific excess or other supplemental additional limits to your "practice policy insureds by endorsement"), do you provide supplemental limits of liability? If yes, please provide your maximum limits?

	Yes - don't understand; project excess IS supplemental limit		Yes - \$10M		Yes - \$10,000,000 / \$10,000,000		Don't understand the question.		Yes - \$5M max.	No	Yes - Sum of practice limit and specific excess cannot exceed \$5,000,000	Yes - Up to \$20M		
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Question 49 - Regarding Q.44 above (project policies "primary or excess coverage for the A/E firm"), do you provide supplemental limits of liability? If yes, please provide your maximum limits?

	No		Yes - \$10M				Don't understand the question.		No					
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Section 6. CLAIMS PROCESS

Question 50 - How does your company define a claim?

Demand for money or 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 a demand for money or services, naming the Insured, and alleging wrongful act or pollution condition.	Policy wording	A written demand or suit you receive alleging a wrongful act arising from your professional services.	Claim means "a demand received by the Insured for money, damages or professional services alleging a wrongful act arising out of the performance of professional services."	Claim means any demand received by an Insured seeking remedy and alleging liability or responsibility on the part of the Insured or person 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 means: 1. The service of a summons on a suit or a demand for arbitration against YOU alleging YOUR negligent act, error or omission in the performance of YOUR professional services. 2. A demand or request of YOU, whether in writing or orally, for DAMAGES or services alleging YOUR negligent act, error or omission in the performance of YOUR professional services. 3. An allegation by another person of YOUR negligent act, error or omission in the performance of	A demand for money or services.	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. A Claim will be deemed to be made on the earliest date such notice thereof is received by any Principal Insured.	Demand for money or services alleging a wrongful act.	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; or 3. A NETWORK SECURITY COMRPROMISE.		
								YOUR professional services. 4. An incident, circumstance, dispute or situation of which YOU 1st become aware during the POLICY PERIOD or an applicable Extended Reporting Period, which a reasonably prudent person might expect to give rise to a CLAIM & which subsequently does give rise to a CLAIM & of which YOU notify US as provided in this policy. It shall be considered a CLAIM from the date first reported to US.						

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Question 51 - Is "circumstance" reporting allowed? If yes, please comment.

	Yes - should report any legitimate circumstance as soon as known.	Yes - We encourage reporting of all circumstances that might give rise to a claim.	Yes - Circumstance reporting is not only allowed, it is encouraged.	Yes - We encourage early reporting.	Yes - Potential claim means an event, incident, allegation, circumstance, dispute, or situation which may subsequently give rise to a claim.	Yes - We encourage potential claims to be reported as soon as possible to allow the company the best chance to mitigate a situation and to preserve the insured's coverage.	Yes - Circumstance reporting is encouraged, but not required.	Yes - Liberty offers free pre-claims assistance and advice to mitigate situations prior to becoming a claims. Liberty also provides assistance to policyholders to resolve issues before they may develop into a circumstance and/or claim.	Yes - An incident, circumstance, dispute or situation of which YOU first become aware during the POLICY PERIOD or an applicable Extended Reporting Period, which a reasonably prudent person might expect to give rise to a CLAIM and which subsequently does give rise to a CLAIM and of which YOU notify US as provided in this policy. It shall be considered a CLAIM from the date first reported to US.	Yes - and recommended, provide written notice and do not admit liability.	Yes - If, during the policy term, the insured properly notifies the Company of a "potential claim" then any "claim" subsequently arising from that "potential claim" will be deemed to have been on the date of the original notice.	Yes - It is encouraged and voluntary.	Yes - CIRCUMSTANCE means an event or occurrence from which the INSURED reasonably expects that a CLAIM(s) could be made.	Yes - Per policy terms.
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Question 52 - Is "circumstance" reporting required? If yes, please comment.

	Yes - could result in late notice later if they don't.	No	No	Yes - By policy language to secure coverage.	Yes - At the point when the insured reasonably believes that it may give rise to a claim.	Yes - Potential claims should be reported as soon as possible to allow us the best chance to mitigate the situation and preserve coverage for the insured.	Yes - Circumstance reporting is encouraged, but not required.	No	No	Yes - and strongly recommended, provide written notice and do not admit liability.	Yes - New applicants are required report all circumstances or "potential claims". Renewal customers are not required to report circumstances or potential claims unless they apply for an expansion of coverage; i.e. a higher limit of liability.	No	No	No
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Question 53 - Who supervises claims for your company:

Company adjusters?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Independent contractors?	Yes	Yes	No	No	No	No			Yes	No	No	No	No	

Question 54 - What assistance do you offer your insureds with potential claims?

	Supervisory attorney would respond to their questions/needs.	To encourage early reporting, the deductible does not apply until a claim is made. Either inhouse counsel or local defense counsel will assist insured as needed.	Catlin offers free pre-claim assistance. We will retain experienced counsel for the insured to assist with pre-claim matters when appropriate. We will also retain experts when appropriate to assist the insured and counsel. Catlin also provides free contract review services.	We assist brokers with claims issues.	Free pre-claims assistance; the deductible does not apply unless a claim is made.	Insight offers a toll-free hotline that the insured may call for advice regarding potential claim situations. The staff also provides assistance in drafting responses to potential claim situations and will work to mitigate problems before a situation deteriorates into a true claim. If needed, defense counsel may be assigned to assist with potential claim mitigation.	Insureds have access to the law firm Donovan Hatem.	Liberty offers free pre-claims assistance and advice to mitigate situations prior to becoming a claim. Liberty also provides assistance to policyholders to resolve issues before they may develop into a circumstance and/or claim.	RA&MCO has partnered with the Wilson, Elser, Moskowitz, Edelman & Dicker firm ("Wilson Elser") for claim administration services. Following the notice of loss to RA&MCO, a professional from Wilson Elser will contact the policyholder to investigate and to develop a strategy to favorably resolve the claim. The Wilson Elser.	Limited contract review and other risk management advice.	Our claims professionals can pay Pre-Claim Expenses to investigate a potential claim. Pre-Claim Expenses are not subject to the limit of liability and are not subject to a deductible.	Free pre-claims assistance.	XL Insurance'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 involves retaining counsel or an expert consultant at no cost to the insured.	Internal and external counsel and risk engineering at our expense.
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2010 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS

9/27/2010

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

	AVRECO	Beazley	Catlin	Euclid	Hanover	Insight	Lexington	Liberty	RA&MCO	State Farm	Travelers	VOSCO	XL	Zurich
									professional will coordinate all aspects of the claim with the policyholder until conclusion. Wilson Elser do not act in capacity as defense counsel, but in capacity as claim administrators. In the event that defense counsel is required, local RA&MCO approved attorneys will be retained to protect the policyholder's interests. These attorneys are carefully screened by RA&MCO and have proven experience in the defense of design professionals in a particular locale.					
									Most have worked with RA&MCO policyholders for over two decades. RA&MCO stands by to assist their policyholders with any potential claim incident. We encourage policyholders use the RA&MCO claim hotline any time they may have a need to discuss such an incident. Our east coast branch, in Mt. Kisco NY, underwrites only on a surplus lines basis. Claims are handled internally by our employees, who are also attorneys.					
									These claims administrators work closely with our insureds to resolve the claims. Outside, unrelated panel counsel are hired by them to provide for our insured's legal defense.					

Question 55 - Does your pre-claims assistance include availability of panel counsel with A/E defense expertise? If yes, please comment.

Yes - all claims/ circumstances are reported to a supervisory attorney.	Yes - We have mutual selection of counsel not panel counsel.	Yes - Catlin will only retain counsel with significant A/E defense expertise.	Yes - We have an 800 number hotline for claims assistance.	Yes - Depending on the particulars, either in-house counsel or local defense counsel will be assigned to assist the insured.	Yes - Free Pre-Claims Assistance is provided within the policy form. The company may investigate a possible claim at our own expense, up until the time an actual claim is made. If required, defense counsel will be appointed to assist the insured in mitigating a situation. All panel counsel is screened for A/E experience and monitored for performance.	Yes, but generally we attempt to utilize Donovan Hatem for cost efficiency.	Yes - In the event a circumstance requires the use of A/E defense expertise, Liberty will provide.	No	Yes - in house attorneys handle claims with the assistance of local defense counsel.	Yes, if engaged by Travelers.	Yes - It may.	Yes - XL will retain counsel for an insured on a pre-claim matter when appropriate. This is done at no cost to the insured.	Yes
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Question 56 - Are there any costs caps or other restrictions on your pre-claim assistance? If yes, please comment.														
	No	No	No	No	No	No	Yes - \$10,000 per loss-prevention matter	No	No	No	Yes - While there are no specific caps or limits, Pre-Claims Expenses are limited to reasonable fees incurred by the Company to investigate a "potential claim".	No	No	Yes - No limit, but all at company discretion.
Question 57 - Do you have claims offices that manage claims? If yes, please provide the locations of your claims offices by city and state. If no, please indicate how your company manage claims.														
	Yes - Supervisory attorney in New York; has network of defense attorneys for all states.	Yes - NY, CT, PA, CA, GA and London, England	Yes - Catlin Design Professional claims are handled out of our Irvine, CA office.	Yes	Yes - Worcester, MA	Yes - Chicago IL, Geneva IL, New Jersey	Yes - Boston, MA	Yes - New York, Chicago	Yes - Concord, CA; Mt. Kisco, NY	No	Yes - New York, New Jersey, Maryland, Georgia, Texas, Illinois, California Edison, NJ Hunt Valley, MD Atlanta, GA Dallas, TX Chicago, IL	Yes - 18 office locations Tarrytown, NY Melville, NY Columbus, OH Cranbury, NJ Reading, PA Pittsburg, PA Nashville, TN Dallas, TX Edina, MN Washington, DC San Francisco, CA Maitland, FL Parsippany, NJ Atlanta, GA Chicago, IL Kansas City, KS Metairie, LA Seattle, WA 6 home locations in 4 states MI, CA, MA, MD	Yes - CA, IL, NJ, TX, FL, Ontario, Alberta, Quebec, British Columbia	Yes - NY, NY Parsippany, NJ Marlton, NJ Chicago, IL
Question 58 - What is the total number of your staff devoted exclusively to A/E professional liability claims?														
	all handled by legal firm other than notification or loss runs	11	1	Unavailable	4	2 devoted to A/E with 2 supporting staff with professional liability backgrounds	10	6	8	3	12	36	XL Insurance has a dedicated A/E claim staff of 38 including 30 Claim Professionals working directly with the insureds on claims and pre claim issues.	
Question 59 - On average, how many years of A/E professional liability claims experience do the staffers in Q.58 have?														
	Unknown but primary attorney has at least 40 years experience.	15+	18	Unavailable	15+	10	Almost all Claims Examiners are attorneys. Average experience is 10 years.	15	8	Proprietary	10-20 years	11+ years	10	
Question 60 - Do you conduct any type of follow-up evaluation after the claim is closed out to determine the insureds' satisfaction with your claims handling process?														
	No			No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No
Question 61 - Do you do independent surveys of insureds regarding their level of satisfaction with your services? If yes, please e-mail a sample of that survey to legal@nspe.org or fax to 703-519-3763).														
	No	Yes	No	No	No	No	Yes	No	No	No	Yes	Yes	Yes	Yes
Question 62 - Does your policy cover claims brought outside the U.S., its territories, or Canada?														
	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes

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Question 63 - If yes to Q.58, does insured have the right to select legal counsel?

	No	Yes	No	No		Yes	Yes	Yes	No	No	No	No	No	Yes
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Question 64 - If the insured does have the right to select legal counsel, do you...

pay on behalf?		Yes				No	No							No
indemnify?		No				Yes	Yes							Yes

Section 7. LITIGATION AND SETTLEMENT

Question 65 - Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement? If yes, please identify the conditions required for such endorsement.

	No	No	No	Yes - 15% Additional Premium charge.	Yes - By endorsement for an additional premium or as required by state law.	Yes - Any firm with an acceptable loss history is eligible for this coverage option.	Yes - Defense in addition is only available where require by local statute, i.e., Province of Quebec.	No	No	No	No	No	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 judgement or settlement of any CLAIM that exceeds the remaining LIMITS OF LIABILITY.	No
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Question 66 - What is your company's practice regarding issuing a "reservation of rights" letter?

Can be issued when circumstances so merit.			Catlin goes out of its way to avoid sending reservation of rights letters to its insureds unless it is absolutely necessary given the circumstances of the particular claim.	They are used when the facts of the specific claim so require.	Generally all first notices of a circumstance or claim are incomplete only providing a low level of basic detail. As such, it is Hanover's practice to initially reserve both the insureds and the insurers rights.	A reservation of rights letter is sent when any portion of the claim allegations may not be covered. All reservation of rights letters are discussed with both the insured and agent so there is clear understanding of potential issues.	Reservation of rights letters are used.	If a reservation of rights letter is required, we first discuss it with our Insured and follow up with the formal letter within 30 days.	We use them consistently.		It is our practice to notify insureds in writing whenever we become aware of allegations or other claim characteristics indicating the the policy may not respond or may respond only partially.	We give broad form coverage and partner with our insured and conduct and individual case by case analysis when a reservation of rights letter is issued.	XL Insurance 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.	Normally call the agent and insured prior to issuance.
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													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.	

Question 67 - Do you reserve the right to appoint defense counsel on all claims?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
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Question 68 - Do you accept alternate defense counsel when requested by insured? If yes, please specify any conditions.

	Yes - will consider if the attorney is qualified in A&E and uses acceptable hourly rates	Yes - If they meet our reporting guidelines and can demonstrate expertise.	Yes - While Catlin's policy form provides that the company has the right to appoint counsel, we regularly confer with our insureds prior to counsel selection. If the insured has a preferred attorney, that preference will usually be honored assuming the attorney has the appropriate experience representing design professionals.	Yes - On a case by case basis we will consider.	Yes - Hanover gives every consideration to such requests, and if appropriate and reasonable, alternate counsel may be approved.	Yes - Alternate counsel requested by an insured will be considered, but must have experience in the handling of A/E claims and their rate must meet Company standards.	Yes - Provided the requested firm demonstrates expertise an agrees to abide by our billing and reporting requirements.	Yes - Liberty's program and policy form allow the flexibility to accept alternative defense counsel subject to prior approval.	Yes - Occasionally, under unique circumstances.	Yes - on occasion, with restrictions	Yes - Since we are obligated to defend the insured for a covered loss, the quality of the defense lawyer is critical. While we retain the right to select the defense counsel, we will consider requests from the insured for specific counsel.	Yes - As appropriate under the circumstances.	Yes - Legal counsel for the defense of any CLAIM(S) 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.	Yes - Expect deductible of at least \$100,000
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Question 69 - 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?

	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Question 70 - Do you have to obtain the consent of insured to compromise on or settle a claim?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Question 71 - 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?

	No	Yes	No	Yes	No	Yes	Yes		Yes	Yes	No	No	Yes	Yes
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Question 72 - Does insured have to obtain the consent of the insurer to compromise on or settle a claim?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Question 73 - Do you engage outside agencies to review defense counsel's billings?

	Yes	Yes	No	No	Yes	No	Yes	No	No	Yes	No	No	No	Yes
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Question 74 - Does your company provide the following risk management services and products for your insureds?

Contract review	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Publications	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Seminars	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes

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Question 75 - Does your company provide any other risk management for your insureds? If yes, please specify other current risk management programs.

No	Yes - Quarterly risk management webinars available to all insureds and broker partners. www.beazley.com/a&e. Expert retreat for our top 100 insureds. Quarterly AE newsletter. Extensive risk management website as well as on-site seminars by request.	No	No	Yes - Hanover strives to provide whatever risk management services reasonably required by an insured on an individual basis.	Yes - Webinars	Yes - Password protected website that covers many risk management topics.	Yes - Customized webinars	No	No	Yes - Stamp, Sealed & Delivered - a risk management newsletter; Risk education webinars; on-line risk education courses; agent delivered training courses.	Yes - We provide webinars, podcasts, CDs and web-enabled risk management material. We do national, regional and in-house seminar in conjunction with state and local associations.	Yes - A full curriculum of optional loss prevention and education programs eligible for premium credits and continuing education credits. The XL Insurance Contract Guide for Architects and Engineers, a combination of issue-driven-discussions, claim scenarios, problem solving strategies and contract language solutions published in 2007 as a 500+ page book and CD, was updated in 2009 and is now available exclusively to our insureds on the XL Learning Management System (LMS).	Yes - Webinars Extensive Construction risk management programs
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Question 76 - How many of your company's risk management personnel exclusively support A/E firms?

	2	2		All underwriters are trained with basic risk management skills and outside counsel is used for all other risk mgmt. services.	Two	1	Liberty offers Risk Mgmt services, loss prevention content, and training to all size firms. Training can be offered online through Liberty's dedicated A/E website.	All		1	7	100%	
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Question 77 - Please provide the name of the primary contact for risk management personnel.

	James Schwartz 617-261-8414 james.schwartz@beazley.com Colleen Palmer 617-261-8412 colleen.palmer@beazley.com	Laila Santana, Esq. and Tom Bongi, Esq.		Katherine Dimit	Matt Cozzi	Donna Hunt, 617-330-1100		David Wiley, Vice President		Gary Prather, Director - Risk Education	Joe Jones, Esq., AIA	Albert J. Rabasca - Director of Industry Relations	Kent Holland
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Question 78 - How many A/E risk management seminars does your company conduct annually?

none	4 - one per quarter for	5		Unknown as we provide many individual seminars at our insureds' offices as needed.	The number varies from year to year, as we will perform risk management seminars upon request. At a minimum, risk management seminars/webinars will be offered on a quarterly basis.	50+	We offer seminars by request of Insureds and brokers so the number varies greatly from year to year.	Not too many - 3 to 5		10 - 20	Numerous	approx 200	
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Question 79 - What is the estimated number of A/E contracts your company reviews annually?

none	Hundreds	Approximately 200		Unknown	Varies, but typically several hundred	2,000		52 - about one a week		150	1,500 a year	Approximately 700 for the Claim Consultants alone. This does not include our PLAN agents' numbers, which could easily equal those of the Claim Consultants.	
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Question 80 - Who performs these contract reviews?

		Colleen Palmer 617-261-8414 colleen.palmer@beazley.com	Catlin's In-house claims counsel		Depending upon the complexity of the contract, either the underwriter or outside counsel.	Matt Cozzi and Frank Inderwies, the two lead adjusters who are also attorneys	Donovan Hatem personnel		Underwriters		Claims and risk education specialists	Qualified risk management staff and specifically trained underwriters.	XL Insurance Claim Consultants, PLAN agents and where appropriate, defense counsel.	Construction Risk
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Question 81 - What is the average turnaround time for these contract reviews?

		24 - 48 hours	Catlin aims to review contracts and get back to the insured within 48 hours but most are completed within 24 hours.		1 to 5 days depending on the urgency of the request.	The goal is to provide the insured with a review within 24-hour, but can be performed sooner if required by the insured.	<24 hours		One to two days		24-48 hours	1 business day turnaround	Within 24 hours	48 hours
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Question 82 - Please list the number and types of A/E risk management publications offered by your company. Please also provide a sample of your latest publication, preferably in an electronic format to legal@nspe.org, or fax to 703/519-3763.

		Numerous publications available via our website @ beazley.com/A&E		Annual Risk Management Newsletter					Ten Commandments of Loss Prevention		Stamp Sealed & Delivered	Numerous and can be found at our website of www.Schinnerer.com and PlanetAEC.com	Visit xldp.com for more information and to access a copy of PProfessional Services Agreement: A Primer, introductory information from the Contract Guide. Also visit www.xldp.com/tools 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.	A/E Briefings
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Question 83 - Please provide estimated percentage of claims driven by:

Technical Errors	do not keep statistics along these lines				50		Proprietary		30%			Proprietary	30	
Project Management (including contractual terms):					5				25%			Proprietary	26	
Poor communication					20				15%			Proprietary	24	
Poor documentation					20				20%			Proprietary	5	
Other (please explain)		Beazley is undergoing a detailed analysis of our claims data. We will be happy to share some of the results this fall.			15, frivolous or shotgun type suits	Our loss data does not capture these specific categories			10%			Proprietary	15	

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Question 84 - Provide estimated percentage of claims related to the following:														
Commercial					25	14	Proprietary		Medium			Proprietary		
Single-family residential					12	18			High percentage			Proprietary		
Multi-family residential/condos					15	15			High percentage			Proprietary		
Schools and universities					13	12			High percentage			Proprietary		
Industrial					1	1			Low			Proprietary		
Health care					2	2			Medium			Proprietary		
Highway/heavy utilities					3	3			Low			Proprietary		
Master planning					1	1			Low			Proprietary		
Surveys/studies					15	3			Med/Low			Proprietary		
Other (please explain)	do not keep statistics along these lines				13, parks, playgrounds, pools, cell towers, elevated water tanks, and other misc.							Proprietary		

Section 8. ADDITIONAL SERVICES

Question 85 - Where can the following special services be obtained if offered by your company? (Mark all that apply)														
Insurance needs assessment	Agent/Broker	Agent/Broker Attorney	Agent/Broker	Agent/Broker	Agent/Broker Underwriter	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker	Agent/Broker	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker	Agent/Broker Underwriter	Agent/Broker
Application paperwork and assistance	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Attorney	Agent/Broker Underwriter	Agent/Broker	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker
Explanation of coverage	Underwriter	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker
Help with loss prevention programs	Agent/Broker	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker
Review of contracts		Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney
Assistance with incidents and claims	Underwriter Attorney	Agent/Broker Attorney Claims Dept	Agent/Broker Attorney Claims Dept	Agent/Broker Attorney Claims Dept	Attorney Claims Dept	Underwriter Attorney Claims Dept	Agent/Broker Attorney Claims Dept	Agent/Broker Attorney Claims Dept	Agent/Broker Attorney Claims Dept	Agent/Broker Attorney Claims Dept	Underwriter Claims Dept.	Claims Dept	Agent/Broker Underwriter Attorney Claims Dept.	Agent/Broker Attorney Claims Dept
Educational programs/seminars.		Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Underwriter	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept
Publications		Agent/Broker Underwriter Attorney Claims Dept		Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Dept		Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter Claims Dept	Underwriter	Agent/Broker Underwriter Attorney Claims Dept	Attorney

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Question 86 - Would you provide a specimen copy of your policy? (If yes, please send a sample of your policy in PDF format via email to legal@nspe.org, or fax to 703/519-3763.

	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes
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Question 87 - If you wish to provide comments on this survey, please do so in the space below.

			Question 39 was changed from last year so that now you cannot select "Other" and give it a ranking of 1 through 8. Otherwise, everything looked good. Great survey. Thank you. Tom Bongii		Benchmark Professional has been continuously underwriting A&E for more than 35 years and was acquired by Hanover Ins Co in Jan. 2010. Hanover is the only insurance company/financial svcs organization to be upgraded by all rating agencies in 2008 and 2009 as well as a positive outlook for 2010. Benchmark's consistent focus on the same core business coupled with Hanover's resources and financial strength provides										While we have strived to provide accurate information in this survey, information provided in response to this survey does not ammend,or otherwise affect, the provisions of any insurance policy issued by Travelers.
					your members with an unparalleled, stable program. Due to our consistent focus for more than 3 decades, we have not been subject to the dramatic rate increases or change in underwriting appetite experienced by our peers.										