

# 2005 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS

(11/03/05)

Information compiled by the the American Council of Engineering Companies (ACEC),  
the Professional Engineers in Private Practice of the National Society of Professional Engineers (INSPE/PEPP), and the American Institute of Architects (AIA)

	ACE USA	Arrowhead/ Hudson	AVRECO	Beazley	Euclid	Insight/ Everest	Lexington	Liberty	RA&MCO	St. Paul Travelers	State Farm	VOSCO/ Continental	XL DP	Zurich
<b>GENERAL INFORMATION</b>														
<b>Question 1 -Please provide us with your firm's contact information</b>														
	Paul Dietrich Vice President 1601 Chestnut St. Philadelphia, PA 19103 215-640-4854-P paul.dietrich@ace-ina.com	John P. (Jack) Doran Division President 99 Pacific Street Suite 155F Monterey CA 93940 831-333-9840-P 831-333-9847-F jdoran@arrowheadgrp.com	Linda Deiss Vice President 550 W. Van Buren Chicago, IL 60607 312-294-5475 312-803-2170-F ldeiss@avreco.com	Dana Brown Specialty Lines - A/E Underwriter 20 Stanford Drive & One Aldgate London EC3N 1AA Farmington CT 06032 860-677-3700-P 860-679-0247-F dana.brown@beazley.com	Brian Van Cleave Vice President 234 Spring Lake Dr. Itasca, IL 60143 630-238-2702-P 630-773-8590-F BVANCLEAVE@EUCLID.COM	Michelle Duffett Exec. Vice President 2000 S. Batavia Ave. Suite 300 Geneva, IL 60134 800-447-4626-P 888-447-6289-F mduffett@insightinsurance.com	Robert Rogers VP, Mgr., A&E Dept. 100 Summer St 31st Floor Boston, MA 02110 617-330-8564-P 617-439-9794-F robert.rogers@aig.com	Robert Cunningham Vice President 55 Water Street 18th Floor New York, NY 10041 212-208-2814 212-208-2865 Robert.Cunningham@Libertyiu.com	James L. Bechter Chief Operating Officer 2300 Clayton Rd Suite 1100 Concord, CA 94520 925-685-1600-P 925-685-1750-F jbechter@ramco-ins.com	Homer M. Sandridge 2nd Vice President 111 Schilling Road B1825-C Hunt Valley, MD 31031 443-353-2263-P 866-763-7773-F hsandrid@spt.com	Lonette Pearson VP & Program Dir. 200 E. Randolph 17th Floor Chicago, IL 60601 866-737-6877 312-381-7339 Lonette.Pearson@statefarmspecialty.com	Lorna Parsons Managing Director 2 Wisconsin Circle Chevy Chase, MD 20815 301-916-9825-P 301-951-5444-F lorna.m.parsons@schinnerer.com	Thomas M. Bongi Dir. of Industry Relations 2959 Monterey- Salinas Highway Monterey, CA 93940 800-227-8533-P 831-649-5852-F xldp@xlgroup.com	John Willard Product Line Manager 550 W. Washington Chicago, IL 60661 312-496-9631 312-496-9635-F john.willard@zurichna.com
<b>Question 2.1 - If your firm is not the insurer, what is your relationship with the carrier?</b>														
	Not Applicable	Arrowhead Design Insurance Division (ADI) is a Program Manager under contract to the Hudson Insurance Group to underwrite and issue A/E Professional Liability policies.	MGA for Lloyd's of London	We are the insurer. Offer admitted cover via Beazley Insurance Co., Inc. and non-admitted through Lloyd's of London - Syndicate 2623/623 (100%)	Managing General Agent	Insight is the national Program Administrator	Not Applicable	Not Applicable	RA&MCO is an underwriting agency and a subsidiary of HCC Insurance Holdings, Inc. We utilize the A.M. Best rated A+ (superior) carriers which are part of HCC Insurance Holdings, Inc.	Not Applicable	Not Applicable	We are the underwriting manager for CNA	Not Applicable	Insurer
<b>Question 2.2 - What is the length of your relationship?</b>														
	Not Applicable	Began writing for Hudson in 2004	36 years	1986	5+ Years	Since May 1, 2002	Not Applicable	Not Applicable	RA&MCO was acquired by HCC Insurance Holdings, Inc. on 10/1/04	Not Applicable	Not Applicable	48 Years	Not Applicable	
<b>Question 2.3 - Do you have premium setting authority?</b>														
	Yes	Yes	Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 2.4 - Do you have claims settlement authority?</b>														
	Yes	No	No	Yes	No	No			Yes	Yes	Yes	No	Yes	Yes



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<b>Question 8.1 -What was your combined ratio for 2004?</b>														
A/E Book of Business														
Entire Company				85		95.2						106	96.7	101.6
<b>Question 9.1 - Do you have underwriting restrictions based on:</b>														
Size of Firm	No	No	No	No	Yes	No	No	No	No	Yes	Yes	No	No	No
Location of Firm	No	No	Yes	No	Yes	Yes	No	No	No	Yes	Yes	No	No	No
Location of Projects	No	No	No	No	No	No	Yes	No	No	No	No	No	No	No
Type of Practice	No	No	Yes	No	Yes	Yes	No	No	No	Yes	Yes	No	No	Yes
Restrictions on Condominiums	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	Yes	No	No	Yes	Yes
Restrictions related to asbestos claims	No	No	No	Yes	No	No	Yes	No	No	No	No	No	No	No
Restrictions related to "mold" claims	No	No	Yes	No	Yes	No	No	No	No	No	Yes	No	No	No
Specific job excess	Yes	Yes	No	No	Yes	No	No	No	No	Yes	No	Yes	No	No
Other restrictions		No	No	No	No	Yes	Yes	No	No		No		No	No
<b>Question 9.2 - If there are any other restrictions, please explain.</b>														
	Firms headquartered outside the United States	Generally (but not always) not quoting firms with excess of 15-20% condos. Not more than 2-3 SJX per firm, per year		None	In Question 7, it doesn't allow letters. Our best rating has been A+ XV for all of the years requested	Not accepting geotechnical engineers, part-time practices, firms located outside the US	Claims History			We use underwriting judgement with respect to any special restrictions/endorsements that may be added to our printed policy and in the acceptability of a firm's exposure. Some of the above exposures may be restricted in the underwriting process.			Subject to underwriting judgment, firms with a high proportion of condominium projects may be ineligible for our program.	Selective underwriting of high risk services and projects.

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<b>Question 9.3 - Do you have multi-year policies?</b>														
	No	No	No	Yes	No	No	No	No	No	Yes	No	Yes	Yes	Yes
<b>Question 9.4 - If yes, please explain the general criteria you apply to such policies.</b>														
		N/A		Small firms (generally < 1M in fees) & larger firms on a more limited basis		N/A				We can write 2 year policies for many risks with annual receipts under \$5,000,000		We offer three year policies in our Small Firm Program.	N/A	Only project and OPPI policies.
<b>Question 10.1 - What limits of liability are available through your company?</b>														
<b>Minimum</b>	\$250,000	\$250,000	\$100,000	no restrictions	\$250,000	\$100,000	\$100,000	\$100,000	\$250,000	\$500,000	\$100,000	\$100,000	\$100,000	\$100,000
<b>Maximum</b>	\$15,000,000	\$5,000,000	\$5,000,000	\$20,000,000	\$5,000,000	\$3,000,000	\$25,000,000	\$25,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$25,000,000	\$10,000,000	\$30,000,000
<b>Question 10.2 - What is the net insurance (in dollars, excluding reinsurance) you typically retain on each?</b>														
					\$1,000,000					\$5,000		\$5,000,000		
<b>Question 11.1 - Do you have special provisions for new insureds such as prior acts coverage without prior insurance?</b>														
	Yes	Yes	No	No	No	No	Yes		No	No	No	No	Yes	No
<b>Question 11.2 - Prior acts when switching from another insurance company?</b>														
	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 11.3 - Predecessor firm coverage?</b>														
	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 11.4 - Limits on retroactive coverage?</b>														
	No	No	No	No	Yes	No	Yes		No	No	No	No	Yes	No

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<b>Question 11.5 - If yes, please explain.</b>														
				N/A	We will provide prior acts that will match the expiring policy							If a firm with good loss experience has full prior acts coverage, we will continue it.	Prior acts coverage is available with prior carrier's retroactive date when the insured has maintained continuous coverage. Other requests for prior acts coverage are subject to underwriting approval.	
<b>Question 12.1 - Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes?</b>														
	Yes	No	Yes	Yes	No	Yes	Yes		No	No	No	Yes	Yes	Yes
<b>Question 12.2 - If yes, please explain.</b>														
	Primarily brokerage community		We have contacted Pronet brokers to discuss some changes	Typically, consult with brokerage groups on policy changes and industry associations when available.		We regularly consult with the agencies that specialize in Architect and Engineers professional liability insurance prior to making policy rate or changes.	Lexington's A&E Advisory Board consults with underwriters on a number of issues.			No. We seek feedback from our design customers and their specialized insurance agents prior to making changes.		We are commended by both AIA and NSPE with whom we meet regularly.	XLDP confers with the Design Professional Risk Control Group (DPRCG) at least twice a year regarding A/E practice trends and its claims research. This may lead to policy revisions and or rate changes.	Consult with agents and professional societies re claims trends and contemplated underwriting approaches.



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<b>Vermont</b>	Surplus basis	Admitted basis	Surplus basis	Surplus basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Surplus basis	No coverage		Admitted basis	Admitted basis	Admitted basis
<b>Virginia</b>	Surplus basis	Admitted basis	Surplus basis	Surplus basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis		Admitted basis	Admitted basis	Admitted basis
<b>Washington</b>	Admitted basis	Admitted basis	Surplus basis	Surplus basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis		Admitted basis	Admitted basis	Admitted basis
<b>West Virginia</b>	Admitted basis	Admitted basis	Surplus basis	Surplus basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
<b>Wisconsin</b>	Admitted basis	Admitted basis	Surplus basis	Surplus basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
<b>Wyoming</b>	Admitted basis	Admitted basis	Surplus basis	Surplus basis	Admitted basis	Admitted basis	Surplus basis	Surplus basis	Admitted basis	Admitted basis		Admitted basis	Admitted basis	Surplus basis
<b>Virgin Islands</b>	Admitted basis	No coverage	No coverage	Surplus basis	No coverage	No coverage	Surplus basis	Surplus basis		No coverage		Admitted basis	No coverage	No coverage
<b>Guam</b>	Admitted basis	No coverage	No coverage	Surplus basis	No coverage	No coverage	Surplus basis	Surplus basis		No coverage		No coverage	No coverage	No coverage
<b>Puerto Rico</b>	Admitted basis	No coverage	No coverage	Surplus basis	No coverage	No coverage	Surplus basis	Surplus basis		No coverage		Admitted basis	Admitted basis	No coverage

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<b>Question 13.2 - Other:</b>														
				Note: We are undergoing an admitted filing in all US states - Oct/Nov 2005.					Filings are pending in certain states.		We plan to offer coverage in the remainder of the U.S. on an admitted basis in all states except Massachusetts and Rhode Island pending approval of various DOIs.		XL Design Professional also offers insurance in all Canadian provinces on an admitted basis.	

## DEDUCTIBLES

**Question 14.1 - Does your company have limits on deductibles?**

	Yes	No	Yes	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes
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**Question 14.2 - Does your company have a minimum amount?**

	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
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**Question 14.3 - Does your company have a maximum amount?**

	Yes	No	No	No	Yes	No	Yes	No	Yes	Yes	Yes	No	No	Yes
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**Question 14.4 - Do you offer stop-loss deductibles (i.e., a maximum deductible limit option for all claims in the aggregate)?**

	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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## PREMIUMS

**Question 15.1 - What is your minimum premium for each of the following limits of liability:**

<b>\$100,000?</b>	\$2,500		\$1,000	None	N/A	\$1,400				N/A	varies	\$1,250	\$1,080	Varies by state
<b>\$250,000?</b>	\$3,500	\$2,500	\$1,250	None	\$2,800	\$1,400			\$2,500	N/A	varies	\$1,350	\$1,800	Varies by state
<b>\$1,000,000?</b>	\$5,000	\$4,000	\$1,750	None	\$4,600	\$1,400				\$1,800	varies	\$1,850	\$2,682	Varies by state
<b>\$5,000,000?</b>				None	Varies	not available				Varies with risk character	varies	\$5,850	Based on exposure	Varies by state



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<b>Question 16.1 - How have your rates increased (or decreased) over the past three years?</b>														
2005	0		0	5	5	3	2			5		2		
2004	5		0	5	5	10	5			11		15		16
2003	5		0	10	15	10	5					15		33
<b>Question 17.1 - How do you expect your rates to change?</b>														
2006	0			0	0	0	0					0		5
2007				0	0	0	0					0		5
<b>Question 18.1 - Do you offer any type of profit sharing or dividend return program for your A/E program?</b>														
	No	No	No	No	No	No	No	No	No	No	No	Yes	No	No
<b>Question 19.1 - Rank of the following characteristics in order of importance in your premium determination process. If a characteristic isn't considered in the premium determination basis, leave it blank.</b>														
Location of Firm	6	5	4	5	6	4	7	6		4	4	1	9	5
Location of Projects	7		6	6	7	7	6	5		6	5	1	10	6
Type of practice	1	3	1	2	2	2	4	3		3	1	1	4	3
Type of projects	5	4	5	4	4	3	3	4		5	6	1	8	2
Annual billings	2	1	2	1	1	1	1	1		1	2	1	1	7
Claims history	3	2	3	3	3	5	2	2		2	3	1	2	1
Firm experience	4	6	7	7	5	6	5	7		7	7	1	3	4
<b>Question 19.2 - If other characteristics, please explain.</b>														
		The firm's loss prevention and contracting practices		Risk Management Criteria; Repeat Client Base; % Growth over 5 years		Loss control, continuing education, use of industry standard contracts, membership in professional societies						Risk Management - 8	Additional premium credits are available for good risk management practices and completion of the online Voluntary Educational Program. Tenure with good loss experience will also earn a credit.	5. Loss prevention practices 6. Business practices 7. Contracts utilized by firm.

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<b>PROJECT INSURANCE</b>														
<b>Question 20.1 - Do you offer project insurance?</b>														
	Yes	No	Yes	No	No	No	Yes	Yes	No	No	No	Yes	No	Yes
<b>Question 20.2 - If yes, how many policies did you write in your last fiscal year?</b>														
	<8		2				50	20				5	N/A	10
<b>Question 20.3 - If yes, what were your maximum limits?</b>														
	10mm		\$2,000,000				25,000,000	10,000,000				5,000,000	N/A	\$25,000,000
<b>Question 20.4 - List any excluded class or business.</b>														
	Sports, convention centers		Condominium projects				Condos/ Residentials	Condominiums/ stadiums - XS only				Condos, stadiums, convention centers, airports	N/A	Stadiums
<b>Question 20.5 - Do you provide supplemental limits of liability?</b>														
	No		Yes	Yes		Yes	No			Yes	Yes	Yes		Yes
<b>Question 20.6 - If yes, what are your maximum limits?</b>														
			\$5,000,000 total	Varies - typically <\$5m		\$5,000,000 total				\$5,000,000	Up to \$5,000,000	\$5,000,000		\$10,000,000

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## CLAIMS PROCESS

### Question 21.1 - How does your company define a claim?

	A written demand against any Insured for monetary damages for Professional Services; or a civil proceeding against any Insured seeking monetary damages or non-monetary or injunctive relief, commenced by the service of a complaint or similar pleading, including any appeal therefrom.	A demand for money or services, naming you and alleging a wrongful act or pollution incident	Claim means receipt by You of a demand for money or services, or service of suit papers or institution of arbitration proceedings against you, based upon or arising out of a wrongful act in your performance of professional services.	D. Claim means a demand received by any Insured for money or services and which alleges: 1. Wrongful Act; 2. a Pollution Condition arising from performance of Professional Services and/or Contracting Services; 3. failure of Technology Products to perform the function or serve the purpose intended; 4. an act, error or omission in providing or managing Computer Systems security; and/or 5. one or more of the designated acts listed in Coverage V: Multimedia and Advertising and which arise in the course of performance of Professional Services, Media Activities and/or Technology Based Services. Claim shall include, but not necessarily be limited to lawsuits, petitions, arbitrations or other alternative dispute resolution requests filed against the insured and threats or initiation of a suit seeking injunctive relief (meaning a temporary restraining order or a preliminary or permanent injunction).	See policy form	Claim means "a demand for money or services, including but not limited to, service of suit or institution of arbitration proceedings against the Insured for damages."	Any written demand received by an insured seeking damages and alleging liability or responsibility on the part of the insured or persons for whose conduct the insured is legally liable.		See our policy text, where four definitions are provided.	Demand for money or services, naming the insured and alleging a wrongful act. A claim also includes the service of suit or the institution of an arbitration proceeding against the insured.	A demand for money or services	A claim means a demand for money or services, naming "you" and alleging a "wrongful act" or "pollution incident".	CLAIM(S) means a demand received by the INSURED for money or services and which alleges a WRONGFUL ACT arising from the performance of PROFESSIONAL SERVICES. The definition of CLAIM shall include, but not necessarily be limited to lawsuits, petitions, arbitrations or other alternative dispute resolution requests filed against the INSURED. WRONGFUL ACT means a negligent act, error, or omission in the performance of PROFESSIONAL SERVICES by an INSURED or any person or entity for whom the INSURED is legally liable. A WRONGFUL ACT cannot arise from a dishonest, fraudulent, malicious, or criminal conduct committed by the INSURED or at the INSURED'S direction or with the INSURED'S prior knowledge. However, WRONGFUL ACT includes PERSONAL INJURY arising out of the performance of PROFESSIONAL SERVICES.	Any demand received by you seeking "damages" or "professional services" and alleging liability or responsibility on your part.
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### Question 21.2 - Is "circumstance" reporting allowed?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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### Question 21.3 - Is "circumstance" reporting required?

	Yes	No	Yes	No	Yes	Yes		No	Yes	No	Yes	No	No	No
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<b>Question 21.4 - Who supervises claims?</b>														
	Company adjusters	Independent contractor	Independent Contractor	Company adjusters Independent Contractor	Company adjusters	Company adjusters	Company adjusters	Company adjusters	Company adjusters Independent contractor	Company adjusters	Company adjusters	Company adjusters	Company adjusters	Company adjusters
<b>Question 21.5 - What assistance do you offer your insureds with potential claims?</b>														
	Free Pre-Claims Assistance forms part of the policy	Potential claims are referred to our carrier's claims administrator, Murdock Claim Management, who will determine if the situation constitutes a "claim" or is more properly a "loss prevention file", i.e. expenses not charged to insured's deductible. Murdock will then provide advice and counsel concerning correct response and mitigation strategies - assigning experts and/or defense counsel to assist as appropriate.	They can talk to our attorneys about them.	Offer in-house and outside counsel assistance - varies depending on the nature of the circumstances	Company adjusters are available for guidance with potential claims	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 claim. If needed, defense counsel may be assigned to assist with potential claim mitigation.	Lexington has contracted with the nationally known law firm of Donovan Hatem to assist, guide and advise the insured on the best way to handle the potential claim. This service is without cost to the insured.	Free Pre-Claim Assistance	Our claims administrators will consult with the policyholder in order to determine the best course of action in the policy holder's interest.		Contract review and other risk management services.	We encourage early reporting to get the best resolution. We offer free pre-claims assistance.	XL Design Professional's pre-claim assistance is second to none. Our Early Warning System pairs the insured with a Claim Supervisor to address issues before they turn into claims. The Claim Supervisors - most of whom are attorneys - work with the insured to avoid potential claims. This often involves retaining counsel or an expert consultant at no cost to the insured.	Preclaims assistance via internal and external counsel.
<b>Question 21.6 - Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?</b>														
	Yes	Yes		Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes
<b>Question 21.7 - Do you have claims offices that manage claims?</b>														
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes

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<b>Question 21.8 - If yes, where are they located?</b>														
<b>City</b>	New York	Henderson	New York City	London	Scottsdale	Liberty Corner	Boston	New York, Atlanta	Concord	Chicago		24 cities	Irvine, CA; San Francisco, CA; Schaumburg, IL; Bloomfield, NJ; Pittsburgh, PA; Dallas, TX; Houston, TX; Cape Canaveral, FL; Toronto, ON; Calgary, AB; Montreal, QC; Vancouver, BC	Chicago, New York and Parsippany
<b>State</b>	NY	NV	NY		AZ	NJ	MA	NY, GA	CA	IL		CA, CO, FL, GA, IL, LA, MA, MD, MI, MO, NJ, NY, OH, PA, TN	CA, IL, NJ, PA, TX, FL	IL, NY, NJ

# 2005 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS

(11/03/05)

Information compiled by the the American Council of Engineering Companies (ACEC),  
the Professional Engineers in Private Practice of the National Society of Professional Engineers (INSPE/PEPP), and the American Institute of Architects (AIA)

	ACE USA	Arrowhead/ Hudson	AVRECO	Beazley	Euclid	Insight/ Everest	Lexington	Liberty	RA&MCO	St. Paul Travelers	State Farm	VOSCO/ Continental	XL DP	Zurich
<b>Question 21.9 - How are claims managed when you do not have local claims offices?</b>														
	Local defense counsel retained with oversight from New York.	Claims staff will travel to visit with the policy holder and/or the site of the claim. Local counsel will be assigned to assist when appropriate or necessary. As claim counts rise, more offices will be opened around the country.	The New York law firm has a network of local offices in all states.	Claim management centralized in the London Office - plus utilize A&E specialty monitoring attorneys in the US. Our in-house team includes experienced US and UK lawyers and some of the most seasoned professional indemnity claims managers in the market. The team is supplemented by leading outside resources that keep us and our clients apprised of industry developments and effective risk management tactics. We regularly conduct risk reviews and work with clients and prospects to improve risk management protocols.	We hire local law firms with A/E defense expertise.	Claim adjusters are capable of managing claims across the country. Local counsel is appointed when appropriate.	The law firm of Donovan Hatem works with local defense counsel and experts as necessary to defend the interests of the insured.		Claims are overseen by a Vice President - Claims located in Concord, CA in close communication with claims administrators and a nationwide network of panel counsel.		Claims adjusters are able to manage claims nationwide. Local counsel is appointed as necessary.	Every state is assigned to nearby A/E claims specialists.	Regional Claims Offices provide service with local defense counsel in all 50 states and Puerto Rico	Claims are managed in the claim office and defended by local counsel.
<b>Question 21.10 - 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?</b>														
	Yes	Yes	No	No	No	Yes			No	No	No	Yes	Yes	Yes
<b>Question 21.11 - Do you do independent surveys of insureds regarding their level of satisfaction with your services?</b>														
	No	Yes	No	No	No	No	Yes		No	No	No	Yes	Yes	Yes
<b>Question 21.12 - Does your policy cover claims brought outside the U.S., its territories, or Canada?</b>														
	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
<b>Question 21.13 - If yes, does insured have the right to select legal counsel?</b>														
	No	Yes	Yes	Yes	No		Yes	Yes		No	No	No	No	
<b>Question 21.14 - If yes, do you pay on behalf or do you indemnify?</b>														
	No	Yes	Yes	Yes						No			Yes	

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<b>LITIGATION AND SETTLEMENT</b>														
<b>Question 22.1 - Are "defense costs paid outside the limit of liability" available from your company?</b>														
	No	No	No	No	Yes	Yes	No	No	No		No	No	No	No
<b>Question 22.2 - Do you reserve the right to appoint defense counsel on all claims?</b>														
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes
<b>Question 22.3 - Do you accept alternate defense counsel when requested by insured?</b>														
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes
<b>Question 22.4 - Do you review the strategic and tactical decisions of defense counsel assigned to defend an insured, such as by requiring assigned defense counsel to obtain the approval of depositions that defense counsel deems necessary?</b>														
	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
<b>Question 22.5 - Do you have to obtain the consent of insured to compromise on or settle a claim?</b>														
	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 22.6 - If the insured elects to contest the claim rather than accept a settlement, do you then limit your subsequent liability for the claim to the amount that the claim could have been settled for?</b>														
	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	No	Yes	Yes		Yes
<b>Question 22.7 - Does insured have to obtain the consent of the insurer to compromise on or settle a claim?</b>														
	No	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 22.8 - Do you engage outside agencies to review defense counsel's billings?</b>														
	Yes	No	No	Yes	No	No	No	No	No	No	No	Yes	No	No
<b>Question 22.9 - Does your firm provide risk management for your insureds?</b>														
	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 22.10 - If so, indicate what type of programs you offer (mark all that apply).</b>														
	Contract Review	Contract Review		Varies on needs of client - seminars and contract reviews available also	Publications	Other - seminars also	Contract Review Publications Seminars	Other - all of the above	Publications	Contract Review	Seminars	Other - All plus telenars, in house seminars, on-line continuing education	Other - Contract reviews, numerous publications, over 30 seminars and workshops, self-study courses	Other - All

