

## 2019 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS

Final - 10/3/19

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

	<b>Liberty Mutual</b>	<b>The Hartford Global Specialty</b> (formerly Navigators)	<b>RLI</b>	<b>Victor O. Schinnerer &amp; Company, Inc.</b>	<b>Berkley Design Professional</b>	<b>AXIS Insurance</b>	<b>Aspen Insurance</b>	<b>Professional Underwriters Agency (PUA),</b> A Division of NSM Insurance Group	<b>TMHCC</b>	<b>AXA-XL Design Professional</b>	<b>Travelers</b>	<b>Allied World Insurance Company</b>	<b>The Hanover Insurance Group</b>	<b>Beazley</b>	<b>Lexington-AIG</b>
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### SECTION I - GENERAL INFORMATION

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

<b>Name</b>	<b>Georges Pigault</b>	<b>Allison Esrig</b>	<b>Vincent Costello</b>	<b>Kevin Collins</b>	<b>Lawrence Moonan</b>	<b>Victoria Szot</b>	<b>Robert Cunningham</b>	<b>Sandip Chandarana</b>	<b>Trevor J. Saccente</b>	<b>Albert J. Rabasca</b>	<b>John Rapp</b>	<b>Douglas K. Hamilton</b>	<b>Craig Dougherty</b>	<b>James K. Schwartz, Esq.</b>	<b>Robert Rogers</b>
<b>Title</b>	Vice President	Vice President	Director	Senior Vice President	Executive Vice President, Chief Operating Officer	Senior Vice President	Senior Vice President	Director	Senior Underwriter AE/CP	Director of Industry Relations	2VP	VP A&E Division	Underwriting Manager	US A&E Focus Group Leader	Head of A&E PL
<b>Mailing Address</b>	28 Liberty Street	6011 University Boulevard	150 Monument Road	Two Wisconsin Circle	99 Pacific St., Ste. 555E	300 Connell Drive, Suite 8000	101 Hudson Street, 36th Floor	2803 Butterfield Road, Suite 260	37 Radio Circle Dr	300 Broadacres Drive	111 Schilling Road	311 South Wacker Drive, Suite 1100	333 W PIERCE RD STE 300	141 Tremont Street, Suite 1200	99 High Street
<b>City</b>	New York	Ellicott City	Bala Cynwyd	Chevy Chase	Monterey	Berkeley Heights	Jersey City	Oak Brook	Mt Kisco	Bloomfield	Hunt Valley	Chicago	ITASCA	Boston	Boston
<b>State</b>	NY	MD	PA	MD	CA	NJ	NJ	IL	NY	NJ	MD	IL	IL	MA	MA
<b>Zip</b>	10005	21043	19004	20815	93940	07922	07302	60523	10549	07012	21031	60606	60143-3165	02111	02110
<b>Telephone</b>	212-898-4312	443-364-5940	610-664-8700	301-951-5412	831-250-7082	908-508-4384	646-502-1012	630-861-2330	914-242-7814	973-727-9710	443-353-2262	312-646-7709	630-760-3061	617-239-2607	617-330-8564

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<b>E-mail</b>	georges.pigault@ironshore.com	aesrig@navg.com	vince.costello@rlicorp.com	kevin.j.collins@schinnerer.com	lmoonan@berkeleydp.com	victoria.szot@axiscapital.com	Robert.Cunningham@Aspen-Insurance.com	sandip@puainc.com	tsaccante@tmhcc.com	albert.rabasca@axaxl.com	jrapp@travelers.com	douglas.hamilton@awac.com	cdougherty@hanover.com	james.schwartz@beazley.com	robert.rogers@aig.com
<b>Website</b>	www.ae-libertyiu.com	www.navg.com	www.rlicorp.com/design-professionals-insurance	www.schinnerer.com	www.berkeleydp.com	www.axiscapital.com	www.aspen.co/Insurance	www.puainc.com	www.tmhcc.com	www.xldp.com	travelers.com	www.awac.com	www.hanover.com	www.beazley.com	www.lexingtoninsurance.com

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

	Insurer	Insurer	Insurer	Underwriting Manager	Insurer	Insurer	Insurer	Managing General Agent	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	
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**3. How many continuous years has your firm provided professional liability insurance to the A/E marketplace?**

	17	14	11	62	7	>10	10	29	30+	40+	20	15 yrs plus	9	33	45+
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**4. If your firm is not the insurer with which insurers has your firm previously been associated over the past decade, and for what duration of your current association?**

		N/A		CNA Insurance (62 Years)				Arch (6 yrs), Lloyds (29 yrs)							
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**5. What was the total number of firms for which you provided engineering and/or architectural liability insurance in the following years? (Check one number range for each year)**

<b>2016 Total # of Firms</b>	2,001-5,000	501-2,000	5,001-10,000	10,001+	501-2,000	501-2,000	0-500	501-2,000	2,001-5,000	5,001-10,000	5,001-10,000		501-2,000		2,001-5,000
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<b>2017 Total # of Firms</b>	2,001-5,000	501-2,000	5,001-10,000	10,001+	501-2,000	501-2,000	0-500	501-2,000	2,001-5,000	5,001-10,000	5,001-10,000					2,001-5,000
<b>2018 Total # of Firms</b>	2,001-5,000	501-2,000	5,001-10,000	10,001+	501-2,000	501-2,000	501-2,000	501-2,000	2,001-5,000	5,001-10,000	5,001-10,000		2,001-5,000			2,001-5,000
<b>6. What was your total premium from engineering and architectural liability insurance in the following years?</b>																
<b>2016 Total Premium in Millions</b>		0-25m	50.1m-100m	more than 100m	25.1m-50m		0-25m	0-25m	25.1m-50m	more than 100m	50.1m-100m		0-25m			more than 100m
<b>2017 Total Premium in Millions</b>		0-25m	50.1m-100m	more than 100m	25.1m-50m		0-25m	0-25m	25.1m-50m	more than 100m	50.1m-100m					more than 100m
<b>2018 Total Premium in Millions</b>		0-25m	50.1m-100m	more than 100m	25.1m-50m		0-25m	25.1m-50m	25.1m-50m	more than 100m	50.1m-100m		25.1m-50m			more than 100m

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**7. What percentage of your total book of A/E premium comes from firms with revenue of:**

<b>Less than \$500,000</b>		30	44		5	10	5	10	25		24			15	5
<b>\$500,000 to \$5,000,000</b>		55	36		17	50	25	70	50		49	10		30	5
<b>\$5M to \$25,000,000</b>		15	15		37	20	35	19	25		24	35		15	45
<b>\$25,000,000 and over</b>		0	5		41	20	35	1			3	55		40	45

**8. Are you trying to gain, maintain, or decrease market share in the next two years in certain market segments?**

	Gain	Gain	Gain	Gain	Gain	Maintain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain
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**9. Provide your carrier's A.M. Best's Rating and financial size category for the following years?**

<b>2019 Best's Rating</b>	A (Excellent)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)	A (Excellent)	A (Excellent)	A (Excellent)
<b>2019 Financial Size Category</b>	XV (Greater than 2,000)	XII (1,000 to 1,250)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
<b>2018 Best's Rating</b>	A (Excellent)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A (Excellent)	A++ (Superior)	A (Excellent)	A (Excellent)	A (Excellent)	A (Excellent)
<b>2018 Financial Size Category</b>	XV (Greater than 2,000)	XII (1,000 to 1,250)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)

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<b>2017 Best's Rating</b>	A (Excellent)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A (Excellent)	A++ (Superior)	A- (Excellent)	A (Excellent)	A (Excellent)	A (Excellent)
<b>2017 Financial Size Category</b>	XV (Greater than 2,000)	XI (750 to 1,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
<b>2016 Best's Rating</b>	A (Excellent)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A (Excellent)	A++ (Superior)	A (Excellent)	A (Excellent)	A (Excellent)	A (Excellent)
<b>2016 Financial Size Category</b>	XV (Greater than 2,000)	XI (750 to 1,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
<b>10. Do you have coverage exclusions and/or underwriting restrictions for:</b>															
<b>Residential and Condos</b>	Yes	Yes	No	No	No	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
<b>Schools</b>	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	
<b>Geotechnical Services</b>	Yes	Yes	No	No	No	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes	
<b>Structural Engineering Services</b>	Yes	No	No	No	No	No	No	No	No	No	No	No	No	Yes	

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Other (please specify)		We have underwriting restrictions for geotechnical engineering services and/or condominium projects, however we have no coverage exclusions for this exposure.			We try to limit exposure to condo work and Geotechnical Engineers doing residential projects.			condo threshold is 25% and geotech threshold is 50%					We have restrictions based on firm size and the project type		Limited appetite for firms doing condo work.
<b>11. Are there particular exposures for A/E professionals that may lead to higher rate increases than in recent years?</b>															
	Yes	No	Yes		Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes

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If yes, please explain:	Traffic signaling		Accounts are underwritten on an individual basis. Heightened exposures, including claim trends, could lead to an increase in rates.		Yes, for firms engaged in higher risk project types like con or who have shown higher than average claims frequency or severity.			Residential project types and in particular, residential subdivisions		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). Also a change in practice by the insured to more volatile areas of design or areas in which they have little or no experience could lead to higher rate increases. The economy as well as other market conditions and variables also impact rates, i.e. capacity.	Adverse claims experience or adverse project types	Habitational risk for sale to 3rd parties	Traffic engineering has largely been underpriced in the market despite the rise of severity claims in the past few years. I see this discipline being more debited in the coming years.	Yes, residential, claims history, structural and geotechnical firms. However, it is best to contact your Beazley underwriter for further information.	Traffic planning/control; Pipeline design/inspection

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**12. Do you provide multi-year policies?**

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes	Yes	Yes
<b>If yes, please explain the general criteria you apply to such policies:</b>	Yes: A&E small firm segment, subject to certain underwriting criteria.	We offer a two year policy term for qualifying firms with annual billings below \$1,000,000.	Less than \$2M in revenues and acceptable claims experience.		We offer 2-year policies to firms generating less than \$2 million in revenues per year who otherwise qualify.	Limited to very small accounts.	For small firms we have the ability to offer auto-renewals	We can write two year policies for firms with under \$350K in revenues.		Multi-year policies (1, 2 and 3 years) are available to firms with \$2M or less in gross receipts or firms eligible for runoff policies.	Most firms (except for structural) with billings under 100K receive a three year policy. We offer a two year policy for qualifying firms with billings up to 1 mil.		Fully matured, no claims, non-structural or environmental firms.	Yes, multi-year policies are available for qualifying small firms.	Rarely granted to long term clients with excellent loss history.

**13. What limits of A/E professional liability coverage are available through your company?**

<b>Minimum \$</b>	100,000	250,000	\$250,000		\$250,000	\$500,000	100,000	\$100,000	250,000	250000	500k	500000	\$100,000	500,000	250,000
<b>Maximum \$</b>	10,000,000	5,000,000,	\$10,000,000		\$20 million	\$25,000,000	25,000,000	\$5,000,000	5,000,000	10000000	10 mil	15000000	\$10,000,000	25,000,000	25,000,000



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<b>14. Are these annual aggregate limits?</b>															
	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>15. Do you offer "split limits"?</b>															
	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>16. What is the insurer's net retention on the A/E professional liability program?</b>															
	Proprietary	Proprietary	Proprietary		Our reinsurance structure is proprietary, but we retain a significant percentage of each risk we write.	Confidential	Proprietary	100%			confidential	Proprietary	85%		100%

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**17. Please explain any restrictions you have on Prior Acts Coverage:**

	If prior acts coverage was previously provided without interruption.	Prior acts coverage is generally available for qualifying firms which have maintained continuous coverage for at least one year.	Offered based on coverage continuity and loss experience.		We typically match the prior acts period provided by the prior carrier, and may limit prior acts for firms who haven't carried coverage prior.		There are no restrictions. However, there may be underwriting criteria that will dictate the extent of Prior Acts to be offered.	We provide prior acts coverage back to the first date of continuous claims made coverage held by the insured.		Prior Knowledge of a CLAIM or CIRCUMSTANCE (event or occurrence) from which the INSURED reasonably expects that a CLAIM(s) could be made. (We provide prior acts coverage to the extent that the wrongful acts were committed or alleged to have been committed after the retroactive date)	full prior acts coverage is typically available for firms which have been continuously insured for at least one year.	Coverage is subject to a retroactive date and prior knowledge restrictions	We will match coverage if they have it but we won't give retro coverage prior to an existing retro date.	Generally, match the expiring policy's coverage.	Lexington restrictions are standard to the market.
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<b>18. When did your company most recently update its A/E professional liability policy?</b>															
Within the past 1 - 3 years			Yes		Yes		Yes	Yes		Yes			Yes	Yes	Yes
Within the past 4 - 5 years	Yes	Yes				Yes			Yes			Yes			
More than 5 years ago											Yes				
<b>19. Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes?</b>															
	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>20. How many non-managerial, full-time A/E underwriters do you have supporting your PLI program?</b>															
	7	4	17		8	Confidential	6	4	10	17 full time US underwriters and 4 in Canada (21 total)	14	3	7	15	15
<b>21. On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have?</b>															
	20	12+	11		20+ years	8+	15	15 years	5-10	13+	10+	20 to 25 years	13	greater than 15 years on average	10+

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**22. In addition to writing professional liability insurance, does your company write Property and Liability Insurance for engineering firms?**

	Yes	Yes.	We also write property, general liability, workers compensation, auto liability, excess and cyber/privacy liability.		Not through Berkley Design Professional, but other W.R. Berkley companies may offer these lines.	Yes	Yes	No	Yes	yes	yes	yes casualty coverages	Yes, we offer GL, BOP, WC for A&E firms.	Yes	No
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**23. What is the minimum premium for your Practice Policy?**

	\$1,000	\$1,225	\$1,250		\$2,000 per million	N/A	\$1,200	\$4,000 (for a \$1MIL limit)	USD2,500		\$1,400	\$25,000 for a 1m limit and a \$25,000 deductible	\$1,800 for a \$1MM/\$1MM limit with \$0 deductible	\$1,500	\$1,000
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**24. Do you offer design professional liability insurance to construction contractors?**

	Yes	No	No		No	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes
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**25. As part of your PL programs, do you offer Contractors Protective Professional Indemnity (CPPI) coverage to contractors?**

		No	No		No						No		No		Yes
If yes, what % of your book is contractor PL versus A/E PL?	Proprietary				We have another W.R. Berkley company that offers Contractors PL and CPPI, but we do not via Berkley Design Professional.	AXIS CPRO and CPRO+	10% Contractor Professional	30%	60% AE /40% CP			25% vs 75%			<5%

**26. Does your policy cover product liability for the A/E's specification of products manufactured and sold by third parties?**

	No	No	No		No	No	No			No	No		No		Yes
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**27. Does your firm offer D&O coverage?**

					No			No							Yes
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**28. Does your firm offer Design/Build coverage?**

		No			No								No		Yes
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**29. Does your firm offer rectification coverage?**

		No	No		No					No	No					Yes
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**30. How do you handle requests for extended reporting?**

	Coverage available upon request by the insured if the policy is cancelled or non-renewed, as required by state insurance regulations.	Optional Extended Reporting Periods are listed in our policy form and are available to the insured subject to terms and conditions.	Offered via endorsement		Upon policy termination the firm can request ERP options through their broker.	Varies by account	As required by State DOI regulation or as described within the policy form	Unilateral ERP with 5 years MAX option	Review the claim history of the firm and reason for the ERP purchase. There are 12, 24 or 36 month ERP term options	ERP is provided automatically within the policy form	pricing is listed in the dec page	At minimum we offer 1year erp coverage on all policies for an additional premium. We can offer up to 5 years erp coverage for an additional premium including project policies	Insureds must request ERP in writing.	On a case by case basis consistent with, and subject to, state requirements.	Usually ERP options are offered.
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**31. What options do you have for firms that require extended reporting?**

	Varies by state up to 5 years.	We offer one, three, and five year options.	1-5 year option		We offer ERP options of 1, 2 or 3 years upon policy termination.	Varies by account	Several but this will depend on State DOI regulations	See above	There are 12, 24 or 36 month ERP term options		1,2,3 and 5 years	If cancelled or non renewed by the insured or company. On project policies the erp is built in to the coverage terms	We have multiple options. Traditional 1-5 year ERP options at the request of the insured for a percentage of the most recent year's premium. We also have non-practicing ERP options for retiring professionals as well as a death & disability ERP option in those extreme events.	Up to 5 years depending on state requirements.	Up to 5 years.
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**SECTION II - COVERAGE**

32. For each state/jurisdiction, do you offer coverage on an:

Alabama	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Alaska	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Surplus	Surplus	Surplus	Both
Arizona	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Arkansas	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
California	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Colorado	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Connecticut	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Delaware	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
District of	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Florida	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Georgia	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Hawaii	Admitted	Surplus	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	No Coverage	Surplus	Surplus	Admitted	Both	
Idaho	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Illinois	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Indiana	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Iowa	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Kansas	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Kentucky	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Louisiana	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Both
Maine	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Maryland	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Massachusetts	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Michigan	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Minnesota	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Mississippi	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Missouri	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Montana	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Surplus	Admitted	Admitted	Both



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Nebraska	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Nevada	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
New Hampshire	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
New Jersey	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
New Mexico	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Surplus	Admitted	Admitted	Both
New York	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Surplus	Admitted	Admitted	Surplus	Admitted	Admitted	Both
North Carolina	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
North Dakota	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Ohio	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Oklahoma	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Oregon	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Pennsylvania	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Rhode Island	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
South Carolina	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
South Dakota	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Tennessee	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Texas	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Utah	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Vermont	Admitted	Surplus	Surplus	Admitted	Admitted	Surplus	Surplus	Surplus	Surplus	Admitted	No Coverage	Surplus	Admitted	Surplus	Both
Virginia	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Washington	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
West Virginia	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Wisconsin	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Both
Wyoming	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Surplus	Surplus	Surplus	Both
Guam	Surplus	No Coverage	No Coverage		Admitted	Surplus	No Coverage	No Coverage	Surplus	Admitted	No Coverage	No Coverage	No Coverage	Surplus	Both
Northern Marianas	Surplus	No Coverage	No Coverage		Admitted	Surplus		No Coverage	Surplus	Admitted	No Coverage	No Coverage	No Coverage	Surplus	Both
Puerto Rico	Surplus	No Coverage	No Coverage	Admitted	Admitted	Surplus	Surplus	No Coverage	Surplus	Admitted		Surplus	No Coverage	Surplus	Both
U.S. Virgin	Surplus	No Coverage	No Coverage	Admitted	Admitted		No Coverage	No Coverage	Surplus	Admitted	No Coverage	No Coverage	No Coverage	Surplus	Both
International	Surplus	No Coverage	No Coverage		Admitted			No Coverage	Surplus	Admitted	No Coverage	Admitted	No Coverage	Surplus	Both

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Comments (if any)		We offer admitted coverage in all states (including the District of Columbia), except Hawaii, Louisiana, and Vermont. We also offer surplus in all states.	Worldwide coverage is provided for US domiciled firms.		Our policy provides coverage on a worldwide basis for firms domiciled in the United States. We do not issue admitted policies for the other countries or territories listed above, but do cover work done worldwide.		We offer Admitted Excess in 45 States. We have International capabilities to underwrite AE professional through London and Bermuda	While our form offers worldwide coverage, we cannot write a policy for a risk domiciled in the territories marked "no coverage" above.			Travelers has separate business units for firms domiciled in Canada and the UK.				All states have both admitted and surplus options available.

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**33. Describe the circumstances when your surplus lines carrier is used vs. your licensed carrier.**

	Dependent on state approvals	Non- admitted terms may be available for firms which fall outside of our general admitted guidelines.				Varies by account.	SL- to provide greater flexibility with unique coverage requests to meet certain AE contractual requirements	We did not file rates in the states listed as "surplus basis" above. All other states are written on an admitted basis.	If the form is not yet approved in a particular state, adverse claim history of the firm, or hazardous class of business/project type, S/L would be used.		we are an admitted market	All coverage is on a surplus lines basis except for the NY Free trade Zone	Only if the insured is domiciled in a state we're not admitted.	In jurisdictions where we are not admitted, and other case specific circumstances	Generally licensed carrier for small firms, <5m revenue, and surplus lines to larger firms.
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**34. Is your policy form:**

<b>Pay on behalf of?</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Indemnity basis?</b>															

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**SECTION III - DEDUCTIBLES**

**35. Does your company have underwriting guidelines or restrictions on deductibles based on firm size?**

	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes
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**36. Does your deductible apply to damages only, or to a combination of 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		Defense costs and damages
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**37. Do you ever offer First Dollar Defense?**

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
<b>If yes, please list the criteria.</b>	Available to qualifying firms based on firm size and prior claims experience.	Several factors contribute to the availability of first dollar including but not limited to: loss history, firm size, and deductible size.	Prior claims experience and firm size	We provide 1st dollar defense coverage or firms within our Small Firm Program and for other firms depending on size and loss experience.	For firms that have desirable loss history and carry a deductible of less than \$50,000 we offer DOD.	Small firms only		Max deductible of \$25K for firms with a good claims history.		case by case basis	We look at the size of the firm, the size of the requested deductible and a firm's claims experience when we determine if we will offer first dollar defense.		Available up to \$35K deductibles, 0 Or <1 claim in past 5 years	size of firm, discipline, and claims history	Small accounts with very few prior losses.

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**38. Do you offer stop-loss on deductibles (i.e., a maximum deductible limit option for all claims in the aggregate)?**

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes
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**SECTION IV - PREMIUMS**

**39. How have your rates increased or decreased over the past three years?**

2018		No change	0-2%	No Change	+2%	Increase Confidential	Flat	0	flat		confidential	proprietary	Level		Slight increase
2017		No change	0-5%	No Change	Flat	Increase Confidential	Flat	0	flat		confidential	proprietary	Level		Very slight increase
2016		No change	0-5%	No Change	-3%	Increase Confidential	Flat	0	flat		confidential	proprietary	Level		flat

**40. How do you expect your rates to change going forward?**

2019		No change expected	0-2%	Flat	+4%	Increasing	Flat	0	flat/slight increase	stable	confidential	Slight increase	Level		Slight increase
2020		No change expected	0-2%	Flat	+5%	Increasing	Flat	0	flat/slight increase	stable	confidential	Slight increase	Level or small decrease		Modest increase

**41. Do you offer a premium credit for membership in a professional society and/or trade association (e.g., NSPE, ACEC, or the AIA)?**

	No	No	Yes	Yes	No	No	Yes	Yes	Yes	No	No	No	Yes	Yes	Yes
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<b>42. Do you offer credits or other financial incentives for:</b>															
<b>Educational programs completed by an insured?</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes			Yes	Yes	Yes
<b>Risk management programs?</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes			Yes	Yes	Yes
<b>Peer reviews?</b>		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes			Yes	Yes	Yes
<b>Risk assessments?</b>		Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes			Yes	Yes	
<b>Other financial incentives:</b>	Yes	Yes	Yes	Yes	Yes	Yes				Yes	Yes	Yes			

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<b>If you checked "Other financial incentives," please specify:</b>	LM Continuing Education through on-line courses; limitation of liability credit, successful claims resolution through mediation; Circumstance credit, purchase of another LM business insurance product	Other premium credits are available LEED projects and projects utilizing BIM or Virtual Design and Constr.	Multi-line discount with purchase of P&C coverage, Limitation of Liability with in contracts	We have premium and deductible credits available for risk mitigation efforts.	We offer additional premium credits to firms who obtain limitation of liability clauses of less than \$250k in their contracts.	Varies				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.	individual firm risk management practices our reflective in our premium rating plans	Both membership in professional societies and participation in the above are subject to underwriter review and assessment for possible credit			

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**43. Rank the following characteristics from 1 (highest) to 8 (lowest) in your premium determination process. If a characteristic is not considered in the premium determination process, leave it blank.**

Location of firm	8	4	5	1	4		7	6	7	7	4	8	5	6	7
Location of projects	7	7	7	7	6		8	7	4	8	7	7	3	5	6
Type of practice	3	3	1	3	3	2	2	2	2	2	3	3	6	2	4
Type of projects	4	5	3	4	5		4	4	1	3	5	4		4	5
Annual billings	1	1	2	2	1	1	1	1	5	1	1	1		1	1
Claims history	2	2	4	5	2	3	3	3	3	4	2	2		3	2
Firm experience	6	6	6	6	7		5	5	6	6	6	5	4	7	3
Other	5	8		8		4	6	8		5		6		8	



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44. If you included "Other" as one of the characteristics for the previous question, please explain:

	Risk management practices; contract management; loss prevention initiatives, data privacy and protection practices.	Risk management practices.		Internal characteristics, including risk management and loss control practices			Risk Management and Loss Prevention programs	type of work (i.e. design w/ construction, feasibility studies, etc.), years of prior acts coverage, risk management protocols, type of client/owner		Loss Prevention/Risk Management Practices and Contracts utilized by the firm.		Insurance history, trading partners (client base) submission quality		contracting practices and internal risk management programs	
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**SECTION V - PROJECT INSURANCE**

45. Do you offer project-specific insurance? If your answer is "No," please continue to the next section (Section 6) on Claims Process.

	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes
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46. 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	No	No	No	No	No	Yes	No	No	Yes		Yes	No	No	Yes
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47. Do you offer project specific excess or other supplemental additional limits to your "practice policy insureds" by endorsement?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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48. If your answer to the previous question was "Yes," please provide the number of such policies your company wrote in its most recently completed fiscal year and your maximum limits. If you answered "No," please continue to the next question.

Number of policies		Proprietary	<5%	Proprietary	40	Confidential	Proprietary	hundreds	more than 100		200 (end'ts to practice policy to increase the limit) not true project insurance.	propriety	2		30
Maximum limits		Proprietary	\$10M	Proprietary	\$7 million	Varies	Proprietary	\$5,000,000 (including primary limit)	USD5,000,000		maximum combined limit 10 mil	Genarally equal to the amount of policy limits but not greater than 5,000,000	\$10,000,000		\$5m

49. Are your project policies "primary" or "excess" coverage for the A/E firm?

	Primary		Excess	Primary	Excess		Primary	Excess	Primary	Primary	Primary	Primary	Excess		Primary
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	<b>Liberty Mutual</b>	<b>The Hartford Global Specialty</b> (formerly Navigators)	<b>RLI</b>	<b>Victor O. Schinnerer &amp; Company, Inc.</b>	<b>Berkley Design Professional</b>	<b>AXIS Insurance</b>	<b>Aspen Insurance</b>	<b>Professional Underwriters Agency (PUA),</b> A Division of NSM Insurance Group	<b>TMHCC</b>	<b>AXA-XL Design Professional</b>	<b>Travelers</b>	<b>Allied World Insurance Company</b>	<b>The Hanover Insurance Group</b>	<b>Beazley</b>	<b>Lexington-AIG</b>
<b>Please describe:</b>	Our separate Project Excess Insurance (PXI) product provides multi-year excess limits.	N/A		Project policies are primary to the project for the insureds listed on the policy. Our practice policy provides excess coverage over project specific policies should the limit of the policy is inadequate to the resulting claim.	While we don't offer stand-alone project policies, we do write both project-specific primary limits up to \$1 million, and project-specific excess up to \$10 million in limits.		Aspen provides both Primary and Excess	I was not sure how to answer this section. We can write specific project excess limits over our own practice policy up to a MAX limit of \$5MIL (including the practice limit).			to clarify, we don't write stand alone project policies that cover the entire design team during design, construction and provide a discovery period. We can increase the limit of liability for our insured for either a project or client and the additional limit provided by endorsement is primary.		SPX or SCX over our own practice policy		Project policies always primary.

**50. Please state the number of project policies your company wrote in its most recently completed fiscal year and provide your maximum limits.**

<b>Number of policies</b>		N/A		Proprietary	N/A	Confidential	Proprietary	N/A	more than 100			proprietary			20
<b>Maximum limits</b>		N/A	\$10M	Proprietary			Proprietary	N/A	USD 5,000,000			15,000,000			\$25m

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**SECTION VI - CLAIMS PROCESS**

**51. How does your company define a claim?**

	A demand for money or services, naming you and alleging a Wrongful Act, Pollution Incident, Data Breach. (Please refer to Policy for full terms and conditions.)	"Claim" means a demand for money or services received by the Insured arising out of a wrongful act or pollution incident in the performance of professional services. A claim also includes the service of suit or the institution of an arbitration proceeding against the Insured.	a. a written demand for monetary, non-monetary or injunctive relief against any insured; b. a civil proceeding against any Insured commenced by the service of a complaint or similar pleading; c. a formal administrative or regulatory proceeding or investigation against any Insured commenced by the filing of a notice of charges, formal investigative order or similar document; d. a written request received by an Insured to toll or waive a statute of limitations; or e. a demand for arbitration or Mediation received by any Insured combined with an allegation of a Wrongful Act or a Pollution Incident by the Insured.	A demand for money or services naming the insured and alleging a wrongful act or pollution incident.	A claim means any notification received by you demanding compensatory money Damages or compensatory, corrective or remedial services. Two or more Claims for or arising out of the same or related Wrongful Act(s) shall be considered a single Claim for all purposes under this Policy.	Varies by product	See Policy Form	B. "Claim" shall mean a demand received by any Insured for money or services as a matter of right, including: 1. the service of suit or institution of arbitration proceeding or other alternative dispute resolution requests; and 2. a threat or initiation of a suit seeking injunctive relief (meaning temporary restraining order or permanent injunction).	"Claim" shall mean: (1) a demand made against any Insured for monetary damages or services; or (2) any civil, judicial, administrative, regulatory or arbitration proceeding commenced by the service of a complaint or similar pleading and initiated against any Insured. A Claim will be deemed to have been first made against an Insured when any Insured first receives notice of such Claim.	C. 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 COMPROMISE. A demand can take the form of, but is not limited to, lawsuits, petitions, arbitration demands, mediation requests or other alternative dispute resolution requests served on the INSURED.	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 received for money or services alleging a wrongful act	A demand for money by a claimant	"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 or notice received by an Insured alleging Breach of Duty. A claim does not include a Disciplinary Proceeding.
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**52. Is "circumstance" reporting allowed?**

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>If you answered "Yes," please comment:</b>	Subject to Policy terms and conditions.	We encourage all of our insureds to take advantage of our free pre-claims assistance for matters that may reasonably give rise to a claim.			A. Free Claim Prevention Assistance If during the Policy Year, you report a Circumstance in accordance with Conditions A., until a Claim related to that Circumstance is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or avoiding a Claim.			B. NOTICE OF CIRCUMSTANCES 1. If the Insured becomes aware of any circumstance or Privacy Breach which may reasonably be expected to give rise to a Claim, the Insured shall, as soon as practicable and prior to the expiration of the Policy, give written notice to the Insurer of: a. the specific circumstance; b. the injury or damage which has or may result from such circumstance; and c. the circumstance by which the Insured first became aware of such circumstance. 2. If the Insured complies with the foregoing notice requirements any Claim subsequently made against the Insured arising out of such circumstance shall be treated as a Claim first made on the date on which written notice was received by Underwriter's Representatives.		CIRCUMSTANCE means an event or occurrence from which the INSURED reasonably expects that a CLAIM(s) could be made.	We allow circumstance reporting and provide free preclaims assistance.	As required in the term and conditions of the policy	Circumstance and pre-claim reporting is advised in all cases regardless of possible severity.	We encourage reporting of all circumstances that may reasonably give rise to a claim.	With certain condition that are specifically stated in the policy.

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**53. Is "circumstance" reporting required?**

	No	No	No	No	Yes		No	No	No	No	No	No	No	No	No	Yes
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<b>If yes, please comment:</b>				Circumstance reporting is encouraged but is voluntary for the insured.	To trigger our provision to provide Free Claim Prevention Assistance and to establish the claims made and reported date.			But would always recommend that any potential circumstances are reported to avoid any prior knowledge issues.								Circumstance reporting is allowed and may trigger Loss Prevention to help avert a future claim.
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**54. If a "circumstance" has been reported, do you recognize the claim as covered by the policy in force at that time?**

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	No
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**55. Who supervises claims for your company?**

	Dedicated in-house A&E claims professionals, most of whom are attorneys.	Dedicated in-house claims counsel.	Cory Figiel	CNA Insurance handles the claims directly through their dedicated AE claims team.	All claims are handled by our own in-house claims supervisors.	Internal Claims handlers	Dedicated Aspen Professional Liability experts who are also Attorneys	Arch Insurance Company	Jill Daly, Esq. - Senior Vice President Claims	Company Claim Specialists	Professional liability claims are managed by Travelers claim professionals located regionally across the US.	All claims are managed internally from our Farmington Ct office. Carrie Campi is the manager of the unit.	Matthew Hays	in-house claims managers	Steven Harb
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**56. What assistance do you offer your insureds with potential claims?**

	Liberty provides assistance to policyholders to resolve issues before they may develop into a claim and/or circumstance	In-house claims counsel will work with the insured and, if needed, outside defense counsel as part of our free pre-claims assistance.	Free pre-claim assistance through the expertise of in-house claims attorneys & outside counsel.	Free pre-claims assistance is provided under the policy.	Yes, as described in our answer to question 52 above, we offer free pre-claim assistance in response to any reported circumstance.	Various	Free Pre-claim assistance and Free Subpoena Assistance	Our form includes pre claims assistance as a supplementary payment (i.e. any costs are borne by us and are outside the limits and no retention applies).	TMHCC's defense counsel panel, are available to provide risk mgmt counseling and pre-claim assistance to TMHCC policyholders at no additional charge.* In addition to pre-claim assistance counseling, policyholders may seek risk management assistance, including contract review and risk mgmt seminars.	AXA XL's pre-claim assistance remains a leader in the industry. Our Early Warning System pairs the insured with an experienced Claim Specialist to address issues before they become claims. The Claim Specialists, 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.	Travelers claims managers work with the insured and, if appropriate, independent legal counsel in order to mitigate the insured's exposure for potential claims.	We have the right to assist the insured, as agreed upon, in the investigate of a circumstance at our cost as pre claim assistance. Defense expense, when or if it becomes a claim, are covered under the terms of our policy	Remediation coverage; pre-claim assistance.	Beazley offers free pre-claims assistance and will retain counsel at our expense to assist the insured as necessary.	Free Legal Advice
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**57. Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?**

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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<b>If you answered "Yes," please comment:</b>	An attorney may be assigned if the facts require additional support.			Counsel is provided in situations where the circumstance warrants the need for representation and/or investigation of the situation. CNA's dedicated claims team are also involved and available for assistance on any matter.	We cover all costs related to a reported circumstance up until which point a circumstance is converted to a claim.			We will assign local defense counsel to assist the insured when warranted.		AXA XL will retain counsel for an insured on a preclaim matter when appropriate. This is done at no cost to the insured.	Yes, at the company's discretion, the company will pay pre-claim expenses for a potential claim including the legal expense of legal counsel.	At our discretion or thru our risk management services program.		We have mutual selection of counsel, not panel counsel.	Yes, but we prefer to use our partner law firm Donovan Hatem for their expertise and cost efficiency.
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**58. Are there any costs caps or other restrictions on your pre-claims assistance?**

		No	Yes	No	No	No	No	No	Yes	No	Yes	Yes	No	No	Yes
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If you answered "Yes," please comment:			It is discretionary.						The number of contract reviews and seminar availability is within the sole discretion of TMHCC.		No cost caps, but potential claims need to be reported during the policy term and must contain specific details regarding the particulars of such potential claim.	Depending on the account and the individual circum-stances			Soft cap written into the policy is \$10k, but we may grant exceptions.

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**59. Do you have claim offices that manage claims?**

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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<b>If "Yes," please provide the locations of your claims offices by city and state.&lt;br&gt; If "No," please indicate how your company manages claims.</b>	New York, NY	New York, NY; Stamford, CT; Danbury, CT; Alpharetta, GA; Iselin, NJ.	Chicago, IL; Peoria, IL	Claims specialists are located in offices across the country and within several offices located in NY, NJ, TN, DC, FL, IL, MD, CA, VA and PA	Irvine, CA San Francisco, CA New Orleans, LA New York, NY Chicago, IL London, UK	Throughout the US	Jersey City; New York City; San Francisco	Arch handles the claim out of the NY office.	TMHCC Professional Lines Claims 37 Radio Circle Drive, Mount Kisco, NY 10549	CA, IL, NJ, TX, GA, Ontario, Alberta, Quebec, British Columbia	MD,NY, NJ, IL GA, TX,CA, CT and CO	Farmington Ct	333 Pierce Rd. Itasca, IL 60143	Farmington, CT; Philadelphia, PA; San Francisco, CA; Atlanta, GA; Chicago, IL; and London, England	Only Boston, MA
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**60. What is the total number of your staff devoted exclusively to A/E professional liability claims?**

	4	2	9	15	9	Confidential	2	7	4-7	37	13	4 plus with other members of our prof. liability unit	3	10	7
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**61. On average, how many years of A/E professional liability claims experience do the staffers in the previous question have?**

	18	10+ years	12 years	10+	20+ years	>10+	20	15	5+	13	15+	Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.	10	15+	8+
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**62. 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?**

	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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**63. 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 it to NSPE Legal Department at (703) 519-3763.**

	No	No	Yes	Yes	No	Yes	No	No	No	Yes	Yes	Yes	Yes	Yes	No
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**64. Does your policy cover claims brought outside the U.S., its territories, and Canada?**

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
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**65. If your policy cover claims brought outside the U.S., its territories, and Canada, does the insured have the right to select legal counsel?**

	Yes	No	Yes	No	Yes	Yes	Yes	No		No	No	Yes	No		Yes
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**SECTION VII - LITIGATION AND SETTLEMENT**

**66. Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement?**

	Yes	Yes	No	No	Yes	No	Yes	No	No	Yes	No	No	No	Yes	Yes
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<b>If yes, please identify the conditions required for such endorsement:</b>	Liberty's A&E small-firm segment endorsement provides defense outside the limit of liability subject to guidelines or state insurance regulations.	Where required by state law.			Separate Defense limits equal to 50% of the per-claim limit is available for an additional premium by endorsement.	Endorsement only in some circumstances				By endorsement in New York - EXPENSE OFFSET TO 50% OF LIMITS CONSENT - REGULATION 107 NOTICE - NEW YORK. The Company shall be liable for CLAIM EXPENSES (legal defense costs) that exceed fifty percent (50%) of the LIMITS OF LIABILITY and exceed the Deductible obligation for CLAIM EXPENSES (legal defense costs). The Company shall not be liable for the amount of any judgment or settlement of any CLAIM that exceeds the remaining LIMITS OF LIABILITY. Similar endorsement in VT and where required by regulation or statute. In Canada we can also provide for Expense outside of the limits (EOL).				dependent upon firm size, practice, and loss history	Only where required by law, e.g. Province of Quebec.

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**67. What is your company's practice regarding issuing a "reservation of rights" letter?**

	Generally, Liberty's position is not to issue an ROR, unless a Claims prof. determines that a letter is necessary after a review of the claim.	Reservation of rights letters are used only on a select case-by-case basis and only when appropriate.	Prior to sending a reservation of rights letter, a call is made to the both the insured and broker to discuss.	Reservation of rights letters are only issued when warranted and following conversations with both the insured and broker.	We will reserve rights when we feel it is warranted, but do not reserve rights on a "blanket" basis.		Aspen's position is not to issue ROR letters unless there is a respon-sible and prudent reason for doing so.	We issue ROR letters only when warranted.	ROR Letters are issued by TMHCC Professional Lines Claims for each matter submitted for review by a policyholder .	AXA XL issues reservation of rights letters only on claims that contain allegations which fall outside the purview of coverage and, if found to be true or valid, would not be covered under the policy. Such reservation of rights letters do not imply that any of the allegations are true or valid, but are provided to inform the insured of the potential coverage ramifications, their rights and the rights of the Company. All such reservation of rights issues are discussed in detail with the insured and their agent before the issuance of a letter and the insured is requested to challenge any reservation of rights they believe to have been made in error.	Travelers claim managers provide the insured with a written explanation of each coverage.	We evaluate each matter on a case by case basis to determine the extent of coverage given the situation and issue reservations of rights when warranted.		Reservation of rights letters are issued if required by law and necessi-tated by the specific facts and circumstances of a claim. Reservation of rights letters are discussed with the broker prior to issuance.	Reservation of rights letters are issued whenever there is a question as to coverage under a policy.
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<b>68. Does your company offer mediation or other Alternate Dispute Resolution credit?</b>															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>If "Yes," what is the credit amount?</b>	50% of deductible, up to a maximum reduction of \$25,000.	50% of the deductible up to a maximum credit of \$25,000.	50% of deductible up to \$25,000	10,000	50% of the deductible, subject to a maximum of \$15,000.		See Policy Form	50% retention reduction up to a MAX savings of \$25,000	50% up to USD15,000	not to exceed a maximum credit or reimbursement of \$25,000	50% of the deductible subject to a \$25,000 maximum reduction for successful use of mediation.	50% of the deductible subject to a max of \$20,000	50% up to \$25K	50% credit up to \$25,000	50% of retention, up to \$20k



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**69. If the answer to the previous question is "Yes," are there any restrictions to receiving the credit?**

	Yes	Yes		Yes	No		Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes
<b>If "Yes," please explain the restrictions.</b>	Claim must be fully and finally resolved by Mediation.	The claim must be resolved through voluntary mediation.		The early resolution credit is subject to resolution of the claim within 180 days of the claim being made.	<p><b>G. Deductible Credits</b></p> <p><b>1. Mediation Credit:</b> Your Deductible obligation may be reduced by 50%, subject to a maximum reduction of \$15,000 if you agree with our decision to use Mediation and the Claim is fully and finally resolved by such Mediation.</p> <p><b>2. Risk Management Credit:</b> Your Deductible obligation may be reduced by 50%, subject to a maximum reduction of \$25,000 if prior to the report date of a Claim, there is a signed, written and enforceable agreement for the Professional Services involved in the Claim, and it includes a clause limiting your liability to \$250,000 or less.</p> <p><b>3. First Claim Deductible Credit:</b> If the first Claim you ever report to us is made against you:</p> <p>a. Greater than 24 months after the Knowledge Date shown on the Policy Declarations, then your Deductible obligation for that Claim may be reduced by 25%, subject to a maximum reduction of \$40,000; or</p> <p>b. Greater than 36 months after the Knowledge Date shown on the Policy Declarations, then your Deductible obligation for that Claim may be reduced by 50%, subject to a maximum reduction of \$40,000.</p>		See Policy Form	If the Insured and the Insurer agree to use Mediation and the Claim is fully and finally resolved through the use of Mediation prior to the commencement of any litigation or arbitration proceedings against the Insured, the Deductible shall be reduced by fifty percent (50%) up to \$25,000 for such Claim.	The Claim must be fully and finally resolved to the satisfaction of all parties, including the Company, through Mediation.	<p><b>F. Dispute Resolution and Mitigation Deductible Credits</b></p> <p><b>1. Mediation Credit</b></p> <p>a. In the event that a CLAIM(S) is resolved with the consent of the Company through the use of MEDIATION within one (1) year following the date that the CLAIM(S) was first made against the INSURED, the INSURED will be given a credit or reimbursement for seventy-five percent (75%) of the Deductible amount owed or paid by the INSURED, not to exceed a maximum credit or reimbursement of \$25,000.</p> <p>b. If any CLAIM(S) is resolved with the consent of the Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first made against the INSURED, the INSURED will be given a credit or reimbursement for fifty percent (50%) of the Deductible amount owed or paid by the INSURED, not to exceed a maximum credit or reimbursement of \$25,000.</p>		see item 68	Resolved within 180 days of when the claim was reported		

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<b>70. Do you reserve the right to appoint defense counsel on all claims?</b>															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes

	<b>Liberty Mutual</b>	<b>The Hartford Global Specialty</b> (formerly Navigators)	<b>RLI</b>	<b>Victor O. Schinnerer &amp; Company, Inc.</b>	<b>Berkley Design Professional</b>	<b>AXIS Insurance</b>	<b>Aspen Insurance</b>	<b>Professional Underwriters Agency (PUA),</b> A Division of NSM Insurance Group	<b>TMHCC</b>	<b>AXA-XL Design Professional</b>	<b>Travelers</b>	<b>Allied World Insurance Company</b>	<b>The Hanover Insurance Group</b>	<b>Beazley</b>	<b>Lexington-AIG</b>
<b>71. Do you accept alternate defense counsel when requested by insured?</b>															
	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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<b>If yes, please specify any conditions:</b>	Liberty's policy form allows the flexibility to accept alternative defense counsel subject to our prior approval.	To the extent possible, we take counsel requests into consideration subject to requisite experience and agreement with our fee and reporting structure. Counsel requests are best made prior to binding coverage.	Provided they have A/E experience & are approved by our claims staff.	As appropriate to the circumstances of each claim.	"We have the right and duty to defend any Claim made against you to which this insurance applies. We will pay Claim Expenses when we have such a duty. When a Claim made against you is a civil proceeding, defense counsel may be designated by us, or, at our option, designated by you with our prior written consent and subject to our guidelines." We routinely designate defense firms requested by our insured firms as long as they are qualified and agree to our guidelines.		Aspen's program and Policy form provides for the flexibility to accept alternative counsel subject to our prior approval	We will agree to insured's choice of counsel as long as 1) they are qualified; and 2) the rates are within industry norms.	We will consider requests made by a policyholders - assuming no conflicts of interest and a positive vetting of the requested firm by TMHCC PL Claims, generally accommodations are made for most requests	Legal counsel for the defense of any CLAIMS shall be designated by the Company or, solely at the Company's option, by the INSURED with the prior approval and written consent of the Company and subject to the Company's guidelines.	We reserve the right to select counsel, but we will consider requests from the insured.	We partner with our insureds in all aspects of a matter and will certainly discuss the potential to utilize alternative defense counsel that are both recommended by and have successfully worked with our insured's in the past	If we've attached a Choice of Counsel endorsement	If they meet our reporting requirements and can demonstrate expertise.	Provided that they meet prequalification criteria for expertise, reporting, and rates.

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<b>72. Do you review the strategic and tactical decisions of defense counsel assigned to defend an insured, such as by requiring assigned defense counsel to obtain the approval of depositions that defense counsel deems necessary?</b>															
	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>73. Do you have to obtain the consent of the insured to compromise on or settle a claim?</b>															
	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>74. 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 (the "Hammer Clause")?</b>															
	No	No	No	No	Yes		Yes	Yes	Yes	Yes	No	Yes	No		Yes
<b>75. Does insured have to obtain the consent of the insurer to compromise on or settle a claim?</b>															
	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>76. Do you engage outside agencies to review defense counsel's billings?</b>															
	Yes	Yes	No	No	Yes		Yes	No	Yes	No	No	No	No	No	Yes
<b>77. Does your company provide the following risk management services and products for your insureds?</b>															
<b>Contract review</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Publications</b>	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	Yes	Yes
<b>Seminars</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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**78. Does your company provide any other risk management programs for your insureds?**

	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
<b>If yes, please specify other current risk management programs.</b>	Liberty's Risk Management Website includes on line courses, white papers, claims case studies, access to RedVector discounted online courses and other industry-specific content.	We are continuing to expand our risk management materials and services to better meet the needs of our insureds.	Webinars, further info can be found on our website.	We provide 24/7 access to online continuing education courses through our School of Risk Management website. We also provide webinars and in-house seminars to clients and on behalf of associations, including the AIA, NSPE and ACEC	We provide a number of on-demand webinars via our state-of-the-art Learning Management System.		1. Tailored seminars to qualified policy-holders. 2. Participatory funding of Peer Reviews and Loss Prevention Audits by Third Party Consultants. 3 1-800 Risk Management Hotline	Webinars, Toll Free Hotline	pre-claim assistance and counseling	AXA XL provides a full curriculum of educational materials that include: 12 e-Learning courses 8 on demand webinar recordings 5 paper based courses 27 claim case studies 20 risk and practice management workshops Topics for the available courses include but are not limited to: contract management, client selection, professional ethics, project planning, workload management, project management, financial management, staff development and negotiations. In addition our clients benefit from 24/7 access to our monthly risk management newsletter, and archived issues, the AXA XL Contract eGuide a Handbook for Design Professionals, that address over 125 practice and risk management topics and suggested contract provisions. For firms that qualify, they are invited to participate in the Design Professional's Risk Management Group, a member driven organization that develops and shares practice management information.	webinars, a risk mgmt website and a guide on reviewing contracts	Program Management services on project placements	RM hotline and webinars	quarterly risk management webinars available to all insureds and broker partners and extensive risk management website (www.beazley.com/aeriskinfo).	

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**79. Provide the names of the primary contact for your company's risk management personnel.**

	Georges Pigault	Lauren Griffith	Mika DeWitz-Cryan	Yvonne Castillo	Andrew Mendelson, FAIA		Chris Piety	Kent Holland	Jill Daly	Albert Rabasca	Joe Jones	Doug Hamilton	Gawain Charlton-Perrin	Colleen Palmer	Robert Rogers
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**80. How many A/E risk management seminars does your company conduct annually?**

	Numerous	Multiple	40+	Numerous	By our staff- 60+. Hundreds more self-service webinars are attended via our LMS.		We do not track	4	0	200+	15+	proprietary	1-3	4 webinars per year, plus individual seminars as requested	75
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**81. What is the estimated number of A/E contracts your company reviews annually?**

	300+	Hundreds	1,000+	1500+	250		We do not track	1000+	100	>1000 by our Claims Specialists alone.	400+	proprietary	100+	hundreds	1800
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**82. Who performs these contract reviews?**

	Under-writing and Claims personnel, and select law firms.	In-house claims counsel and outside counsel.	Dedicated Risk Management staff	Qualified risk mgmt colleagues with backgrounds in architecture, engineering, claims mgmt and as an attorney.	Andrew Mendelson and outside counsel.	Legal support	In-house Claims, Underwriting and contracted Law Firm/consultant	We outsource risk mgmt to Kent Holland of Construction Risk, LLC	Outside panel firms, regionally specific	AXA XL Claim Specialists, Underwriters, PLAN agents and where appropriate, defense counsel.	Travelers regional claim managers	Karl Duff of Prof. Liability Consultants LLC	Gary Prather	Colleen M. Palmer, Esq.	Donovan Hatem
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**83. What is the average turnaround time for these contract reviews?**

	24-48 hours	24-48 hours.	1-2 business days	One business day	48 hours	24 hours	48 Hours depending on the complexity of the review	48 hours	48-72 hours	24 hrs	24 hours	2 days	24-48 hrs	24-48 hours	<48 Hours
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**84. 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 it to NSPE Legal Department (703) 519-3763.**

	Newsletter	BluePrint for Design Professionals		We have a multitude of articles, advisories, white papers and other risk management collateral. All of the material can be found on our website at: <a href="http://www.schinner.com/school-of-risk-mgmt">www.schinner.com/school-of-risk-mgmt</a>	BDP offers an extensive library of white papers, resources, risk management tools and programs to insureds and the general public via our website and LMS. An overview can be found at <a href="http://www.berkeleydp.com/risk-management">www.berkeleydp.com/risk-management</a>			We do a newsletter called the "BluePrint" but I have not done one this year so I marked Q. 77 as no above. I will likely do a newsletter in Q3.		Visit <a href="http://www.xlgroup.com/dp">www.xlgroup.com/dp</a> for more information and to access a copy of Professional Services Agreement: A Primer, introductory information from the Contract Guide. Also visit <a href="http://www.xlgroup.com/dp/tools">www.xlgroup.com/dp/tools</a> for complimentary risk management tools including regional claim reports, a sample chapter of The AXA XL Insurance Contract Guide for Design Professionals and access to our on-line webcast, What You Need to Know About Indemnities.	Sealed and Delivered. Twice a year.			numerous publications available via our website ( <a href="http://www.beazley.com/aeriskinfo">www.beazley.com/aeriskinfo</a> )	
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	<b>Liberty Mutual</b>	<b>The Hartford Global Specialty</b> (formerly Navigators)	<b>RLI</b>	<b>Victor O. Schinnerer &amp; Company, Inc.</b>	<b>Berkley Design Professional</b>	<b>AXIS Insurance</b>	<b>Aspen Insurance</b>	<b>Professional Underwriters Agency (PUA),</b> A Division of NSM Insurance Group	<b>TMHCC</b>	<b>AXA-XL Design Professional</b>	<b>Travelers</b>	<b>Allied World Insurance Company</b>	<b>The Hanover Insurance Group</b>	<b>Beazley</b>	<b>Lexington-AIG</b>
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**85. Please provide the estimated percentage of claims driven by the following factors.**

<b>Technical errors</b>		Proprietary	Proprietary	Proprietary	55		Proprietary	50	35	7		proprietary		40	Proprietary
<b>Project management (including contractual terms)</b>		Proprietary	Proprietary	Proprietary	25		Proprietary	10	15	30		proprietary		12	
<b>Poor communication</b>		Proprietary	Proprietary	Proprietary	15		Proprietary	10	20	38		proprietary		6	
<b>Poor documentation</b>		Proprietary	Proprietary	Proprietary	5		Proprietary	10	20	3		proprietary		3	
<b>Other (please explain):</b>		Proprietary	Proprietary	Proprietary			Proprietary	bad contracts, non-technical issues		22 - client selection		proprietary		39	

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**86. Please provide the estimated percentage of claims related to the following types of projects.**

Commercial		Proprietary	Proprietary	Proprietary	22		Proprietary		10	26 - includes Industrial and Healthcare		proprietary		20	Proprietary
Single-family residential		Proprietary	Proprietary	Proprietary	10		Proprietary	20	10	30 - includes multi-family and residential/condos		proprietary		20	
Multi-family residential/condos		Proprietary	Proprietary	Proprietary	6		Proprietary	20	15			proprietary		23	
Schools/universities		Proprietary	Proprietary	Proprietary	10		Proprietary	5	15	14		proprietary		8	
Industrial		Proprietary	Proprietary	Proprietary	8		Proprietary		10			proprietary		2	
Health care		Proprietary	Proprietary	Proprietary	9		Proprietary	5	10			proprietary		5	
Transportation		Proprietary	Proprietary	Proprietary	10		Proprietary		20	16 infrastructure		proprietary		6	
Master planning		Proprietary	Proprietary	Proprietary	1		Proprietary		5	3-4		proprietary			
Surveys/studies		Proprietary	Proprietary	Proprietary	3		Proprietary		5	3-4		proprietary			
Water		Proprietary	Proprietary	Proprietary	2		Proprietary					proprietary			
Wastewater		Proprietary	Proprietary	Proprietary	7		Proprietary	5				proprietary			
Affordable Housing		Proprietary	Proprietary	Proprietary	2		Proprietary	5				proprietary			
Student Housing		Proprietary	Proprietary	Proprietary	2		Proprietary	5				proprietary			

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Military Housing		Proprietary	Proprietary	Proprietary			Proprietary					proprietary			
Museums		Proprietary	Proprietary	Proprietary	2		Proprietary					proprietary			
Libraries		Proprietary	Proprietary	Proprietary	2		Proprietary					proprietary			
Courts		Proprietary	Proprietary	Proprietary			Proprietary					proprietary			
Military		Proprietary	Proprietary	Proprietary	2		Proprietary					proprietary			
Federal/state government		Proprietary	Proprietary	Proprietary	2		Proprietary	5				proprietary			
Other (please explain):		Proprietary	Proprietary	Proprietary			Proprietary	residential subdivisions				proprietary		16, other infrastructure, institutional and recreation projects	
<b>87. Estimate your portfolio turnover:</b>															
% of new business		Proprietary	Proprietary	Proprietary	15		Proprietary		5		confidential	50%			Proprietary
% of renewal business		Proprietary	Proprietary	Proprietary	85		Proprietary	20	10		confidential	Generally we retain 80 to 90% of our renewal business			Proprietary

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**88. Does your company provide any other lines of insurance to design professionals?**

	Yes	Yes	Yes	Yes	No		Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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**SECTION VIII - ADDITIONAL SERVICES**

**89. Where can the following special services be obtained if offered by your company? (Please mark all that apply).**

Insurance needs assessment	Agent/Broker	Agent/Broker	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker	Agent/Broker		Agent/Broker Underwriter	Agent/Broker	Underwriter Attorney Claims Dept	Agent/Broker Underwriter	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker Underwriter	Agent/Broker Attorney
Application paperwork and assistance	Agent/Broker	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter		Agent/Broker Underwriter	Underwriter	Agent/ Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker
Explanation of coverage	Agent/Broker	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter		Agent/Broker Underwriter Claims Dept	Underwriter	Agent/ Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept
Help with loss prevention programs	Agent/Broker Underwriter	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	Attorney	Agent/ Broker Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker	Agent/Broker Underwriter	Underwriter	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Claims Dept
Review of contracts	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney		Agent/Broker Underwriter Attorney Claims Dept	Attorney	Agent/ Broker Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Claims Dept	Agent/Broker Underwriter	Underwriter	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney

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Assistance with incidents and claims	Agent/Broker Claims Dept	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Attorney Claims Dept		Agent/Broker Underwriter Attorney Claims Dept	Claims Dept.	Attorney Claims Dept	Agent/Broker Attorney Claims Dept	Agent/Broker Claims Dept	Underwriter Claims Dept	Underwriter Claims Dept	Agent/Broker Attorney Claims Dept	Agent/Broker Attorney Claims Dept
Educational programs/seminars - Agent/Broker	Agent/Broker Underwriter	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	Attorney	Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter	Underwriter	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter
Publications - Agent/Broker	Agent/Broker Underwriter	Agent/Broker Attorney Claims Dept	Agent/Broker Attorney	Underwriter	Agent/Broker Underwriter Attorney Claims Dept		Agent/Broker Attorney	Not Offered	Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Claims Dept	Agent/Broker	Underwriter	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept
<b>90. Will you provide a specimen copy of your policy?</b>															
	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

	Liberty Mutual	The Hartford Global Specialty (formerly Navigators)	RLI	Victor O. Schinnerer & Company, Inc.	Berkley Design Professional	AXIS Insurance	Aspen Insurance	Professional Underwriters Agency (PUA), A Division of NSM Insurance Group	TMHCC	AXA-XL Design Professional	Travelers	Allied World Insurance Company	The Hanover Insurance Group	Beazley	Lexington-AIG
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**SECTION IX - COMMENTS**

91. If you wish to provide any comments on this survey, please do so in the space below.

					Thank you once again for inviting Berkley Design Professional to participate in this valuable process.	AXIS is a top 10 provider of coverage for Architects, Engineers, Land surveyors and Contractors		Let me know if you need any additional information. Sandip Chandarana (630)861-2330 sandip@puainc.com		This survey needs to be formatted in such a way that it can be forwarded to other parties within a company as one person cannot complete all questions.		Responses represent our best information as of the date of response and are subject to change. All coverage is subject to the policy's terms and conditions		We did not answer a number of the questions because the information was proprietary or not a yes/no question.	
															(10/13/19)