

2018 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS FINAL RESULTS

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

	Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.	
Please provide your contact information													
General Information	Name	Allison Esrig	Vincent Costello	Lawrence Moonan	Robert Cunningham	Georges Pigault	Lorna Parsons	albert j rabasca	Trevor J. Saccente	Sandip Chandarana	John Rapp	Douglas K Hamilton	Kevin J. Collins, RPLU
	Title	Vice President	Director	Executive Vice President, Chief Operating Officer	Senior Vice President	Vice President	Vice President	director of industry relations	Senior Underwriter - AE/CP	Director	ZVP	Vice President A&E/Constructors Professional Liability	Senior Vice President
	Mailing Address	6011 University Blvd	150 Monument Road	P.O. Box 1705	101 Hudson Street, 36th Floor	28 Liberty Street, 5th Floor	P.O. Box 357	300 broadacres drive	37 Radio Circle Drive	2803 Butterfield Road, Suite 260	111 Schilling Road	311 Soth Wacker Drive	Two Wisconsin Circle
	City	Ellicott City	Bala Cynwyd	Carmel-By-The-Sea	Jersey City	New York	Berkeley Heights	bloomfield	Mount Kisco	Oak Brook	Hunt Valley	Chicago	Chevy Chase
	State	MD	PA	CA	NJ	NY	NJ	nj	NY	IL	MD	IL	Maryland
	Zip	21043	19004	93921-1705	7302	10005	7922	7002	10549	60523	21031	60606	20815
	Telephone	443-364-5940	610-664-8700	831-250-7082	646-502-1012	212-898-4312	908 376 8562	973 727 9710	914-242-7814	(630)572-0600	443-353-2262	312-646-7709	301 951 5412
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Are you a(n)?													
		Insurer	Insurer	Insurer	Insurer?	Insurer?	Insurer?	Insurer?	Insurer	Managing General Agent	Insurer	Insurer	Underwriting Manager
How many continuous years has your firm provided professional liability insurance to the A/E marketplace?													
		13	10	Five Years- launched in April 2013.	10	17+	9 years	30+	30+	28	19	15 plus	61
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	N/A	N/A						Lloyds of London 1990-present Arch Insurance Company 2014-present			CNA Insurance since the inception of the program
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)													
	2015	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (501-2,000)	Total # of Firms (0-500)				Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (0-500)	Total # of Firms (10,000 +)
	2016	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (501-2,000)	Total # of Firms (0-500)				Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (0-500)	Total # of Firms (10,000 +)
	2017	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (501-2,000)	Total # of Firms (0-500)				Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (0-500)	Total # of Firms (10,000 +)
What was your total premium from engineering and architectural liability insurance in the following years? (Check one for each year)													
	2015	Total Premium in Millions (0-25 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (0-25 million)	5				Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (0-25 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (0-25 million)	Total Premium in Millions (more than 100 million)
	2016	Total Premium in Millions (0-25 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (25.1 million - 50 million)	5				Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (0-25 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (more than 100 million)
	2017	Total Premium in Millions (0-25 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (25.1 million - 50 million)	5				Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (more than 100 million)
What percentage of your total book of A/E premium comes from firms with revenue of:													
	Less than \$500,000	30	44	7	0		15		25	10	23		
	\$500,000 to \$5,000,000	55	36	34	20		40		50	70	50	10	
	More than \$5,000,000	15	20	60	80		45		25	20	27	90	
Are you trying to gain, maintain, or decrease market share in the next two years in certain market segments?													
			Gain		Gain		Gain		Gain		Gain		Gain
Provide your carrier's A.M. Best's Rating and financial size category for the following years? (Please use year-end results, but use July for the current year.)													
	2018 - Best's Rating	A	A+	A+	A	A	A+	A	A++	A+	A++	A	A
	2018 - Financial Size Category	XII	XI	XV	XV	XV	XV	XV	XV	XV	XV	XV	XV
	2017 - Best's Rating	A	A+	A+	A	A	A+	A	A++	A+	A++	A	A
	2017 - Financial Size Category	XI	XI	XV	XV	XV	XV	XV	XV	XV	XV	XV	XV
	2016 - Best's Rating	A	A+	A+	A	A	A+	A	A++	A+	A++	A	A

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		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.						
2016 - Financial Size Category		XI	XI	XV	XV	XV	XV	XV	XV	XV	XV	XV	XV						
2015 - Best's Rating		A	A+	A+	A	A	A+	A	A+	A+	A++	A	A						
2015 - Financial Size Category		XI	XI	XV	XV	XV	XV	XV	XIV	XV	XV	XV	XV						
Do you have coverage exclusions and/or underwriting restrictions for:																			
	Residential and condos	Yes	No	No	No	Yes	Yes	No	Yes	No	Yes	Yes	No						
	Schools	No	No	No	No	No	No	No	No	No	No	No	No						
	Geotechnical services	Yes	No	No	Yes	Yes	Yes	No	Yes	No	Yes	No	No						
	Structural Engineering Services	No	No	No	No	No	No	No	No	No	No	No	No						
	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 have underwriting restrictions on the above.		There are no coverage restrictions for condo projects of geotechnical engineering, but we have underwriting restrictions.									
Are there particular exposures for A/E professionals that may lead to higher rate increases than in recent years?																			
		No	if yes, please explain:		No	No	if yes, please explain:		if yes, please explain:		if yes, please explain:		No	No	if yes, please explain:		if yes, please explain:		No
			Accounts are underwritten on an individual basis. Hightened exposures, including claim trends, could lead to an increase in rates.				Traffic fatalities		Claims and residential projects are the biggest drivers.		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.				Adverse claims experience, a change in project types or practice management.		Habitational Risk		
Do you provide multi-year policies?																			
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes				

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	Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.
	We offer a two year policy term for qualifying firms with annual billings under \$1,000,000.	Less than \$2M in revenues and acceptable claims experience.	We offer two-year policies to small firms that qualify for our "BDP Express" program guidelines, typically low risk underwriting profiles and less than \$2 million in revenues.	Beginning Fall 2018, Aspen will begin underwriting small to medium firms through AllRisks, LTD. Two-year policies will be offered to qualified firms.	Yes. A&E small-firm segment, subject to certain underwriting criteria. Project excess policies up to 10 years including ERP.	Firms under \$2M in billings with a good claims history, stable management and not in a high risk discipline or project type are eligible.	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.		2 year policy available for firms with billings under \$350,000	We offer multi year policies for accounts up to 1 mil in billings. We do not offer multi-year policies to start up firms.	We will provide multi year polices on project placements	
What limits of A/E professional liability coverage are available through your company?												
Minimum \$	250,000	\$250,000	\$250,000 per claim	\$100,000	\$100,000	250,000	250,000	250,000	\$100,000/\$100,000	500k	\$500,000 per claim/aggregate	100,000
Maximum \$	5,000,000	\$10,000,000	\$10 million per claim/\$20 million aggregate	\$25,000,000	\$10,000,000	25,000,000	10,000,000	5,000,000	\$5,000,000/\$5,000,000	10 mil	\$15,000,000 per claim/Aggregate	
Are these annual aggregate limits?												
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Do you offer "split limits"?												
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
What is the insurer's net retention on the A/E professional liability program?												
	Proprietary	Proprietary	Proprietary- we retain a healthy portion of our A/E book	Proprietary	Proprietary	Varies from year to year depending on the cost of reinsurance.			100%	confidential	Proprietary	
Please explain any restrictions you have on Prior Acts Coverage.												
	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.	If a firm has carried prior PL we typically match the existing retroactive date. If new business and uninsured prior we may choose to limit prior acts.		If prior acts coverage was previously provided w/o interruption.	We match Prior Acts coverage on new business.	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)					Coverage is subject to a retroactive date and prior knowledge restrictions
When did your company most recently update its A/E professional liability policy?												
	Within the past 4 - 5 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 4 - 5 years	Within the past 1 - 3 years	Within the past 4 - 5 years	Within the past 1 - 3 years	More than 5 years ago	Within the past 1 - 3 years
Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes?												
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
How many non-managerial, full-time A/E underwriters do you have supporting your PLI program?												
	4	18	7	2 In-House	7	8	17 full time US underwriters and 4 in Canada (21 total)	8	5	12	2	
On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have?												
	10	10	15 years +	20	20	10 - 40+	13+	5-10	10 years		25 yrs plus	
In addition to writing professional liability insurance, does your company write Property and Liability Insurance for engineering firms?												
	No	We also write property, general liability, workers compensation, auto liability, excess and cyber/privacy liability.	No.	Yes, For Larger Firms	Yes	No	yes	Yes	No	10+	yes casualty coverage (GL)	Yes
What is the minimum premium for your Practice Policy?												

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	\$1,225	\$1,250	\$1,450.00	\$1,500	\$1,000	1,500		USD2,500	\$4,000	\$1400	\$25,000 or a 1m limit xs of a \$25,000	1000
Do you offer design professional liability insurance to construction contractors?												
	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	
As part of your PL programs, do you offer Contractor Protective Professional Indemnity (CPPI) coverage to contractors?												
	No	No	If yes, what % of your book is contractor PL versus A/E PL?	No	If yes, what % of your book is contractor PL versus A/E PL?	If yes, what % of your book is contractor PL versus A/E PL?	Yes	If yes, what % of your book is contractor PL versus A/E PL?	If yes, what % of your book is contractor PL versus A/E PL?	No	Yes	No
	If yes, what % of your book is contractor PL versus A/E PL?		Another Berkley Business Unit writes both CPPI and Contractors PL		Proprietary	Contractor premium is not included above.		60% AE 40% CP	40%			
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	Yes	No	Yes	No	No	Yes	Yes
Does your firm offer D&O coverage?												
	No	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	
Does your firm offer Design/Build coverage?												
	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
How do you handle requests for extended reporting?												
	Optional Extended Reporting Periods are listed in our policy form and available to the insured subject to terms and conditions.	Offered endorsement	Election of an extended reporting period must be submitted in writing within 30 days of termination of the policy.	Based on Policy Form Language or as required by State Regulations	36 month ERP included, or as required by state insurance regulations. Additional ERP may be offered per underwriting review.	We follow the state laws as outlined in the policy coverage.	This is a case by case underwriting decision.	review the claim history of the firm and reason for the ERP purchase; proceed with 12, 24 or 36 month ERP term	Bi-lateral options available	pricing for erp's is listed on the dec page	At minimum we offer 1year erp coverage on all policies for an additional premium. We can offer up to 3 years erp coverage on annual polices and up to 10 yrs on project placements, all for an additional premium.	
What options do you have for firms that require extended reporting?												
	We offer one, three and five year options.	1-5 year option	Our policy includes options for 12, 24 and 36 month extended reporting periods.	This is based on State Requirements but we will offer up to 5 years	Varies by state up to 5 years.	Generally up to three years unless a longer period is required by state law. Firms in the A&E Advantage program with less than \$2M in billings may be eligible for a Non-practicing Principal coverage as well.		12, 24 and 36 month ERP term	Up to 5 years available	1,2,3 and 5 year	Only if cancelled or non-renewed by the insured or company. On project policies the erp is built in to the coverage terms and premium	
For each state or jurisdiction, do you offer coverage on an:												
	Alabama - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
	Alabama - Surplus Basis				Surplus Basis	Surplus Basis					Surplus Basis	
	Alabama - No Coverage											
	Alaska - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis			Admitted Basis			Admitted Basis		Admitted Basis
	Alaska - Surplus Basis				Surplus Basis	Surplus Basis	Surplus Basis		Surplus Basis	Surplus Basis	Surplus Basis	
	Alaska - No Coverage											
	Arizona - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
	Arizona - Surplus Basis				Surplus Basis	Surplus Basis					Surplus Basis	

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	Illinois - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Illinois - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Illinois - No Coverage												
	Indiana - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Indiana - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Indiana - No Coverage												
	Iowa - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Iowa - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Iowa - No Coverage												
	Kansas - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Kansas - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Kansas - No Coverage												
	Kentucky - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	Kentucky - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Kentucky - No Coverage												
	Louisiana - Admitted Basis		Admitted Basis	Admitted Basis			Admitted Basis	Admitted Basis			Admitted Basis		Admitted Basis
	Louisiana - Surplus Basis	Surplus Basis			Surplus Basis	Surplus Basis	Surplus Basis		Surplus Basis	Surplus Basis		Surplus Basis	
	Louisiana - No Coverage												
	Maine - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Maine - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Maine - No Coverage												
	Maryland - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Maryland - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Maryland - No Coverage												
	Massachusetts - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	Massachusetts - Surplus Basis				Surplus Basis		Surplus Basis		Surplus Basis			Surplus Basis	
	Massachusetts - No Coverage												
	Michigan - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Michigan - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Michigan - No Coverage												
	Minnesota - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Minnesota - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	

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Minnesota - No Coverage													
Mississippi - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
Mississippi - Surplus Basis					Surplus Basis		Surplus Basis					Surplus Basis	
Mississippi - No Coverage													
Missouri - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
Missouri - Surplus Basis					Surplus Basis		Surplus Basis					Surplus Basis	
Missouri - No Coverage													
Montana - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
Montana - Surplus Basis					Surplus Basis		Surplus Basis		Surplus Basis			Surplus Basis	
Montana - No Coverage													
Nebraska - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
Nebraska - Surplus Basis					Surplus Basis		Surplus Basis					Surplus Basis	
Nebraska - No Coverage													
Nevada - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
Nevada - Surplus Basis					Surplus Basis		Surplus Basis					Surplus Basis	
Nevada - No Coverage													
New Hampshire - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
New Hampshire - Surplus Basis					Surplus Basis		Surplus Basis					Surplus Basis	
New Hampshire - No Coverage													
New Jersey - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
New Jersey - Surplus Basis					Surplus Basis		Surplus Basis					Surplus Basis	
New Jersey - No Coverage													
New Mexico - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
New Mexico - Surplus Basis					Surplus Basis		Surplus Basis		Surplus Basis			Surplus Basis	
New Mexico - No Coverage													
New York - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
New York - Surplus Basis					Surplus Basis		Surplus Basis		Surplus Basis			Surplus Basis	
New York - No Coverage													
North Carolina - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
North Carolina - Surplus Basis					Surplus Basis		Surplus Basis					Surplus Basis	

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	Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.	
How do you expect your rates to change going forward?													
2019	No Change Expected	N/A	0-3%	0%		Stable+	stable	flat/slight increase	no change	confidential	flat to slight increase	Flat	
2020	No Change Expected	N/A	3%	0%		Stable+	stable	flat/slight increase	no change	confidential	flat to slight increase	Flat	
Do you offer a premium credit for membership in a professional society and/or trade association (e.g., ACEC, the AIA, or NSPE)?													
	No	Yes	No	Yes	No	No	No	Yes	Yes	No	Yes	Yes	
Do you offer credits or other financial incentives for:													
	Educational programs completed by an insured?	Educational programs completed by an insured?		Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?		Educational programs completed by an insured?	
	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?		Risk management programs?	
	Peer reviews?	Peer reviews?	Peer reviews?	Peer reviews?	Peer reviews?		Peer reviews?	Peer reviews?	Peer reviews?	Peer reviews?		Peer reviews?	
	Risk assessments?	Risk assessments?	Risk assessments?	Risk assessments?	Risk assessments?		Risk assessments?	Risk assessments?	Risk assessments?	Risk assessments?		Risk assessments?	
	Other financial incentives?	Other financial incentives?	Other financial incentives?	Other financial incentives?		Other financial incentives?		Other financial incentives?			Other financial incentives?	Other financial incentives?	
	If you checked "Other financial incentives," please specify:	Other premium credits are available for LEED projects and projects utilizing BIM or Virtual Design and Construction.	Multi-line discount with purchase of RLI P&C coverage	We offer several other financial credits in the way of deductible credits, and credits for inclusion of limitation of liability clauses in contracts.		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		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 are reflected our premium rating plans	Both membership in professional societies and participation in the above are subject to underwriter review and assessment for possible credit	
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 -	4	5	4	7	8	4	7	7	7	4	7	1
	Location of projects -	7	7	6	8	7	8	8	4	6	7	8	3
	Type of practice -	3	1	2	2	3	2	2	2	3	3	4	1
	Type of projects -	5	3	5	4	4	6	3	1	4	5	3	2
	Annual billings -	1	2	1	1	1	1	1	5	1	1	1	1
	Claims history -	2	4	3	3	2	3	4	3	2	2	2	1
	Firm experience -	6	6	7	5	6	7	6	6	5	6	5	2
	Other -	8		8	6	5	8	5	8	8		6	
If you included "Other" as one of the characteristics for the previous question, please explain.													
		Risk Management Practices	Firm business and contracting practices.	Risk Management and Loss Prevention Programs	Risk management practices; contract management; loss prevention initiatives, data privacy and protection practices.	Risk management programs, specialization, good contracts, use of insured subs, good client selection, good billing practices, use of technology and education can all impact the premium.	Loss Prevention/Risk Management Practices and Contracts utilized by the firm.		years of prior acts, limits, retention, type of work		Insurance history, trading partners (client base) submission quality		
Do you offer project-specific insurance? If your answer is "No," please continue to section 6 on Claims Process.													
	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes
Do you offer project insurance on a "stand alone" basis (regardless of whether the project policy's first named insured has a practice policy)?													
	No	No	No	Yes	Yes	No	Yes	No	No	No	Yes	No	

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	If you answered "Yes," please comment.		Insured may discuss selection of counsel with RLI claims staff.	If we deem it necessary to help manage a Circumstance to a successful conclusion, we will hire panel counsel at our cost. All of the attorneys we work with are A/E PL experts.		An attorney may be assigned if the facts require additional support.	It is up to the discretion of the AXIS claims representative.	XL Catlin will retain counsel for an insured on a preclaim matter when appropriate. This is done at no cost to the insured.		The circumstances of the pre claim matter will dictate whether defense counsel is needed.	Yes, at the the company's discretion, the company will pay pre-claim expenses for a potential claim including the legal expense of counsel.	At our discretion or thru our risk management services program	Counsel is provided in situations where the circumstance warrants the need for representation and/or investigation of the situation.
Are there any cost caps or other restrictions on your pre-claims assistance?													
	If you answered "Yes," please comment.		It is discretionary.	No	No		No	No		No	Yes No cost caps, but potential claims needs to be reported during the policy term and must contain specific details regarding the particulars of such potential pre-claim.	Yes Depending on the account and the individual circumstances	No
Do you have claim offices that manage claims?													
	If you answered "Yes," please provide the locations of your claims offices by city and state. If you answered "No," please indicate how your company manages claims.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		New York, NY Stamford, CT Danbury, CT Iselin, NJ Alpharetta, GA	Chicago, IL and Peoria, IL	Irvine, CA New York, NY Chicago, IL San Francisco, CA	Jersey City, NJ; San Francisco, CA	New York, NY	Our main office for Design Professionals claims handling is Berkeley Heights, NJ.	CA, IL, NJ, TX, GA, Ontario, Alberta, Quebec, British Columbia	TMHCC Professional Lines Claims 37 Radio Circle Drive Mount Kisco, 10549	Claims are handled by Arch in the Jersey City, NJ office.	Maryland, New York, New Jersey, Illinois, Georgia, Texas, Colorado and California	Farmington CT	CNA handles claims directly through several offices located in NY, NJ, TN, TX, LA, DC, CA, FL, IL, MD and PA
What is the total number of your staff devoted exclusively to A/E professional liability claims?													
		2	9	7 Managers and Claim Supervisors	2	4	3 fulltime plus the assistance of four additional staff.	37	4-7	5	13	3 plus with other members of our professional liability unit	20
On average, how many years of A/E professional liability claims experience do the staffers in the previous question have?													
		10	12 years	20+ years	15	17	It varies. All are attorneys.	13	5+	15 years	15+	Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.	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?													
		Yes	Yes	No	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Do you conduct independent surveys of insureds regarding their level of satisfaction with your services? (If yes, please email a sample of that survey to mbomba@aia.org.)													
		No	Yes	No	No	No	No	Yes	No	No	Yes	Yes	Yes
Does your policy cover claims brought outside the U.S., its territories, and Canada?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
If your policy covers claims brought outside the U.S., its territories, and Canada, does the insured have the right to select legal counsel?													
		No	Yes	Yes	Yes	Yes	No	No		No	No	Yes	No
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	No	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No

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Do you engage outside agencies to review defense counsel's billings?	Yes	No	Yes	No	Yes	Yes	Yes	Yes	No	No	No	No
Does your company provide the following risk management services and products for your insureds?												
Contract review	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Publications	Yes	Yes	Yes		Yes	No	Yes	No	Yes	Yes		Yes
Seminars	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Does your company provide any other risk management programs for your insureds?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	If you answered "Yes," please specify other current risk management programs.	We are continuing to expand our risk management materials and services to better meet the needs of our insureds.	Webinars, further info can be obtained on our website. http://www.rlicorp.com/dp-risk-management	We offer a wide range of resources and reference materials, contract selection and review guides, webinars, in-house seminars and on-demand educational programs. See www.bdprisk.com for more details.	Tailored seminars to qualified policyholders, and participatory funding of Peer Review and Loss Prevention Audits conducted by Third Parties	Liberty's Risk Management Website includes on-line courses, white papers, claims case studies, access to RedVector discounted on-line courses and other industry-specific content.	curriculum of resources, education and loss prevention programs which can earn premium reductions and continuing education credits. These include the e-guide, an online and mobile friendly contract management resource which addresses more than 100 topics of issue driven discussions, claims scenarios, problem solving strategies and contract language solutions, that are completely searchable, and offers considerable management guidance on topics ranging from financial management to hiring and training project managers. XL Catlin's Design Professional clients	pre-claim counseling and assistance	We offer quarterly webinars that continuing education eligible	Webinars, a contract solutions matrix, preclaims assistance	Program Management services on project placements	We provide 24/7 access to online continuing education courses through our School of Risk Management website. We also provide in-house seminars and webinars to clients and on behalf of associations.
Provide the name of the primary contact for your company's risk management personnel.												
First name	Roseanne	Mika	Andrew		Georges	Lorna	Albert	Jill	Kent	Joe	Doug	Yvonne
Last name	DeBellis	Dewiz-Cryan	Mendelson, FAIA		Pigault	Parsons	Rabasca	Daly	Holland	Jones	Hamilton	Castillo
How many A/E risk management seminars does your company conduct annually?	Multiple	40+	70+		Numerous	3-10	200+	0	4	15+	Proprietary	Numerous
What is the estimated number of A/E contracts your company reviews annually?	Hundreds	1,000+	120+	We will be tracking in 2019	Numerous	200+	700 by our Claims Specialists alone.	100	1000+	400+	Proprietary	1500+
Who performs these contract reviews?												
	Navigators Claim Counsel and Outside Counsel	Dedicated Risk Management Staff	Andy Mendelson and Outside Counsel	Claims, Underwriting or Risk Management counsel	Underwriting and Claims personnel, and select law firms.	The Heuer Law Group	XL Catlin Claim Consultants, Underwriters, PLAN agents and where appropriate, defense counsel.	outside panel firms, regionally specific	We outsource risk management services to Kent Holland and Construction Risk, LLC	Travelers regional claim managers	Karl Duff of Professional Liability Consultants, LLC	Qualified risk management colleagues with backgrounds in engineering, architecture, claims management and as an attorney.
What is the average turnaround time for these contract reviews?												
	24-48 hours	1-2 Business Days	48 hours	We target 48 hours. Depending on the complexity of the review it may be longer.	24-48 hours	24-48 hours.	24 hours	48-72	36 hours	24-48 hours	2 days	One business day
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 mbomba@aia.org .												

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		Blueprint for Design Professionals		We publish a monthly BDP Risk Highlight and a bi-monthly series on Risk Management/business practices. We also produce a quarterly risk management webinar and publish white papers on pertinent topics as they arise.		Newsletter		Visit www.xlgroup.com/dp for more information and to access a copy of Professional Services Agreement: A Primer, introductory information from the Contract Guide. Also visit www.xlgroup.com/dp/tools for complimentary risk management tools including regional claim reports, a sample chapter of The XL Insurance Contract Guide for Design Professionals and access to our on-line webcast, What You Need to Know About Indemnities.		We do a quarterly newsletter called the Blueprint.	Sealed and Delivered		All of our offerings and publications can be found at our School of Risk Management at www.schinnerer.com/school-of-risk-management

Please provide the estimated percentage of claims driven by the following factors. Omit the % sign.

	Technical errors	Proprietary	Proprietary	25	Proprietary		Proprietary	7	35	70		Proprietary	Proprietary
	Project management (including contractual terms)	Proprietary	Proprietary	15	Proprietary		Proprietary	30	15	10		Proprietary	Proprietary
	Poor communication	Proprietary	Proprietary	25	Proprietary		Proprietary	38	20	10		Proprietary	Proprietary
	Poor documentation	Proprietary	Proprietary	25	Proprietary		Proprietary	3	30	10		Proprietary	Proprietary
	Other (please explain)	Proprietary	Proprietary	10- poor client selection	Proprietary			22 - client selection				Proprietary	

Please provide the estimated percentage of claims related to the following types of projects. Omit the "%" sign.

	Commercial	Proprietary	Proprietary	22			Proprietary	26 - includes Industrial and Healthcare	5	5		Proprietary	Proprietary
	Single-family residential	Proprietary	Proprietary	16			Proprietary	30 - includes multi-family and residential/condos	10	35		Proprietary	Proprietary
	Multi-family residential/condominiums	Proprietary	Proprietary	8			Proprietary		20	25		Proprietary	Proprietary
	Schools and universities	Proprietary	Proprietary	12			Proprietary	14	15	20		Proprietary	Proprietary
	Industrial	Proprietary	Proprietary	5			Proprietary		10	5		Proprietary	Proprietary
	Health care	Proprietary	Proprietary	13			Proprietary		10	5		Proprietary	Proprietary
	Transportation	Proprietary	Proprietary	12			Proprietary	16 infrastructure	15			Proprietary	Proprietary
	Master planning	Proprietary	Proprietary	1			Proprietary	3-4				Proprietary	Proprietary
	Surveys/studies	Proprietary	Proprietary	5			Proprietary	3-4		5		Proprietary	Proprietary
	Water	Proprietary	Proprietary	2			Proprietary					Proprietary	Proprietary
	Wastewater	Proprietary	Proprietary	4			Proprietary		5	5		Proprietary	Proprietary
	Other (please explain)	Proprietary	Proprietary									Proprietary	Proprietary

Estimate your portfolio turnover:

	% of new business	Proprietary	N/A	15	Proprietary		Proprietary		5	20	confidential	50%	Low
	% of renewal business	Proprietary	N/A	85	Proprietary		Proprietary		10	80	confidential	Generally we retain 90% of our renewal	Low

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

	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
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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	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker			Agent/Broker	Agent/Broker	Agent/Broker
Insurance needs assessment - Underwriter			Underwriter					Underwriter	Underwriter	Underwriter			
Insurance needs assessment - Attorney			Attorney						Attorney				
Insurance needs assessment - Claims Department			Claims Department						Claims Department				
Insurance needs assessment - Not Offered													
Application paperwork and assistance - Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker
Application paperwork and assistance - Underwriter		Underwriter	Underwriter		Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter
Application paperwork and assistance - Attorney													
Application paperwork and assistance - Claims Department													
Application paperwork and assistance - Not Offered													
Explanation of coverage - Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker
Explanation of coverage - Underwriter		Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter
Explanation of coverage - Attorney							Attorney	Attorney	Attorney				Attorney
Explanation of coverage - Claims Department		Claims Department	Claims Department		Claims Department		Claims Department	Claims Department	Claims Department				Claims Department
Explanation of coverage - Not Offered													
Help with loss prevention programs - Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker
Help with loss prevention programs - Underwriter		Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter		Underwriter	Underwriter
Help with loss prevention programs - Attorney		Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney			
Help with loss prevention programs - Claims Department		Claims Department	Claims Department	Claims Department	Claims Department		Claims Department	Claims Department	Claims Department	Claims Department			

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Help with loss prevention programs - Not Offered												
Review of contracts - Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker
Review of contracts - Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter		Underwriter		Underwriter		Underwriter	Underwriter
Review of contracts - Attorney	Attorney	Attorney		Attorney	Attorney	Attorney	Attorney	Attorney	Attorney			
Review of contracts - Claims Department	Claims Department			Claims Department	Claims Department		Claims Department	Claims Department	Claims Department	Claims Department		
Review of contracts - Not Offered												
Assistance with incidents and claims - Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker			Agent/Broker			Agent/Broker		Agent/Broker
Assistance with incidents and claims - Underwriter	Underwriter	Underwriter							Underwriter		Underwriter	Underwriter
Assistance with incidents and claims - Attorney		Attorney	Attorney	Attorney			Attorney	Attorney	Attorney			Attorney
Assistance with incidents and claims - Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department
Assistance with incidents and claims - Not Offered												
Educational programs/seminars - Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker			Agent/Broker	Agent/Broker	Agent/Broker
Educational programs/seminars - Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter		Underwriter		Underwriter	Underwriter
Educational programs/seminars - Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney		Attorney			Attorney
Educational programs/seminars - Claims Department	Claims Department	Claims Department	Claims Department	Claims Department		Claims Department	Claims Department			Claims Department		Claims Department
Educational programs/seminars - Not Offered								Not Offered				
Publications - Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker			Agent/Broker			Agent/Broker	Agent/Broker	
Publications - Underwriter			Underwriter	Underwriter	Underwriter		Underwriter		Underwriter			Underwriter
Publications - Attorney	Attorney		Attorney	Attorney			Attorney		Attorney			
Publications - Claims Department	Claims Department		Claims Department	Claims Department			Claims Department			Claims Department		
Publications - Not Offered								Not Offered				
Will you provide a specimen copy of your policy?												
	Yes.	Yes.	Yes.	Yes. (Please send a .pdf version via email to mbomba@aia.org.)	Yes.	Yes.	Yes.	Yes.	Yes.	Yes.	Yes.	Yes.
If you wish to provide comments on this survey, please do so in the space below.												

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				Once again, thank you for including us in this important annual survey!			Thank you for allowing us to participate in the annual survey	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.	