Mary			THE AIREIN	tan mstitute of F	rchitects (AIA), t	ille Ala ITust, al	iu tile ivational s	ociety of Profes	sional Engineers	Professional Liai	Jilly Committee	(NSPE/PEC)		
Professional Content Notice   Prof			Navigators	RLI		Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	тмнсс	PUA	Travelers		Victor O. Schinnerer & Company, Inc.
Property	Please provide your cor	ntact information			•		<u> </u>	•	•	•	•			
Tills			Allison Esrig	Vincent Costello	Lawrence Moonan	Robert Cunningham	Georges Pigault	Lorna Parsons	albert i rabasca	Trevor J. Saccente	Sandip Chandarana	John Rapp	Douglas K Hamilton	Kevin J. Collins, RPLU
Part							0							
Table					Executive Vice President				directtor of industry	Senior Underwriter -				1
Marie   Americ   Am		Title	Vice President	Director		Senior Vice President	Vice President	Vice President	,		Director	2\/P		Senior Vice President
Mile		Titlo	vice riesident	Director	Chief Operating Officer			VICE FTESIGETIC	Telations	AL/CF		ZVF	FTOTESSIONAL ELABITITY	Jenior vice Fresident
Property 1985   Property 198		Mailing Address	CO11 University Divid	150 Manuscrat Band	D O D 1705			D O D 257	200 hazz dzesza dzisca	27 De die Cierle Deixe		111 C-Lilling Dood	211 Cath Washes Dains	Tura Miananaia Cinala
Signate														
Part														
Topic														
Part														
Companies   Comp		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
Second   S		Fax			831-293-8819	N/A		908 508 4301			(630)572-0615	866-763-7773	1	301 951 544
Second   S				vince.costello@rlicorp.co	LMoonan@BerklevDP.co	Robert.Cunningham@As	georges.pigault@libertvi	lorna.parsons@axiscapita	albert.			1	douglas.hamilton@awac.	Kevin.J.Collins@Schinn
Note   1		Email	aesrig@navg.com		m					tsaccente@tmhcc.com	sandip@puainc.com	irapp@travelers.com	-	
March   Marc			acsing@inavg.com				4.00		Tabasca@Alcacimi.com	todecerric & trimec.com	sanape paame.com	Jrappe traverers.com		Circom
According   Acco		Wahaita						AVICC:+-!				*************	· '	
Second   Process   Proce		vvebsite	www.navg.com	l .	www.BerkleyDP.com	surance	www.ae-iibertylu.com	www.AxisCapitai.com	www.xigroup.com/ap	www.tmncc.com	www.puainc.com	travelers.com	www.awac.com	www.scninnerer.com
Second   Process   Proce	Are you a(n)?		<u> </u>	1			1		1	1	1		_	
Second   Process   Proce													1	1
Second Continues   13   10   Power   15   Powe						Insurer?	Insurer?	Insurer?	Insurer?	Insurer	Managing General Agent	Insurer	Insurer	Underwriting Manage
Second Part	How many continuous y	years has your firm provid	ded professional liability	insurance to the A/E ma	rketplace?									
Second from 1 to 1					Five Years- launched in								1	1
Second this is not the issuer will will not be it is will will not be it is will will not be it is w			13	10	April 2013.	10	17+	9 years	30+	30+	28	19	15 plus	61
Note that the total number of firms for which you provided expenses and/or untilluctual seasons in the following state of firms for which you provided expenses and/or untilluctual seasons in the following state of firms for which you provided expenses and/or untilluctual seasons in the following state of firms for which you provided expenses and/or untilluctual seasons in the following state of firms for which you provided expenses and/or untilluctual seasons in the following state of firms for which you provided expenses and/or untilluctual seasons in the following state of firms for which you provided expenses and/or untilluctual seasons in the following state of firms for which you provided expenses and/or untilluctual seasons in the following state of firms for which you provided expenses and/or untilluctual seasons in the following state of firms for your provided expenses and the following state of firms for your provided expenses and/or untilluctual seasons in the following state of firms for your provided expenses and/or untilluctual seasons in the following state of firms for your provided expenses and/or untilluctual seasons in the following state of firms for your provided expenses and/or untilluctual seasons in the following state of firms for your provided expenses and/or untilluctual seasons in the following state of firms for your provided expenses and your p	If your firm is not the ins	surer with which insurers				hat duration of your cur	rrent association?							
No.	,									1			T	
No.											Hoyds of London 1990-		1	1
May be total number of firms to which you provided programmy and was the total number range by color of firms (\$0.50)   10 all of firms (\$0.50)													1	
Waste used between marker of ferms for which you provided engineering and/or architectural liability insurance in the following years? (Deck on emaker range for each year)													1	
Total of Firms (501)   Total of Firms (502)   Total of Firms (503)											Company 2014-present			inception of the program
2015   2,000   10,0	What was the total number	er of firms for which you pro	ovided engineering and/or	architectural liability insur	ance in the following years?	(Check one number range	e for each year)							
Total and Firms (501)   Tota			Total # of Firms (501-	Total # of Firms (5,001-	Total # of Firms (501-					Total # of Firms (2,001-	Total # of Firms (501-	Total # of Firms (5,001-	1	1
Total of Firms (501)		2015	2.000)	10.000)	2.000)	Total # of Firms (0-500)				5.000)	2.000)	10.000)	Total # of Firms (0-500)	Total # of Firms (10,000
Total is of Firms (501-   Total is of Firms (502-   Total is of Firm		2016				Total # of Firms (0-500)							Total # of Firms (0-500)	Total # of Firms (10 000
		2010				10tai # 01111113 (0 300)		1	1	-,,			10(4) # 01111113 (0 300)	10(01# 01111113 (10,000
What was your total premium from engineering and architectural liability insurance in the following years? (Check one for each year)		2047												
Total Premium in Million   Total Premium in Million   100   102   Premium in Million   100   Premium in Million   100   Premium in Million   100   Premium in Million   102   Premium in Million   1							1	<u> </u>	1	5,000)	2,000)	10,000)	10tal # 0f Firms (0-500)	Total # of Firms (10,000
Total Permium in Million   Sol. mi	What was your total pre	emium from engineering a	and architectural liability		g years? (Check one for	each year)			1		1			
														1
Total Premium in Millions   (9.25 million - 100 million)   Total Premium in Millions   (9.25 million - 100 million)   Total Premium in Millions   (9.25 million - 100 million)   Total Premium in Millions   (9.25 million - 100 million)   Total Premium in Millions   (9.25 million - 100 million)   (9.25			Total Premium in Millions	(50.1 million - 100	Total Premium in Millions					Total Premium in Millions	Total Premium in Millions	(50.1 million - 100	Total Premium in Millions	Total Premium in Millio
Total Premium in Million   Column   Million   Col		2015	(0-25 million)	million)	(0-25 million)	5				(25.1 million - 50 million)	(0-25 million)	million)	(0-25 million)	(more than 100 million
Total Premium in Million   Column   Million   Col				Total Premium in Millions								Total Premium in Millions	s	
2016   2016			Total Premium in Millions		Total Premium in Millions					Total Premium in Millions	Total Premium in Millions		Total Premium in Millions	Total Premium in Millio
Total Premium in Millions   Total Premium in Millions   (0-25 million - 100 million)   (0-25 million - 100 million)   (0-25 million - 100 million)   (25 million - 100 million)   (25 million - 100 million)   (25 million - 50		2016				5			1					
Total Premium in Million   Total Premium in Mi		2010	(0-23 111111011)		(23.111111011 - 30 111111011)	,	<b>†</b>			(23.1 IIIIII0II - 30 IIIIII0II)	(0-23 111111011)			(more than 100 million
Mathematical Note   Math			L		L				1	L	L.,			L
Mat percentage of your total book of A/E premium comes from firms with revenue of:    Less than \$500,000   30									1					
Less than \$500,000   30					(25.1 million - 50 million)	5			<u> </u>	(25.1 million - 50 million)	(25.1 million - 50 million)	million)	(25.1 million - 50 million)	(more than 100 million
\$50,000 to \$5,000,000	What percentage of you		ium comes from firms w											
St. 000,000   St. 0		Less than \$500,000	30	44	7	0		15		25	10	23		1
St. 000,000   St. 0		\$500,000 to												
More than \$5,000,000   15   20   60   80   80   45   25   20   27   90   90			55	36	34	20		40	1	50	70	50	10	1
Are you trying to gain, maintain, or decrease market share in the next two years in certain market segments?    A														
Figure   F	Are you trying to goin a								<u> </u>					
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	ras you trying to galli, i	maintain, or decrease Illa	inor share in the next tw		t ooginonto:	Calla	Caia	Cala	Cala	Caia	Calla	Cain	Calla	Caia
2018 - Best's Rating   A	D		1		I		Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain
2018 - Financial Size	Provide your carrier's A.M													
Category XII XI XV			A	A+	A+	A	A	A+	A	A++	A+	A++	A	A
2017 - Best's Rating   A		2018 - Financial Size									<u> </u>			1
2017 - Financial Size   Category   XI   XI   XV   XV   XV   XV   XV   XV		Category	XII	XI	XV	XV	XV	XV	XV	XV	XV	XV	XV	XV
2017 - Financial Size   Category   XI   XI   XV   XV   XV   XV   XV   XV														
Category XI XI XV			, , , , , , , , , , , , , , , , , , ,	, · · · · · · · · · · · · · · · · · · ·	· · · ·	· · · · · · · · · · · · · · · · · · ·	†	· · · · · · · · · · · · · · · · · · ·	<del>'</del>	,,	<del>'''</del>	<del></del>	<del></del>	<del></del>
			VI	VI	WV.	VV/	VV	VV	VV/	VV	VV/	VV	VV	VV
ZUTO - DUSIS RAUTUJ A A+ A	-		AI A											AV .
		ZUID - Best's Rating	A	A+	A+	A	А	A+	А	A++	A+	A++	A	A

										,	· (		
		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	ТМНСС	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 under	writing 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
		We have underrwiting											
		restrictions for											
		geotechnical engineering											
		services and/or									Th		
											There are no coverage restrictions for condo		
		condominium projects.											
		However, we have no									projects of geotechnical		
		coverage exclusions for					We have underwriting				engineering, but we have		
	Other (please specify)	this exposure.					restrictions on the above.				underwriting restrictions.		
Are there particular exp	osures for A/E professio	nals that may lead to high			•	•	•			•	•	1	
		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
								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					
					1	1	1	such as residential,					
					Ì	Ì	Ì	universities and		İ			
								sustainable design (client					
					1	1	1	expectations vs. actual		1			
					1	1	1	performance). Also a		1			
					1	1	1	change in practice by the					
					1	1	1	insured to more volatile		1			
					1	1	1	areas of design or areas		1			
			Accounts are		1	1	1	in which they have little		1			
			underwritten on an		1	1	1	or no experience could		1			
			individual basis.		1	1	1	lead to higher rate		1			
			Hightened exposures,		1	1	1	increases. The economy		1	Adverse claims		
			including claim trends,		1	1	Claims and residential	as well as other market			experience, a change in		
			could lead to an increase		1	1	projects are the biggest	conditions and variables			project types or practice		
			in rates.		1	Traffic fatalities	drivers.	also impact rates, i.e.		1		Habitational Risk	
Do you provide multi-ye	ar policies?		III I dies.			Traffic facalities	univers.	aiso iiiipaci rates, i.e.			management.	ridultational NISK	
Do you provide multi-ye	ai policies?	1 ,	V	I v.	1 v.	1 v.	1 v.			T v.		l v.	
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes

				Berkley Design								Allied World Insurance	Victor O. Schinnerer
		Navigators	RLI	Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Company	Company, Inc.
				We offer two-year									
				policies to small firms	Beginning Fall 2018,								
				that qualify for our "BDP	Aspen will begin	Yes. A&E small-firm	Firms under \$2M in	Multi-year policies (1, 2					
				Express" program	underwriting small to	segment, subject to	billings with a good	and 3 years) are available			We offer multi year		
		We offer a two year		guidelines, typically low	medium firms through	certain underwriting	claims history, stable	to firms with \$2M or less			policies for accounts up		
		policy term for qualifying	Less than \$2M in	risk underwriting profiles	AllRisks, LTD. Two-year	criteria. Project excess	management and not in a	in gross receipts or firms		2 year policy available for	to 1 mil in billings. We do	We will provide multi	
		firms with annual billings		and less than \$2 million	policies will be offered to	policies up to 10 years	high risk discipline or	eligible for runoff		firms with billings under	not offer multi-year	year polices on project	
		under \$1,000,000.	claims experience.	in revenues.	qualified firms.	including ERP.	project type are eligible.	policies.		\$350,000	policies to start up firms.	placements	
at limits of A/F profe	essional liability coverage			iii i e veilues.	quantica tirriis.	including Elvi .	project type are eligible.	policies.		\$330,000	policies to start up illins.	piacements	
												\$500,000 per	
	Minimum \$	250,000	\$250,000	\$250,000 per claim	\$100,000	\$100,000	250,000	250,000	250,000	\$100,000/\$100,000	500k	claim/aggregate	100,000
			+===,===	\$10 million per claim/	+===,===	+===,===				7		\$15,000,000 per	
	Maximum \$	5,000,000	\$10,000,000	\$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	claim/Aggregate	
these annual aggre		3,000,000	\$10,000,000	\$20 million aggregate	\$25,000,000	\$10,000,000	23,000,000	10,000,000	3,000,000	\$3,000,000/\$3,000,000	10 11111	ciaiii/Aggregate	1
illese allilual aggre	gate iiiilits!	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
ou offer "split limits"	3"?	163	165	165	165	163	163	165	163	163	163	INU	163
ou oner opin minto		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
t is the insurer's ne	et retention on the A/E pro										**		
		7, 3		Proprietary- we retain a			Varies from year to year						
				healthy portion of our		j	depending on the cost of	]			1		I
		Proprietary	Proprietary	A/E book	Proprietary	Proprietary	reinsurance.			100%	confidential	Proprietary	
ana avalaia any roati	tictions you have on Prior		Froprietary	A/L BOOK	Froprietary	Froprietary	Tellisurance.			10076	conndential	Froprietary	1
ase explain any resu	lictions you have on Phot	Acis Coverage.	1	T		1		1		1	1		
								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					
		Prior acts coverage is		If a firm has carried prior				acts coverage to the					
		generally available for		PL we typically match the				extent that the wrongful					
		qualifying firms which		existing retroactive date.				acts were committed or					
		have maintained	Offered based on	If new business and		If prior acts coverage was	We match Prior Acts	alleged to have been				Coverage is subject to a	
		continuous coverage for	coverage continuity and	uninsured prior we may				committed after the				retroactive date and prior	
						previously provided w/o	coverage on new						
		at least one year.	loss experience.	choose to limit prior acts.		interruption.	business.	retroactive date)				knowledge restrictions	
en did your company	y most recently update its	Within the past 4 - 5		Mithin the part 1 2	Within the past 1 - 3	Within the past 1 - 3	Within the past 4 - 5	Within the past 1 - 3	Within the past 4 - 5	Within the past 1 - 3	I	Within the past 1 - 3	1
		•	Within the past 1 - 3	Within the past 1 - 3	· ·	· ·	•	· ·		· ·	Mana 46-2 5	· ·	Mariabina about a constant
	- flll-f	years	years	years	years	years	years	years	years	years	More than 5 years ago	years	Within the past 1 - 3
you consult or obtain	n feedback from user gro				V··	We	We :	V	We :	l v··	l v	V··	
many non manage	erial, full-time A/E underw	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
w many non-manage	enar, run-ume A/E underw	mers do you nave suppo	orang your F'EI program?					17 full time US					
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			40	_	21.11.	_		underwriters and 4 in		_	1 42		1
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average, how many	years of experience do y										1	1	
aluliation and the		10	10	15 years +	20	20	10 - 40+	13+	5-10	10 years		25 yrs plus	
daition to writing pro	ofessional liability insuran	ce, does your company	write Porperty and Liabil	ity insurance for enginee	ring tirms?	1				1	1		
			Ma alaadi										1
			We also write property,								1		1
			general liability, workers			1					1		1
			compensation, auto			1					1		1
			liability, excess and			j		]			1	yes casualty coverage	I
				1	l			I	Yes	No	10+		
		No	cyber/privacy liability.	No.	Yes, For Larger Firms	Yes	No	yes	res	INO	10+	(GL)	Yes

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1.25   3.26   5.00	1			Navigators	RLI		Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	тмнсс	PUA	Travelers		Victor O. Schinnerer Company, Inc.
No.   No.	March   Company   Compan			Ć1 22E	¢1.250	¢1.450.00	¢1 500	¢1.000	1 500		11503 500	¢4.000	\$1400		1000
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The second of th	your firm office Congragion of Commanger 1 to 1909 to 1909 the 1909 to 1909 the 1909 to 1909 the 1909 to 1909 the 1909 to 1909	San vous policy cover p		T'o appoification of produ	into manufactured and a			Proprietary	not included above.		60% AE 40% CP	40%			
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Maine - Surp					Surplus Basis		Surplus Basis					Surplus Basis	
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	Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	тмнсс	PUA	Travelers	Allied World Insurance Company	Victor O. Schinne Company, In
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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. So Compa
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	Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	тмнсс	PUA	Travelers	Allied World Insurance Company	Victor O. Schinne Company, Inc
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Utah - No Coverage												
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Vermont - Surplus												
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If yes, please list the criteria.    Fay on behalf of pay
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Does your company have underwriting guidelines or restrictions on deductibles based on firm size?  Yes
Ves Ves Ves Ves Ves Ves No Does your deductible apply to damages only, or to a combination of defense costs and damages  Defense costs and Defense costs and damages  Defense costs and Defense costs and damages  Defense costs and Defense costs and damages  Defense costs and Defense costs and damages  Defense costs and Defense costs and damages  Defense costs and Defense costs and Defense costs and damages  Defense costs and Defense costs and damages
Does your deductible apply to damages only, or to a combination of defense costs and Defense Costs and Defense costs and Defense costs and Defense costs and Defense costs and Defense costs and Defense costs and Defense costs and Defense costs and Defense costs and Defense costs and
Defense costs and damages dama
Do you ever offer First Dollar Defense?  If yes, please list the criteria.  If yes, please list the criteria.  If yes, please list the criteria.  If yes, please list the criteria.  If yes, please list the criteria.  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Ye
Do you ever offer First Dollar Defense?  If yes, please list the criteria.  If yes, please list the criteria.  If yes, please list the criteria.  Yes  Yes  Yes  Yes  Yes  Yes  Yes  If yes, please list the criteria.  If yes, please list the criteria.  We offer first dollar defense to small and mid sized firms with an acceptable claims experience. Our first dollar defense endorsement is unique in that the deductible does to the availability of first dollar including but not limited to loss history,  We offer qualifying firms  We offer qualifying firms  For firms with a good  If yes, please list the criteria.  Yes  Yes  Yes  If yes, please list the criteria.  If yes, please list the criteria.  No  If yes, please list the criteria.  No  Outrieria.  No  For firms with a good  For firms with a good  If yes, please list the criteria.  If yes, please list the criteria.  No  Outrieria.  Ves  Outrieria.  No  Outrieria.  No  Outrieria.  No  Outrieria.  No  Outrieria.  No  Outrieria.  No  Outrieria.  Outrieria.  No  Outrieria.
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criteria. size. a \$35,000 deductible. under 55M. under 55M. size. a \$35,000 deductible.
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   Yes   Yes   Yes   Yes   Yes   No   No
Yes Yes Yes Yes Yes Yes Yes No No No How have your rates increased or decreased in each of the past three years?
How have your rates increased or decreased in each of the past three years?
How have your rates increased or decreased in each of the past three years?

				Berkley Design								Allied World Insurance	Victor O. Schinnere
		Navigators	RLI	Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Company	Company, Inc.
do you expect yo	our rates to change going f	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
ou offer a premiu	um credit for membership ir	n a professional society a	and/or trade association	(e.g., ACEC, the AIA, or	NSPE)?								
		No	Yes	No	Yes	No	No	No	Yes	Yes	No	Yes	Yes
ou offer credits o	or other financial incentives	for:											
	Educational programs												
	completed by an	Educational programs		Educational programs	Educational programs	Educational programs	Educational programs	Educational programs	Educational programs	Educational programs			Educational progra
	insured?	completed by an insured?		completed by an insured?	completed by an insured?	completed by an insured?	completed by an insured?	completed by an insured?	completed by an insured?	completed by an insured?			completed by an ins
	Risk management	Risk management	Risk management	Risk management	Risk management	Risk management	Risk management	Risk management	Risk management	Risk management			Risk manageme
	programs?	programs?	programs?	programs?	programs?	programs?	programs?	programs?	programs?	programs?			programs?
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	incentives?	incentives?	incentives?	incentives?		incentives?		incentives?			incentives?	incentives?	
								Credits for educational					
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						LM Continuing Education		risk management					
						through on-line courses;		practices including					
						limitation of liability		limitation of liability,				Both membership in	
				We offer several other		credit, successful claims		mutual waiver of				professional societies and	
		Other premium credits		financial credits in the		resolution through		consequential damages,				participation in the above	
		are available for LEED		way of deductible credits,		mediation; Circumstance		mediation and			individual firm risk	are subject to	
	If you checked "Other	projects and projects	Multi-line discount with	and credits for inclusion		credit, purchase of		verification of insurance			management practices	underwriter review and	
	financial incentives,"	utilizing BIM or Virtual	purchase of RLI P&C	of limitation of liability		another LM business		coverage for all sub			are reflected our	assessment for possible	
	please specify:	Design and Construction.	coverage	clauses in contracts.		insurance product		consultants.			premium rating plans	credit	
the following ch	haracteristics from 1 (highes	st) to 8 (lowest) in your p	remium determination pr	rocess. If a characteristic	is not considered in the	premium determination p	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	0	8	6	5	8	5	0	8	0	6	
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ricidded Other	as one of the characteris	dics for the previous que	stion, piease explain.										
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							Risk management						
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from the performance of "Claim" shall mean a demand for money or
PROFESSIONAL SERVICES; demand received by any services; 2. A civil
2. POLLUTION Insured for money or proceeding commenced
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CONDITIONS arising from services as a matter of by service of a complaint
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Claim means a demand for money or services Claim(s) means a demand  Claim(s) means a demand  Claim(s) means a demand  Claim(s) means a demand  the performance of Claim" shall mean: (1) a right, including: 1.8th or similar pleading; or 3.  CONTRACTING SERVICES; demand made against service of suit or A written request to toll
Claim means a demand for money or services received by the Insured received by
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		Navigators	RLI	Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Company	Company, Inc.
										A Clains audana			
										Any Claim subsequently			
										made against the Insured			
				We offer Free Claim						arising out of such			
		We encourage all of our		Prevention Assistance in						circumstance shall be			
		insureds to take		response to reported			We appreciate early			treated as a Claim first			
		advantage of our free pre-		Circumstances. We pay			reporting because	CIRCUMSTANCE means		made on the date on			
		claims assistance for		all costs or expenses we			problems/claims can be	an event or occurrence		which written notice was	We encourage insureds		
	<b>If you answered</b>	matters that may		incur until the point a			resolved faster and more	from which the INSURED		received by	to report circumstances		
	"Yes," please	reasonably give rise to a		matter is converted to a		Subject to policy terms	cheaply if attacked early	reasonably expects that a		Underwriter's	that they believe may		
	comment.	claim.		Claim.		and conditions.	in their life cycle.	CLAIM(s) could be made.		Representatives.	lead to a claim.		
s "circumstance" repor	rting required?												
•		No	No	Yes	No	No	No	No	No	Yes	No	No	No
										While not technically			
										required, failure to do so			
				Circumstance reporting						could result in the prior			
	<b>If you answered</b>			triggers the claims-made						knowledge exclusion in			
	"Yes," please			date once a Circumstance						the policy to decline			
	comment.			becomes a formal Claim.				it is however encouraged		coverage at a later date.			
f a "circumstance" has	been reported, do you re	ecognize the claim as cou	vered by the policy in for					it is nowever encouraged		coverage at a later date.			
ra circumstance nas	been reported, do you re	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Who supervises claims	for your company?	165	l les	l les	163	ies	163	163	165	163	163	163	163
villo supervises ciairis	s for your company:												
							We have several Design						
				Our in-house Claims							Danfarainani linkilik	All ala:	
					B. P. H. L. A.	D. P	Professional specialists				Professional liability	All claims are managed	
				Team, headed by Laila	Dedicated Aspen	Dedicated in-house A&E	claim attorneys who				claims are managed by	internally from our	
				Santana, CCO, and	Professional Liability	claims professionals,	ultimately report to Mike				Travelers claim	Farmington Ct office.	
		Dedicated Navigators		Anthony Anderson,	Experts who are also	most of whom are	Baumel, head of AXIS US	Company Claim	Jill Daly, Esq Vice		professionals located	Carrie Campi is the	CNA Insurance handles
***	**	Claims Counsel	Nic Mesco	Claims Manager.	Lawyers	attorneys.	claims.	Specialists	President Claims	Arch Insurance Company	regionally across the US.	manager of the unit.	the claims directly.
What assistance do you	u offer your insureds with	potential claims?	1	1	1	I			I	I	T	1	
								W. Carllanda and Jackson					
								XLCatlin'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				We have the right to	
				We offer Free Claim				Claim Specialists, most of				assist the insured, as	
				Prevention Assistance as				whom are attorneys,	pre-claim counseling,		Travelers claims	agreed upon, in the	
				an Additional Coverage.			We offer pre-claims	work with the insured to	contract review services,		managers work with the	investigate of a	
		Navigators claims counsel		Any costs incurred once		Liberty provides	assistance at our option	avoid or mitigate	pre-claim assistance -		insured and, if	circumstance at our cost	
		will work with the		Circumstances are		assistance to	and our cost. We may	potential claims. This	each policy holder has		appropriate, independent	as pre claim assistance.	
		insured and, if needed,	Free pre-claim assistance		Free Pre-Claim Assistance	policyholders to resolve	hire a photographer, an	often involves retaining	access to our defense		legal counsel in order to	Defense expense, when	
		outside defense counsel	through the expertise of	with no impact on the	and Subpoena Assistance	issues before they may		counsel or an expert	firm panel who can assist		mitigate the insured's	or if it becomes a claim,	Free pre-claims assistant
				·			expert witness or pay for a few hours of legal			Pre Claims Assistance;	-		is provided for under th
			in-house claims attorneys	firm's loss history or	as provided in the Policy	develop into a claim		consultant at no cost to	each firm with any		exposure for potential	are covered under the	
Door vour pro eleime o	assistance include availab	assistance	and outside counsel	deductible.	Form	and/or circumstance.	advice.	the insured.	potential claim matter.	Toll Free Hotline	claims.	terms of our policy	policy.
Jues your pre-cialms a	Issistance include availab				V	V	V	l v	V	V	V	V	V
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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	+	Navigators	KLI	Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Company	Company, Inc.
				If we doom it necessary									
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				to help manage a									Counsel is provid
				Circumstance to a							Yes, at the the company's		situations where
				successful conclusion, we				XL Catlin will retain			discretion, the company		circumstance wa
				will hire panel counsel at		An attorney may be		counsel for an insured on		The circumstances of the	will pay pre-claim		the need for
	<b>If you answered</b>		Insured may discuss	our cost. All of the		assigned if the facts	It is up to the discretion	a preclaim matter when		pre claim matter will	expenses for a potential	At our discretion or thru	representation a
	"Yes," please		selection of counsel with	attorneys we work with		require additional	of the AXIS claims	appropriate. This is done		dictate whether defense	claim including the legal	our risk management	investigation o
	comment.		RLI claims staff.	are A/E PL experts.		support.	representative.	at no cost to the insured.		counsel is needed.	expense of counsel.	services program	situation.
here any cost cap	os or other restrictions on y	your pre-claims assistant	ce?	1				1	ı	1		ı	
				No	No		No	No		No	Yes	Yes	No
											No cost caps, but		
											potential claims needs to		
											be reported during the		
											policy term and must		
											contain specific details		
	<b>If you answered</b>										regarding the particulars	Depending on the	
	"Yes," please										of such potential pre-	account and the	
	comment.		It is discretionary.								claim.	individual circumstances	
ou have claim offic	ices that manage claims?												
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	<b>If you answered "Yes," please provide the locations of your claims offices by city</b>												CNA handles cl
	and state. If you answered "No," please indicate how your	New York, NY Stamford,		Irvine, CA New York, NY			Our main office for Design Professionals	CA, IL, NJ, TX, GA,	TMHCC Professional Lines Claims 37 Radio	Claims are handled by	Maryland, New York, New Jersey, Illinois,		directly through offices located in
	company manages	CT Danbury, CT Iselin, NJ		Chicago, IL San Francisco,	Jersey City, NJ; San		claims handling is	Ontario, Alberta, Quebec,		Arch in the Jersey City, NJ	Georgia, Texas, Colorado		TN, TX, LA, DC, CA
	claims.	Alpharetta, GA	Chicago, IL and Peoria, IL	CA									
is the total numb	er of your staff devoted e			C/ (	Francisco, CA	New York, NY	Berkeley Heights, NJ.	British Columbia	Kisco, 10549	office.	and California	Farmington CT	
		exclusively to A/E profess	sional liability claims?	1	Francisco, CA	New York, NY	Berkeley Heights, NJ.	British Columbia	Kisco, 10549	office.	and California	Farmington CT	
		exclusively to A/E profess	sional liability claims?		Francisco, CA	New York, NY		British Columbia	Kisco, 10549	office.	and California		
		exclusively to A/E profess	sional liability claims?		FIGILISCO, CA	New York, NY	3 fulltime plus the	British Columbia	Kisco, 10549	office.	and California	3 plus with other	
			sional liability claims?	7 Managers and Claim			3 fulltime plus the assistance of four					3 plus with other members of our	MD and PA
		2	9	7 Managers and Claim Supervisors	2	New York, NY	3 fulltime plus the	British Columbia	Kisco, 10549	office.	and California	3 plus with other	
verage, how many	y years of A/E professions	2	9	7 Managers and Claim Supervisors			3 fulltime plus the assistance of four					3 plus with other members of our	MD and PA
everage, how many		2	9	7 Managers and Claim Supervisors			3 fulltime plus the assistance of four					3 plus with other members of our	MD and PA
iverage, how many		2	9	7 Managers and Claim Supervisors			3 fulltime plus the assistance of four					3 plus with other members of our professional liability unit Our staff is made up of Attorneys, all of whom	MD and PA
verage, how many		2	9	7 Managers and Claim Supervisors			3 fulltime plus the assistance of four additional staff.					3 plus with other members of our professional liability unit Our staff is made up of Attorneys, all of whom have over 10 years of	MD and PA
		al liability claims experier	9 nce do the staffers in the	7 Managers and Claim Supervisors previous question have? 20+ years	2	17	3 fulltime plus the assistance of four additional staff.	37	4-7	5	13	3 plus with other members of our professional liability unit  Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim	MD and Pr
u conduct any ty	y years of A/E professionary	2 al liability claims experier 10 n after the claim is closed Yes	9 nce do the staffers in the  12 years dout to determine the ins	7 Managers and Claim Supervisors previous question have?  20+ years sureds' satisfaction with years	2 15 our claims handling proc Yes	17 Dess?	3 fulltime plus the assistance of four additional staff.  It varies. All are attorneys.	37	4-7	5	13	3 plus with other members of our professional liability unit  Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim	MD and P.
u conduct any ty	y years of A/E professions	2 al liability claims experier 10 n after the claim is closed Yes	9 nce do the staffers in the  12 years dout to determine the ins	7 Managers and Claim Supervisors previous question have?  20+ years sureds' satisfaction with years	2 15 our claims handling proc Yes	17 Dess?	3 fulltime plus the assistance of four additional staff.  It varies. All are attorneys.	37	4-7 5+	5 15 years	13	3 plus with other members of our professional liability unit  Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.	20 10+
u conduct any ty u conduct indepe	y years of A/E professions  The of follow-up evaluation evaluation endent surveys of insured	al liability claims experier  10 n after the claim is closed Yes Is regarding their level of	9 nce do the staffers in the 12 years d out to determine the ins Yes satisfaction with your se	7 Managers and Claim Supervisors previous question have?  20+ years sureds' satisfaction with years	2 15 our claims handling proc Yes	17 Dess?	3 fulltime plus the assistance of four additional staff.  It varies. All are attorneys.	37	4-7 5+	5 15 years	13	3 plus with other members of our professional liability unit  Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.	20 10+
ou conduct any ty ou conduct indepe	y years of A/E professionary	al liability claims experier  10 n after the claim is closed Yes Is regarding their level of	9 nce do the staffers in the 12 years d out to determine the ins Yes satisfaction with your se	7 Managers and Claim Supervisors previous question have?  20+ years sureds' satisfaction with years No	2 15 our claims handling proc Yes nail a sample of that sur	4  17  cess?  No vey to mbomba@aia.org	3 fulltime plus the assistance of four additional staff.  It varies. All are attorneys.	37 13 Yes	4-7 5+ Yes	15 years Yes	13 15+ Yes	3 plus with other members of our professional liability unit  Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.	20 20 Yes
ou conduct any ty ou conduct indepe	y years of A/E professions  The of follow-up evaluation evaluation endent surveys of insured	al liability claims experier  10 n after the claim is closed Yes Is regarding their level of	9 nce do the staffers in the 12 years d out to determine the ins Yes satisfaction with your se	7 Managers and Claim Supervisors previous question have?  20+ years sureds' satisfaction with years No	2 15 our claims handling proc Yes nail a sample of that sur	4  17  cess?  No vey to mbomba@aia.org	3 fulltime plus the assistance of four additional staff.  It varies. All are attorneys.	37 13 Yes	4-7 5+ Yes	15 years Yes	13 15+ Yes	3 plus with other members of our professional liability unit  Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.	20 20 Yes
ou conduct any ty ou conduct indepe your policy cover	y years of A/E professions  The of follow-up evaluation evaluation endent surveys of insured	al liability claims experier  10 nafter the claim is closed Yes Is regarding their level of No he U.S., its territories, and	g nce do the staffers in the  12 years d out to determine the ins Yes satisfaction with your se Yes d Canada? Yes Canada, does the insured	7 Managers and Claim Supervisors previous question have?  20+ years sureds' satisfaction with years No vices? (If yes, please en	2  15  our claims handling proc Yes nail a sample of that sur No Yes	17	3 fulltime plus the assistance of four additional staff.  It varies. All are attorneys.  No No Yes	13 Yes Yes Yes	4-7 5+ Yes No	15 years Yes No Yes	13 15+ Yes Yes	3 plus with other members of our professional liability unit  Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.  Yes  Yes	20 10+ Yes Yes
ou conduct any ty ou conduct indepe your policy cover ir policy covers cla	y years of A/E professions  pe of follow-up evaluation endent surveys of insured r claims brought outside the	2 al liability claims experier  10 n after the claim is closed Yes Is regarding their level of No he U.S., its territories, and Yes U.S., its territories, and C	9 nce do the staffers in the  12 years d out to determine the ins Yes satisfaction with your se Yes d Canada? Yes Canada, does the insured Yes	7 Managers and Claim Supervisors previous question have?  20+ years sureds' satisfaction with years No No Yes Have the right to select yes	2  Dur claims handling proceur yes hail a sample of that sur No  Yes egal counsel?  Yes	17	3 fulltime plus the assistance of four additional staff.  It varies. All are attorneys.	13 Yes Yes	4-7 5+ Yes No	15 years Yes No	13 15+ Yes Yes	3 plus with other members of our professional liability unit  Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.  Yes  Yes	20 20 Yes Yes
ou conduct any ty ou conduct indepe your policy cover ur policy covers cla	y years of A/E professions  The pe of follow-up evaluation endent surveys of insured relains brought outside the period of the professions of the profession of the profession of the profession of the profession of the profession of the profession of the profession of the profession of the profession of the profession of the profession of the profession	2 al liability claims experier  10 nafter the claim is closed Yes Is regarding their level of No he U.S., its territories, and Yes U.S., its territories, and C No e costs in addition to the	9 nce do the staffers in the  12 years dout to determine the ins Yes satisfaction with your se Yes d Canada? Yes Canada, does the insured Yes limit of liability either in the	7 Managers and Claim Supervisors previous question have?  20+ years sureds' satisfaction with years No Prices? (If yes, please en No Yes I have the right to select Yes he standard form or by er	15 Dur claims handling proc Yes ail a sample of that sun No Yes egal counsel? Yes adorsement?	17	3 fulltime plus the assistance of four additional staff.  It varies. All are attorneys.  No No Yes	13 Yes Yes Yes No	4-7 5+ Yes No No	15 years  Yes  No  Yes  No	15+  Yes  Yes  Yes  No	3 plus with other members of our professional liability unit  Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.  Yes  Yes  Yes  Yes	20
ou conduct any ty ou conduct indepe your policy cover ur policy covers cla	y years of A/E professions  pe of follow-up evaluation endent surveys of insured r claims brought outside the	2 al liability claims experier  10 n after the claim is closed Yes Is regarding their level of No he U.S., its territories, and Yes U.S., its territories, and C	9 nce do the staffers in the  12 years d out to determine the ins Yes satisfaction with your se Yes d Canada? Yes Canada, does the insured Yes	7 Managers and Claim Supervisors previous question have?  20+ years sureds' satisfaction with years No No Yes Have the right to select yes	2  Dur claims handling proceur yes hail a sample of that sur No  Yes egal counsel?  Yes	4  17  2055?  No vey to mbomba@aia.org No  Yes	3 fulltime plus the assistance of four additional staff.  It varies. All are attorneys.  No No Yes	13 Yes Yes Yes	4-7 5+ Yes No	15 years Yes No Yes	13 15+ Yes Yes Yes	3 plus with other members of our professional liability unit  Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.  Yes  Yes	20 20 Yes Yes

				, ,,									
		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.
		Ivavigators	KEI	FIOIESSIONAL	Aspen insurance	Liberty Widthai	AXIS HISUITAINCE	XI Catilli	TWITEC	FUA	Travelers	Company	company, inc.
								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					
							Firms in the A&E	not be liable for the					
						Liberty A&E small-firm	Advantage Program with	amount of any judgment or settlement of any					
						segment endorsement	billings under \$2M	CLAIM that exceeds the					
	<b>If you answered</b>			We offer a separate		provides defense outside	receive a \$100K or \$250K	remaining LIMITS OF					
	"Yes," please identify			defense limit by		the limit of liability	supplemental amount of	LIABILITY. Similar					
	the conditions required			endorsement. Standard		subject to guidelines or	defense cost coverage in	endorsement in VT and					
	for such	Where required by state		limits include defense		state insurance	addition to the practice	where required by					
	endorsement.	law.		within limits.		regulations.	policy limits.	regulation or statute.					
What is your company's	s practice regarding issui	ng a "reservation of right	s" letter?	•	•	,		1	1	1	,		
								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					
				We issue a formal				reservation of rights					
				reservation of rights				issues are discussed in					
		1		letter when there are		Consent the state of the		detail with the insured				M/a avaluata vistoria	
						Generally, Liberty's		and their agent before	I	I	1	We evaluate each matter	
				known issues with a	Conorally Aspert		Mo issue reconstition of	the issuance of a letter				on a case by case basis to	
		Recognition of rights	Dries to conding -	particular claim that	Generally, Aspen's	position is not to issue	We issue reservation of	the issuance of a letter	"BOR" latters are issued			on a case by case basis to	
		Reservation of rights	Prior to sending a	particular claim that merit doing so. We do	position is not to issue	position is not to issue ROR, unless a claims	rights letters as needed	and the insured is	"ROR" letters are issued		Travelers claim managers	determine the extent of	
		letters are used only on a	reservation of rights	particular claim that merit doing so. We do not engage in the	position is not to issue ROR Letters unless there	position is not to issue ROR, unless a claims professional determines	rights letters as needed to give our policyholders	and the insured is requested to challenge	by TMHCC Professional		Travelers claim managers	determine the extent of coverage given the	
	Open-Ended	letters are used only on a select case-by-case basis	reservation of rights letter, a call is made to	particular claim that merit doing so. We do not engage in the practice of issuing	position is not to issue ROR Letters unless there is a responsible and	position is not to issue ROR, unless a claims professional determines that a letter is necessary	rights letters as needed to give our policyholders a clear picture of any	and the insured is requested to challenge any reservation of rights	by TMHCC Professional Lines Claims for each	We will issue a ROR letter	provide the insured with	determine the extent of coverage given the situation and issue	
	Open-Ended Response	letters are used only on a select case-by-case basis and only when	reservation of rights letter, a call is made to both the insured and	particular claim that merit doing so. We do not engage in the practice of issuing reservation of rights on	position is not to issue ROR Letters unless there is a responsible and prudent business reason	position is not to issue ROR, unless a claims professional determines that a letter is necessary after a review of the	rights letters as needed to give our policyholders a clear picture of any coverage issues or to	and the insured is requested to challenge any reservation of rights they believe to have been	by TMHCC Professional Lines Claims for each matter submitted for	We will issue a ROR letter when warranted.	provide the insured with a written explanation of	determine the extent of coverage given the situation and issue reservations of rights	N/A
Does your company off	Open-Ended Response fer mediation or other Alte	letters are used only on a select case-by-case basis and only when appropriate.	reservation of rights letter, a call is made to both the insured and broker to discuss.	particular claim that merit doing so. We do not engage in the practice of issuing	position is not to issue ROR Letters unless there is a responsible and	position is not to issue ROR, unless a claims professional determines that a letter is necessary	rights letters as needed to give our policyholders a clear picture of any	and the insured is requested to challenge any reservation of rights	by TMHCC Professional Lines Claims for each	We will issue a ROR letter when warranted.	provide the insured with	determine the extent of coverage given the situation and issue	N/A

				Berkley Design								Allied World Insurance	Victor O. Schinnerer &
		Navigators	RLI	Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Company	Company, Inc.
											Yes, 50% of the		
								not to exceed a			deductible subject to a		
	<b>If the answer is</b>	50% of the deductible up		Reduction of deductible		50% of deductible, up to	The credit is equal to 50%				25k maximum for		
	"Yes," what is the	to a maximum credit of	50% up to \$25,000 of	up to 50% or maximum of		a maximum reduction of	of the deductible, up to a	reimbursement of		50% for a MAX \$25,000	successful use of	50% of the deductible	
	credit amount?	\$25,000.	deductible	\$15,000		\$25,000	maximum of \$25,000.	\$25,000.	50% up to USD15,000	savings	mediation.	subject to a max of	10,000
If the answer to the pre-	evious question is "Yes," a	are there any restrictions	to receiving the credit?										
		Yes	No		Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes
								Mitigation Deductible					
								Credits 1. Mediation					
								Credit a. In the event that					
								a CLAIM(S) is resolved	1				
								with the consent of the					
								Company through the					
								use of MEDIATION within	'				
								one (1) year following					
								the date that the					
		1						CLAIM(S) was first made			1		
		1						against the INSURED, the			1		
		Ì						INSURED will be given a			Ì		
1		1						credit or reimbursement			1		
								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. b. If any					
								CLAIM(S) is resolved with					
i													l .
							The mediation process	the consent of the	The claim must be fully				The early resolution
							The mediation process	Company through the	and finally resolved to				The early resolution
	D. Kales arrays is	The plains around he		The Claim has to be fully		Claims mounts by finding and	and forum must be	Company through the use of MEDIATION more	and finally resolved to the satisfaction of all			FOOY of the deducatible	credit is subject to
	<b>If the answer is</b>	The claim must be		The Claim has to be fully		Claim must be fully and	and forum must be approved by AXIS in	Company through the use of MEDIATION more than one (1) year	and finally resolved to the satisfaction of all parties, including the			50% of the deductible	credit is subject to resolution of the claim
	"Yes," please explain	resolved through		and finally resolved by		finally resolved by	and forum must be approved by AXIS in writing prior to the	Company through the use of MEDIATION more than one (1) year following the date that	and finally resolved to the satisfaction of all parties, including the Company, through			subject to a max of	credit is subject to resolution of the claim within 180 days of the
	"Yes," please explain the restrictions.	resolved through voluntary mediation.		,			and forum must be approved by AXIS in	Company through the use of MEDIATION more than one (1) year	and finally resolved to the satisfaction of all parties, including the				credit is subject to resolution of the claim
Do you reserve the righ	"Yes," please explain	resolved through voluntary mediation. nsel on all claims?		and finally resolved by such mediation.		finally resolved by Mediation.	and forum must be approved by AXIS in writing prior to the mediation.	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.			subject to a max of \$20,000	credit is subject to resolution of the claim within 180 days of the claim being made.
-	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation.  nsel on all claims?  Yes	Yes	and finally resolved by	Yes	finally resolved by	and forum must be approved by AXIS in writing prior to the	Company through the use of MEDIATION more than one (1) year following the date that	and finally resolved to the satisfaction of all parties, including the Company, through	Yes	Yes	subject to a max of	credit is subject to resolution of the claim within 180 days of the
-	"Yes," please explain the restrictions.	resolved through voluntary mediation. nsel on all claims? Yes requested by insured?		and finally resolved by such mediation.  Yes		finally resolved by Mediation.  Yes	and forum must be approved by AXIS in writing prior to the mediation.	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.			subject to a max of \$20,000	credit is subject to resolution of the claim within 180 days of the claim being made.
-	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation.  nsel on all claims?  Yes	Yes Yes	and finally resolved by such mediation.	Yes Yes	finally resolved by Mediation.	and forum must be approved by AXIS in writing prior to the mediation.	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.	Yes No	Yes Yes	subject to a max of \$20,000	credit is subject to resolution of the claim within 180 days of the claim being made.
-	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation. nsel on all claims? Yes requested by insured?		and finally resolved by such mediation.  Yes		finally resolved by Mediation.  Yes	and forum must be approved by AXIS in writing prior to the mediation.	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.			subject to a max of \$20,000	credit is subject to resolution of the claim within 180 days of the claim being made.
-	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation. nsel on all claims? Yes requested by insured?		and finally resolved by such mediation.  Yes		finally resolved by Mediation.  Yes	and forum must be approved by AXIS in writing prior to the mediation.	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first  Yes  Yes	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.			subject to a max of \$20,000 No	credit is subject to resolution of the claim within 180 days of the claim being made.
-	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation. nsel on all claims? Yes requested by insured? Yes		and finally resolved by such mediation.  Yes  Yes		finally resolved by Mediation.  Yes	and forum must be approved by AXIS in writing prior to the mediation.	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first  Yes  Yes  Legal counsel for the	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.			subject to a max of \$20,000  No  Yes  We partner with our	credit is subject to resolution of the claim within 180 days of the claim being made.
-	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation. nsel on all claims? Yes requested by insured? Yes To the extent possible,		and finally resolved by such mediation.  Yes  Yes  "When a Claim made		finally resolved by Mediation.  Yes	and forum must be approved by AXIS in writing prior to the mediation.	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first  Yes  Yes  Legal counsel for the defense of any CLAIMS	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.  Yes  Yes			subject to a max of \$20,000  No  Yes  We partner with our insureds in all aspects of	credit is subject to resolution of the claim within 180 days of the claim being made.
-	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation. nsel on all claims? Yes requested by insured? Yes  To the extent possible, we take counsel requests		and finally resolved by such mediation.  Yes  Yes  "When a Claim made against you is a civil		finally resolved by Mediation.  Yes	and forum must be approved by AXIS in writing prior to the mediation.	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first  Yes  Yes  Legal counsel for the defense of any CLAIMS shall be designated by	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.  Yes  Yes  We will consider requests			subject to a max of \$20,000  No  Yes  We partner with our insureds in all aspects of a matter and will	credit is subject to resolution of the claim within 180 days of the claim being made.
-	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation. nsel on all claims? Yes requested by insured? Yes To the extent possible,		and finally resolved by such mediation.  Yes  Yes  "When a Claim made		finally resolved by Mediation.  Yes	and forum must be approved by AXIS in writing prior to the mediation.	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first  Yes  Yes  Legal counsel for the defense of any CLAIMS shall be designated by	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.  Yes  Yes			subject to a max of \$20,000  No  Yes  We partner with our insureds in all aspects of	credit is subject to resolution of the claim within 180 days of the claim being made.
	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation. nsel on all claims? Yes requested by insured? Yes  To the extent possible, we take counsel requests		and finally resolved by such mediation.  Yes  Yes  "When a Claim made against you is a civil		finally resolved by Mediation.  Yes	and forum must be approved by AXIS in writing prior to the mediation.	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first  Yes  Yes  Legal counsel for the defense of any CLAIMS shall be designated by	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.  Yes  Yes  We will consider requests			subject to a max of \$20,000  No  Yes  We partner with our insureds in all aspects of a matter and will	credit is subject to resolution of the claim within 180 days of the claim being made.
	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation. nsel on all claims? Yes requested by insured? Yes  To the extent possible, we take counsel requests into consideration		and finally resolved by such mediation.  Yes  Yes  "When a Claim made against you is a civil proceeding, defense		finally resolved by Mediation.  Yes	and forum must be approved by AXIS in writing prior to the mediation.  Yes  Yes	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first  Yes  Yes  Legal counsel for the defense of any CLAIMS shall be designated by the Company or, solely at	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.  Yes  Yes  We will consider requests made by a policyholder(s) - assuming no conflicts of			subject to a max of \$20,000  No  Yes  We partner with our insureds in all aspects of a matter and will certainly discuss the	credit is subject to resolution of the claim within 180 days of the claim being made.
	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation. nsel on all claims? Yes requested by insured? Yes  To the extent possible, we take counsel requests into consideration subject to requisite		and finally resolved by such mediation.  Yes  Yes  "When a Claim made against you is a civil proceeding, defense counsel may be		finally resolved by Mediation.  Yes	and forum must be approved by AXIS in writing prior to the mediation.  Yes  Yes  We listen carefully to our	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first  Yes  Yes  Legal counsel for the defense of any CLAIMS shall be designated by the Company or, solely at the Company's option,	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.  Yes  Yes  We will consider requests made by a policyholder(s) - assuming no conflicts of	No		subject to a max of \$20,000  No  Yes  We partner with our insureds in all aspects of a matter and will certainly discuss the potential to utilize	credit is subject to resolution of the claim within 180 days of the claim being made.
-	"Yes," please explain the restrictions. ht to appoint defense cou	resolved through voluntary mediation. nsel on all claims? Yes requested by insured? Yes  To the extent possible, we take counsel requests into consideration subject to requisite experience and		and finally resolved by such mediation.  Yes  Yes  "When a Claim made against you is a civil proceeding, defense counsel may be designated by us, or, at		finally resolved by Mediation.  Yes  Yes	and forum must be approved by AXIS in writing prior to the mediation.  Yes  Yes  We listen carefully to our clients' requests but	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first  Yes  Yes  Legal counsel for the defense of any CLAIMS shall be designated by the Company or, solley at the Company's option, by the INSURED with the	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.  Yes  Yes  We will consider requests made by a policyholder(s) - assuming no conflicts of interest and a positive	No As long as firm is		subject to a max of \$20,000  No  Yes  We partner with our insureds in all aspects of a matter and will certainly discuss the potential to utilize alternative defense	credit is subject to resolution of the claim within 180 days of the claim being made.
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Do you review the strate  Do you have to obtain to  If the insured elects to o	"Yes," please explain the restrictions. ht to appoint defense could be defense counsel when e defense counsel when <b>If yes, please specify any conditions. Legic and tactical decision the consent of the insure: contest the claim rather to</b>	resolved through voluntary mediation.  nsel on all claims?  Yes  requested by insured?  Yes  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.  Is of defense counsel as  Yes d to compromise on or set yes han accept a settlement,  No	Provided they have A&E experience and are approved by our claims staff. signed to defend an insu Yes attle a claim? Yes do you then limit your s	and finally resolved by such mediation.  Yes  Yes  "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."  Ired, such as by requiring Yes	Yes  assigned defense coulyes  Yes	finally resolved by Mediation.  Yes  Yes  Liberty's policy form allows the flexibility to accept alternative defense counsel subject to our prior approval.  Isel to obtain the approv  Yes	and forum must be approved by AXIS in writing prior to the mediation.  Yes  Yes  We listen carefully to our clients' requests but reserve the right to choose qualified counsel except when we have endorsed the policy otherwise.  al of depositions that del Yes	Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first  Yes  Yes  Legal counsel for the defense of any CLAIMS shall be designated by the Company's option, by the INSURED with the prior approval and written consent of the Company and subject to the Company and subject to the Company's guidelines.	and finally resolved to the satisfaction of all parties, including the Company, through Mediation.  Yes  Yes  We will consider requests made by a policyholder(s) - assuming no conflicts of interest and a positive vetting of the requested firm by TMHCC PL Claims, generally accommodations are made for most requests.	As long as firm is qualified and their rates are within industry norms, we are happy to use the insured's choice of counsel	We reserve the right to select counsel, but we will consider request from the insured	subject to a max of \$20,000  No  Yes  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	credit is subject to resolution of the claim within 180 days of the claim being made.  Yes  Yes  As appropriate to the circumstances of each claim.
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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.
Do you engage outside a	agencies to review defer	nse counsel's billings?											
		Yes	No	Yes	No	Yes	Yes	Yes	Yes	No	No	No	No
Does your company prov	vide the following risk ma	anagement services and	products for your insure	eds?									
	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 prov	vide any other risk mana	gement programs for vo	our insureds?					•	•	•	•	•	•
, , , , , , , , , , , , , , , , , , , ,	,	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
								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					
				We offer a wide range of				are completely					
				resources and reference				searchable, and offers					We provide 24/7 access
				materials, contract		Liberty's Risk		considerable					to online continuing
				selection and review	Tailored seminars to	Management Website		management guidance					education courses
		We are continuing to		guides, webinars, in-	qualified policyholders,	includes on-line courses,		on topics ranging from					through our School of Ris
	<b>If you answered</b>	expand our risk	Webinars, further info	house seminars and on-	and participatory funding	white papers, claims case		financial management to					Management website.
	"Yes," please specify	management materials	can be obtained on our	demand educational	of Peer Review and Loss	studies, access to		hiring and training					We also provide in-house
	other current risk	and services to better	website.	programs. See	Prevention Audits	RedVector discounted on-		project managers. XL		We offer quarterly	Webinars, a contract	Program Management	seminars and webinars to
	management	meet the needs of our	http://www.rlicorp.com/	www.bdprisk.com for	conducted by Third	line courses and other	Webinars and loss	Catlin's Design	pre-claim counseling and	webinars that continuing	solutions matrix,	services on project	clients and on behalf of
	programs.	insureds.	dp-risk-management	more details.	Parties	industry-specific content.	control advice.	Professional clients	assistance	education eligible	preclaims assistance	placements	associations.
Provide the name of the	primary contact for your	r company's risk manage	ement personnel.										
ľ	First name	Roseanne	Mika	Andrew		Georges	Lorna	Albert	Jill	Kent	Joe	Doug	Yvonne
i	Last name	DeBellis	Dewiz-Cryan	Mendelson, FAIA		Pigault	Parsons	Rabasca	Daly	Holland	Jones	Hamilton	Castillo
How many A/E risk mana						0							
,		Multiple	40+	70+		Numerous	3-10	200+	0	4	15+	Proprietary	Numerous
What is the estimated nu	umber of A/E contracts v			• •	•				•			- F	
and the commence in	z. z z comiacio y	, 10110170 di	,		We will be tracking in			700 by our Claims					
		Hundreds	1,000+	120+	2019	Numerous	200+	Specialists alone.	100	1000+	400+	Proprietary	1500+
Who performs these con-	ntract reviews?	Transicus.	1,000	120.			200.	Specialists dione.	100	1000.		. roprictary	1500.
The policinio tricac con													
				1	1								
				Ì	Ì			XL Catlin Claim					Qualified risk
				1	1			Consultants,					management colleagues
				Ì	Ì			Underwriters, PLAN		We outsource risk			with backgrounds in
				Ì	Claims, Underwriting or	Underwriting and Claims		agents and where		management services to			engineering, architecture
		Navigators Claim Carrant	Dodiested Bisk	Andy Mandalson		-		-	outside panel fir	_	Travelors regional -!-:	Karl Duff of Professional	claims management and
		Navigators Claim Counsel	Dedicated Risk	Andy Mendelson and	Risk Management	personnel, and select law	The House I C	appropriate, defense	outside panel firms,	Kent Holland and	Travelers regional claim		
\A(l4 :- 4l	paraund time for these	and Outside Counsel	Management Staff	Outside Counsel	counsel	firms.	The Heuer Law Group	counsel.	regionally specific	Construction Risk, LLC	managers	Liability Consultants, LLC	as an attorney.
	naround time for these c	ontract reviews?	l	1	1	1			1	ı			T T
What is the average turn			1	1	1								
what is the average turn					M/ 10 h								
what is the average turn					We target 48 hours.								
what is the average turn					Depending on the								
what is the average turn		24.40:	420.0	401	Depending on the complexity of the review	24.40:	24.40	241	40 ==	261	24.45		
Please list the number ar	and hyper of ATE sight	24-48 hours	1-2 Business Days	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

				Berkley Design								Allied World Insurance	Victor O. Schinnerer &
		Navigators	RLI	Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Company	Company, Inc.
								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/to					
				We publish a monthly				ols for complimentary					
				BDP Risk Highlight and a				risk management tools					
				bi-monthly series on Risk				including regional claim					
				Management/business				reports, a sample chapter					
				practices. We also				of The XL Insurance					All of our offerings and
				produce a quarterly risk				Contract Guide for Design					publications can be four
				management webinar				Professionals and access					at our School of Risk
				and publish white papers				to our on-line webcast,		We do a quarterly			Management at
		Blueprint for Design		on pertinent topics as				What You Need to Know		newsletter called the			www.schinnerer.com/sc
		Professionals		they arise.		Newsletter		About Indemnities.		Blueprint.	Sealed and Delivered		ool-of-risk-managemer
Please provide the est	timated percentage of clair	ms driven by the followin	g factors. Omit the % si	ign.									
	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 est	timated percentage of clair	ms related to the following	ng types of projects. Om	nit the "%" sign.		•				•	•	_	
								26 - includes Industrial					
	Commercial	Proprietary	Proprietary	22			Proprietary	and Healthcare	5	5		Proprietary	Proprietary
	Single-family							30 - includes multi-family					
	residential	Proprietary	Proprietary	16			Proprietary	and residential/condos	10	35		Proprietary	Proprietary
	Multi-family												
	residential/condominiu												
	ms	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
						1	Proprietary	16 infrastructure	15	1	1	Proprietary	Proprietary
	Transportation	Proprietary	Proprietary	12									
	Transportation Master planning		Proprietary Proprietary	1			Proprietary	3-4				Proprietary	Proprietary
	Transportation Master planning Surveys/studies	Proprietary		1 5						5			Proprietary Proprietary
	Transportation  Master planning  Surveys/studies  Water	Proprietary Proprietary	Proprietary	1			Proprietary	3-4		5		Proprietary	
	Transportation Master planning Surveys/studies	Proprietary Proprietary Proprietary	Proprietary Proprietary	1 5			Proprietary Proprietary	3-4	5	5		Proprietary Proprietary	Proprietary
	Transportation Master planning Surveys/studies Water Wastewater	Proprietary Proprietary Proprietary Proprietary	Proprietary Proprietary Proprietary	1 5 2			Proprietary Proprietary Proprietary	3-4				Proprietary Proprietary Proprietary	Proprietary Proprietary
	Transportation  Master planning  Surveys/studies  Water	Proprietary Proprietary Proprietary Proprietary	Proprietary Proprietary Proprietary	1 5 2			Proprietary Proprietary Proprietary	3-4				Proprietary Proprietary Proprietary	Proprietary Proprietary
Estimate your portfolic	Transportation Master planning Surveys/studies Water Wastewater Other (please explain)	Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary	Proprietary Proprietary Proprietary Proprietary	1 5 2			Proprietary Proprietary Proprietary	3-4				Proprietary Proprietary Proprietary Proprietary	Proprietary Proprietary Proprietary
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Estimate your portfolio	Transportation Master planning Surveys/studies Water Wastewater  Other (please explain)	Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary	Proprietary Proprietary Proprietary Proprietary Proprietary	1 5 2 4	Proprietary Proprietary		Proprietary Proprietary Proprietary Proprietary	3-4	5	5	confidential confidential	Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary	Proprietary Proprietary Proprietary Proprietary Low
	Transportation Master planning Surveys/studies Water Wastewater Other (please explain) o turnover: % of new business	Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary	Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary N/A N/A	1 5 2 4			Proprietary Proprietary Proprietary Proprietary Proprietary	3-4	5	5		Proprietary Proprietary Proprietary Proprietary Proprietary  Proprietary  S0% Generally we retain 90%	Proprietary Proprietary Proprietary Proprietary Proprietary Low
	Transportation Master planning Surveys/studies Water Wastewater Other (please explain) o turnover: % of new business % of renewal business	Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary	Proprietary Proprietary Proprietary Proprietary Proprietary Proprietary N/A N/A	1 5 2 4		Yes	Proprietary Proprietary Proprietary Proprietary Proprietary	3-4	5	5		Proprietary Proprietary Proprietary Proprietary Proprietary  Proprietary  S0% Generally we retain 90%	Proprietar Proprietar Proprietar Proprietar

		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	ТМНСС	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer Company, Inc.
here can the following	g special services be obta	nined if offered by your o	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	. 804					. 804						
	assessment -												
	Underwriter		Underwriter					Underwriter	Underwriter	Underwriter			
	Officerwriter		Officerwriter					Officerwriter	Oliderwriter	Onderwriter			
	I												
	Insurance needs												
	assessment - Attorney		Attorney						Attorney				
	Insurance needs												
	assessment - Claims												
	Department		Claims Department						Claims Department				
	Insurance needs												
	assessment - Not												
	Offered												
												İ	
	Application paperwork												
	and assistance -							1					ĺ
	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	
	/ Igent Broker	Agenty broker	Agenty broker	Agenty broker	Agenty broker	Agenty broker	Agent/ broker	Agenty broker	Agenty broker		Agenty broker	Agent/ Broker	
	Application popularly												
	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
	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 Departmen
	Explanation of												
	coverage - Not Offered												
												+	
	Help with loss												
	prevention programs -							1	l				
	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						İ	1	]				İ
	prevention programs -							ĺ					1
	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	<u> </u>	Underwriter	<u> </u>	Underwriter	Underwriter
	Help with loss												
	prevention programs -							ĺ					1
	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	]	Attorney			İ
	Help with loss	Accorney	, acorney	, acomey	, acorney	, acomey	, acomey	Accorney		racorney		1	
								1					1
	prevention programs - Claims Department	Claims Department	Claims Department	Claims Department	Claims Department		Claims Department	Claims Department	Claims Department	Claims Department			

	Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	тмнсс	PUA	Travelers	Allied World Insurance Company	Victor O. Schinne Company, Inc
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prevention programs -					ł						'	1
Not Offered			1 '		i							1
Review of contracts -			<del>                                     </del>	<del>                                     </del>		<b>†</b>			<b>†</b>	<del>                                     </del>	<del>                                     </del>	<b>—</b>
Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Brok
Review of contracts -	Ageny broker	Agenty broker	Agenty broker	Agenty broker	Agenty broker	<b>†</b>	Ageny broker	Ageny broker	<b>†</b>	Agenty broker	Agenty broker	Agengbiok
Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter		Underwriter		Underwriter		Underwriter	Underwrite
Review of contracts -	Underwriter	Onderwriter	Officerwriter	OliderWriter	Underwriter	+	Officerwriter		Officerwriter	+	Officerwriter	Underwitt
Attorney			1 '	ļ		****	*******					1
	Attorney	Attorney	<del> </del>	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	<b></b>	<b></b> '	<del>                                     </del>
Review of contracts - Claims Department			1 '									1
	Claims Department		<b> </b>	Claims Department	Claims Department		Claims Department	Claims Department	Claims Department	Claims Department	-	+
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Not Offered			<b></b> '		<b></b>					<u> </u>	ļ	<b></b>
Assistance with			1 '		i							1
incidents and claims -			1 '		i							1
Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	<u> </u>		Agent/Broker			Agent/Broker		Agent/Brok
Assistance with			1 '		i							1
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Assistance with				ļ ,								
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Attorney		Attorney	Attorney	Attorney	i		Attorney	Attorney	Attorney			Attorney
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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 Depart
Assistance with												
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programs/seminars -			1 '		i							1
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Educational	/ igeniq broker	rigerity broker	rigerity broker	rigeria proner	Agency protect	rigerity broker	Agend broker			/ igency broker	rigerity broker	/ igency brok
programs/seminars -			1 '		i							1
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programs/seminars -			1 '		i							1
Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney		Attorney			Attorney
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Claims Department	Claire Barrell	Claims Department	Chi a Barrata	Cl.:B	i	Claire Barrell	Claire Daniel Inch			Cl.:		Glatan Barra
	Claims Department	Claims Department	Claims Department	Claims Department		Claims Department	Claims Department			Claims Department	<b></b> '	Claims Depart
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Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	<b></b>		Agent/Broker			Agent/Broker	Agent/Broker	<b></b>
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Underwriter			Underwriter	Underwriter	Underwriter		Underwriter		Underwriter			Underwrit
			1		i							1
Publications - Attorney	Attorney		Attorney	Attorney	<u> </u>		Attorney		Attorney			<u> </u>
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de a specimen copy of your policy?												
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	Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	тмнсс	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.
							This survey needs to be				Responses represent our	
							formatted in such a way				best information as of the	
							that it can be forwarded				date of response and are	
							to other parties within a				subject to change. All	
			Once again, thank you for			Thank you for allowing us	company as one person				coverage is subject to the	
			including us in this			to participate in the	cannot complete all				policy's terms and	
1			important annual survey!			annual survey	questions.				conditions.	