

2022 ACEC PLI Carrier Survey															
Information compiled by ACEC, NSPE, and the AIA Trust															
	Aspen Insurance	AXA XL	AXIS Insurance	Beazley	Berkley Design Professional	Berkshire Hathaway Specialty Insurance	Great American Insurance Group	The Hartford	Lexington Insurance Company	Liberty Mutual	PUA	Riverton Insurance Agency Corp.	RLI	Travelers	Victor Insurance Managers, Inc.
Q1. Please provide us with your firm's contact information.															
Name	Robert Cunningham	Michaela Kendall	Victoria Szot	James K, Schwartz, Esq.	Lawrence Moonan	Joseph Schranz	David Blue	Allison Esrig	Chris Bresnahan	Georges Pigault	Sandip Chandarana	Lenny Waldhauser	Vince Costello	John Rapp	Kevin Collins
Title		Manager, Strategic Partnerships	SVP - Design Professional	US A&E Focus Group Leader	Executive Vice President & Chief Operating Officer	Senior Vice President, Architects & Engineers	Vice President	Managing Director	Head of Architects & Engineers	Senior Vice President	Director	CEO	AVP	AVP	Managing Director, AE Practice Leader
Company	Aspen Insurance	AXA XL	AXIS Insurance	Beazley	Berkley Design Professional	Berkshire Hathaway Specialty Insurance	Great American Insurance Group	The Hartford	Lexington Insurance Company	Liberty Mutual	PUA	Riverton Insurance Agency Corp.	RLI	Travelers	Victor Insurance Managers, Inc.
Mailing Address	499 Washington Blvd	3340 Peachtree Road NE, Suite 2140	PO Box 3384	1 Lincoln Street, 26th Floor	99 Pacific St., Suite 555E	85 Broad Street, 7th Floor	PO Box 1178	One Hartford Plaza	99 High Street	28 Liberty Street	2803 Butterfield Road #260	600 Main Street, Suite 2	150 Monument Avenue	111 Schilling Road	7700 Wisconsin Circle, Suite 400
City	Jersey City	Atlanta	Alpharetta	Boston	Monterey	New York	Cincinnati,	Hartford	Boston	New York	Oak Brook	Riverton	Bala Cynwyd	Hunt Valley, MD 21031	Bethesda
State	New Jersey	GA	GA	MA	CA	New York	Ohio	CT	Ma	NY	Illinois	NJ	PA	MD	MD
Zip	07310	30326	30023	02111	93940	10004	45201	06155	02110	10005	60523	08077	19004	21031	20814
Telephone	646-502-1012	404-439-6072		617 239 2607	831-250-7082	917-830-2322	443-401-3087	443-364-5940	6173301100	212-898-4312	(630)572-0600	800-882-4410	610-664-8700	443-353-2262	301-951-5412
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Website	https://www.aspen.co/Insurance/	www.axaxl.com/dp	www.axiscapital.com	www.beazley.com	www.BerkleyDP.com	www.bhspecialty.com	PLProQuote.com	www.thehartford.com/aepprofessionals	www.lexingtoninsurance.com	ae.libertymutual.com	www.puainc.com	www.RivertonInsuranceAgency.com	www.rlidesignpros.com	travelers.com	www.victorinsuranceus.com
Q2. Are you a(n): (Select ALL that apply)															
Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer?	Insurer			Insurer	Insurer	
Underwriting Manager												Underwriting Manager			Underwriting Manager
Managing General Agent											Managing General Agent	Managing General Agent			
Intermediary or Wholesaler															
Lloyd's Broker															
Other (please specify)															
Other (Text)															
Q3. How many continuous years has your firm provided professional liability insurance to the A/E marketplace? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
	15	51	12	36	9	9	7	18	50	21	32	4	14	23	65
Q4. With which insurers has your firm previously been associated over the past decade, and for what duration of your current association?															

												Arch Insurance Company (9 years); Lloyds of London (32 years)	Riverton's Management Team consists of Sr. Executives from Schinnerer, XL, and RLI.		We have continuously written with CNA Insurance Company since 1957
Q5. 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)															
2019	Total # of Firms (501-2,000)	Total # of Firms (10,000+)	Total # of Firms (0- 500)		Total # of Firms (501-2,000)	Total # of Firms (0- 500)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (2,001-5,000)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)		Total # of Firms (10,000+)
2020	Total # of Firms (501-2,000)	Total # of Firms (10,000+)	Total # of Firms (0- 500)		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 (2,001-5,000)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (2,001-5,000)	Total # of Firms (5,001-10,000)		Total # of Firms (10,000+)
2021	Total # of Firms (501-2,000)	Total # of Firms (10,000+)	Total # of Firms (0- 500)		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 (2,001-5,000)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (2,001-5,000)	Total # of Firms (5,001-10,000)		Total # of Firms (10,000+)
Q6. What was your total premium from engineering and architectural liability insurance in the following years? (Check one for each year)															
2019	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0-25m)		Total Premium in Millions (50.1m-100m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	Total Premium in Millions (more than 100m)		Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (more than 100m)
2020	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0-25m)		Total Premium in Millions (50.1m-100m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	Total Premium in Millions (more than 100m)		Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (more than 100m)
2021	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0-25m)		Total Premium in Millions (50.1m-100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	Total Premium in Millions (more than 100m)		Total Premium in Millions (50.1m-100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (more than 100m)
Q7. What percentage of your total book of A/E premium comes from firms with revenue of:															
Less than \$500,000	15	10	5	15	20	0	35	47	5	0	5	40	40	0	25
\$500,000 to \$5,000,000	30	15	5	30	20	5	50	47	20	0	65	40	40	0	25
\$5,000,001 to \$25,000,000	25	35	25	15	30	15	10	5	25	0	25	20	15	0	20
\$25,000,001 and over	30	40	65	40	30	80	5	1	50	0	5	0	5	0	30
Q8. Are you trying to gain, maintain, or decrease market share in the next two years in certain A/E market segments?															
	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Decrease	Gain	Gain	Gain	Gain	Gain	Gain
Q9 Provide your carrier's A.M. Best's Rating for the following years. (Please use year-end results, but use July for the current year).															
2022	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A++ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A (Excellent)
2021	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A++ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A (Excellent)
2020	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A++ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A (Excellent)
2019	A+ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A++ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A (Excellent)
2018	A+ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A (Excellent)	A++ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A (Excellent)
Q10. Provide your carrier's financial size category for the following years. (Please use year-end results, but use July for the current year).															
2022	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)

2021	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
2020	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)		XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
2019	XV (Greater than 2,000)	XIV (1,500 to 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)		XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
2018	XV (Greater than 2,000)	XIV (1,500 to 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)		XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
Q11. Do you have coverage exclusions and/or underwriting restrictions for:																
Residential and Condos	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes	No	No	No
Schools	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Geotechnical Services	Yes	No	Yes	Yes	No	No	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes	No
Structural Engineering Services	No	No	No	Yes	No	No	No	No	No	Yes	No	No	No	No	No	No
Carbon-Neutral Materials	No	No	No	No	No	No	No	No	No	Yes	No	No	No	No	No	No
Marine Environments	Yes	No	Yes	Yes	No	No	Yes	Yes	No	Yes	No	Yes	No	No	No	No
Other (please specify)					Yes					Yes					No	
Other (please specify) - Text			We do not have exclusions for the above, but our appetite is limited for certain classes.		We have no exclusions applying to the list above, but like most experienced underwriters in this line we have a limited appetite for condo work and rate geotechnical and structural firms more conservatively than some other			We have no specific coverage exclusions for these exposures.		Design-Build project delivery			Condos, Structural and Marine are outside of usual scope but underwritten case by case		No coverage exclusions, but we arent a market for geotechnical engineers	
Q12. Are there particular exposures for A/E professionals that may lead to higher rate increases than in recent years?																
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Q13. Please explain.																

	1) Infrastructure Design under contractor led D/B agreements 2) Land surveying services, in particular construction stakeout 3) Building Condition Assessments, in particular Residential Buildings		Condominiums, in particular oceanfront condos, structural inspections, utility/electrical in wildfire regions continue to be of concern.	Yes, residential, claims history, structural and geotechnical firms. However, it is best to contact your Beazley underwriter for further information.	Firms doing condo projects or inspection work are seeing increases, as are large civil engineering participating in heavy infrastructure Design/Build projects or traffic engineering.	Large infrastructure design/build projects and projects with bodily injury exposures due to higher settlement verdicts.	All accounts are underwritten on an individual basis. Adverse claims experience or historically problematic project types could lead to higher rates during the renewal cycle		Inflation and supply chain issues will continue to put stress on project timelines and budgets. This may cause an increase in frequency and severity around construction delay and cost overrun claims.	Apartments, residential condos and high-end custom homes.	Residential project types	Multiunit residential with greater than 100 units.	Accounts are underwritten on an individual basis. Heightened exposures, including claims trends, could lead to increased rates.	We are monitoring the impact of inflation, supply chain issues and the increased cost of construction materials has on claims costs.	
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Q14. Do you provide multi-year policies?

Yes	Yes	No	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes
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Q15. Please explain the general criteria you apply to such policies.

	Firms under \$2M in fees may be eligible for two-year auto-renewal policies	Firms with gross receipts of \$2 million or less utilizing our small firm program may qualify for a multi-year policy.		Yes, multiyear policies are available for qualifying small firms.	We offer 2-year policies to qualifying small firms (defined as \$2 million or less in revenues with a generic risk profile and clean claims history.)		Qualifying disciplines meeting our multi-year underwriting criteria may be offered up to a 3 year policy term.	We offer a two year policy for qualifying firm with ratable billings under \$1,000,000.			Firms with \$350K or below in billings and claims free	Under \$250k revenue; No more than 1 claim for \$25k; Revenue growth under 25% Y/Y	Firms less than \$2M in revenues and acceptable claims history.	We can provide a 3 year policy to firms with up to 500k in billings, a 2 year policy for firms with up to 1M in billings.	Firms with revenues under \$500,000 with good loss experience are eligible for either an automated renewal process without a need for an application or a two to three year policy option depending on the state.
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Q16. What limits of A/E professional liability coverage are available through your company? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

Minimum \$	100000	100000	250000	500000	100000	250000	250000	250000	500000	100000	250000	100000	2500000	500000	100000
Maximum \$	25000000	10000000	25000000	25000000	20000000	25000000	5000000	5000000	5000000	10000000	5000000	5000000	10000000	10000000	15000000

Q17. Are these annual aggregate limits?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Q18. Do you offer "split limits"?

Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Q19. What is the insurer's net retention on the A/E professional liability program?

	Proprietary	Confidential.	Proprietary		Our reinsurance structure is proprietary, but we retain a significant percentage of each risk we write.	100% of the risk less broker commission if applicable.	Proprietary	Proprietary		Proprietary.	100%	Confidential	Proprietary	confidential	Proprietary
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Q20. Please explain any restrictions you have on Prior Acts Coverage.

	1) New Firms 2) Firms purchasing PL for the first time 3) Mid-Term Limit increases	Each account is reviewed on an individual basis for circumstances related to Prior Acts Coverage.	Increased limits of liability are retroactive to the inception date of the higher limit.	Generally, match the expiring policy's coverage.	We typically match a firm's prior retroactive date when we write them as new business. We only restrict prior acts for firms that have not carried professional liability insurance prior, or who have experienced a gap in coverage that causes us concern. In all other cases we offer prior acts.	The BHSI policy affords prior acts to firms that have maintained coverage previously without interruption.	Prior acts coverage is generally available to qualifying firms that have maintained continuous coverage for at least 1 year	Prior acts coverage is generally available for qualifying firms that have maintained continuous coverage for at least one year.		Prior Acts coverage is available if previously provided without interruption.	Must maintain continuous claims made coverage without interruption	Generally, "Full Retro" after 5 years.	Offered based on coverage continuity and loss experience	Most firm's will receive full prior acts coverage after 1 continuous year of professional liability coverage.	Firms applying to the program that does not have current PL policies are not eligible for prior acts coverage until after the 1st year (for firms up to \$500,000 in annual revenues), or after the 2nd year for firms over \$500,000 in annual revenues.
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Q21. When did your company most recently update its A/E professional liability policy?

	Within the past 4 - 5 years	Within the past 4 - 5 years	More than 5 years ago	More than 5 years ago	Within the past 4 - 5 years	More than 5 years ago	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	More than 5 years ago	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 4 - 5 years	More than 5 years ago	Within the past 1 - 3 years
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Q22. 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	Yes	Yes	Yes
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Q23. How many non-managerial, full-time A/E underwriters do you have supporting your PLI program? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

	8	25	4	13	9	5	5	5	10	8	4	5	17	14	22
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Q24. On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

	20	20	8	15	20	18	15	18	5	22	25	10	14	10	15
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Q25. In addition to writing professional liability insurance, does your company write Property and Liability Insurance for engineering firms?

	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
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Q26. What is the minimum premium for your Practice Policy? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

	1200	1575	7500	1500	1800	2500	1200	1225	15000	1000	4000	950	1250	0	1000
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Q27. Do you offer design professional liability insurance to construction contractors?

	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes
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Q28. As part of your PL programs, do you offer Contractors Protective Professional Indemnity (CPPI) coverage to contractors?

	Yes	Yes	Yes	Yes	No	No	No	No	Yes	No	Yes	No	No		No
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Q29. What percentage of your book is contractor PL versus A/E PL? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

Contractor PL (%)	15		60	0					10		25				
A/E PL (%)	85		40	0					90		75				

Q30. Does your policy cover product liability for the A/E's specification of products manufactured and sold by third parties?															
Yes	No	No		No	Yes	No	No	No	No	No	No	Yes	No		Yes
Q31. Does your firm offer D&O coverage?															
No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Q32. Does your firm offer Design/Build coverage?															
Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
Q33. Does your firm offer rectification coverage?															
Yes	No	Yes	No	No	Yes	No	Yes	Yes	No	Yes	Yes	No	No	No	Yes
Q34. Does your policy cover professional services provided to cannabis growing, processing, and dispensing facilities that are permitted to operate under state law?															
Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Q35. If you wish to comment, please do so below.															
				We have no explicit exclusion, but coverage could be impacted by other exclusions in the policy, such as the criminal acts exclusion, depending upon the specific facts.	We offer specific endorsement language for this exposure where deemed insurable: Endorsement Form No. BDP0319153 BERKLEY INSURANCE COMPANY Cannabis Related Services In consideration of the premium paid for this Policy, it is understood and agreed that Section IV. Exclusions A. is deleted and replaced	The BHSI policy does not have a specific exclusion for cannabis related facilities.		We do not have a specific cannabis exclusion in our policy. As with any matter, coverage can only be determined when a claim presents.		Subject to underwriting review.	Will not do so until federally regulated	Riverton has the ability to offer products on both an Admitted and Non-Admitted basis. We will customize specific coverage solutions for firms with unique or challenging risk characteristics.	We do not have any specific cannabis exclusion within our policy. The exposure will be underwritten on an individual basis.	There are no cannabis restrictions in the policy form, however, we carefully underwrite this exposure.	
Q36. Could you provide examples of contract language that could impact insurance coverage for design firms?															

		Coverage is evaluated on a case by case basis. Contract language that may impact coverage includes: liability assumed under a contract that the firm would not otherwise have; a duty to defend; indemnification in excess of a professional negligence causation trigger; and elevated standard of care.	Indemnity / defense clauses; warranty / guarantee clauses; elevated standard of care.	overly broad indemnification language; warranties and guarantees	Contractually assumed liabilities; agreeing to a heightened standard of care; agreeing to assume defense obligations; prevailing party obligations; unreasonable indemnification provisions; liquidated damages clauses (this is just a partial list.)	Avoid the word "defend." Exclude parties other than client. Limit the liability to the insured's negligence. Coverage is not afforded for warranties or guarantees under contract. Coverage is not afforded to liability arising from an Insured's construction services. Coverage is not afforded for contractual liquidated damages	Heightened standards of care; Indemnity obligations beyond the normal legal liability of design professionals; Ownership of documents, Job site safety requirements, Prevailing party provisions.	Prevailing parties clauses and indemnification clauses that require defense at the outset are examples of contract language that present insurability issues and may create an obligation for the insured pay something that would not be covered under the professional liability policy.	There are several provisions within a standard contract that can benefit the design firm and may impact insurance coverage one of the most important is having a strong limitation of liability.	Time of essence; warranties/guarantees; assumption of third-party liability. Liberty offers contract review for insurability to its policyholders which firms can request through their insurance broker.		While the contractual requirements for Professional Liability are always challenging for A/E firms, we see some of the greatest challenges related to contract language related to General Liability. We are implementing solutions for A/E firms to meet the increasing contractual demands for CGL as well as PL.	Too many to list. Contractual requirements such as liquidated damages is one example.	Indemnity provisions that extend beyond the design professional in the absence of the contract, warranty/guarantee provisions,
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Q37. How do you handle requests for extended reporting?

	Policy Forms outline terms for an ERP which also may be mandated by State regulation for admitted polices.	AXA XL reviews each request for extended reporting on a case by case basis, within the context of the terms offered in the applicable practice policy.	ERPs are offered per the terms contained in the policy.	On a case by case basis consistent with, and subject to, state requirements .	At expiration or termination of the policy Insured firms are granted a 120 day period automatically to report all claims first made during the policy year. An optional Extended Reporting Period of 1, 2 or 3 years may be elected for an additional premium within 30 days of policy termination.	The BHSI policy contains provisions for extended reporting. Additional ERP requests can be considered.	Optional Extended Reporting periods are defined within policy and may be exercised by the insured, subject to the terms and conditions of the policy	Optional extended reporting periods are listed on our Declarations page and subject to the policy terms and conditions.	Extended reporting periods are underwritten at the time of request.	This optional coverage is available upon request by the insured through their broker if the policy is cancelled or non-renewed, as required by state insurance regulations. Refer to Policy for requirements .	As Per Industry Norms	Generally defined in the insuring agreement with offers of 1 to 5 years. In some states Unlimited is offered. We will also work on custom solutions that may be required as part of a firm's sale, merger, or acquisition.	They are offered via endorsement	We list the pricing for multiple ERP options on the Policy Declarations page.	Optional extended reporting is offered through endorsement at the request of the broker on behalf of the insured. Options provided range from one to five years for additional premium as provided in the insuring agreement. We also provide optional extended reporting in the event of permanent disability and/or death
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Q38. What options do you have for firms that require extended reporting?

Texas	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Utah	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Vermont	Surplus Basis	Admitted Basis	Surplus Basis	Surplus Basis	Admitted Basis	Surplus Basis	Surplus Basis	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis
Virginia	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Washington	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
West Virginia	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Wisconsin	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Wyoming	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Guam		Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	Surplus Basis	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
Northern Marianas Islands		Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	Surplus Basis	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
Puerto Rico	Surplus Basis	Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	Surplus Basis	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage	Admitted Basis
U.S. Virgin Islands		Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	Surplus Basis	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage	Admitted Basis
International		Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	Surplus Basis	Surplus Basis	No Coverage	No Coverage	No Coverage		No Coverage

Q40. Additional comments (if any).

		International coverage is offered in compliance with local laws and regulations.	AXIS has admitted capabilities in the states above, subject to underwriting based on risk. International coverages may be available through other AXIS international branches (Canada, London, EU, etc)		We write on an admitted basis in all 50 States in the US. Our coverage applies Worldwide, but we do not write policies for any firms not domiciled in the United States, which is why the last 5 countries or territory answers were indicated as "no coverage." We also have the option to write coverage for US Domiciled firms on	BHSI has Admitted capabilities in all States except Alaska and Vermont. BHSI also has Surplus capabilities for risks where necessary.		We offer admitted coverage in all state including the District of Columbia except Hawaii, Louisiana and Vermont. Non-admitted coverage is available to qualifying risks in most states.	In addition to the Lexington Insurance A&E portfolio we have a small business program on New Hampshire Insurance Company paper that writes admitted in all 50 states.	Policies may be available in other countries depending on country requirements and product availability in those markets.		Riverton can develop custom international solutions through our extended network.	Worldwide coverage is provided for US domiciled firms.	PL coverage is available to firms located in Canada.	World-wide coverage is provided as part of the base coverage in the insuring agreement.
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Q41. Describe the circumstances when your surplus lines carrier is used vs. your licensed carrier.

	1) Size of Firm 2) Endorsements needed that are specific to the firm's needs and business operations 3) Distressed firms	Excess policy limits and project specific stand alone policies.	Surplus lines paper is used when risk characteristics are outside of admitted appetite.	In jurisdictions where we are not admitted, and other case specific circumstances.	For large firms (i.e. in excess of \$100 million in revenues) with complex exposure profiles we at times find it necessary to utilize surplus lines paper in order to properly craft coverage that is suitable for the firm.	For larger firms where freedom of form is necessary and a domiciled state is restrictive in allowing manuscripting, BHSI can provide a Surplus option.	We utilize our surplus lines carrier in states where we do not have an admitted option and/or the risk falls outside of our admitted guidelines	Non-admitted coverage may be available for firms falling outside our general admitted underwriting guidelines.		Coverage can be offered on a surplus lines basis in U.S. states where we are not admitted.	Admitted everywhere except for 3 states where we did not file (AK, HI, LA).	Unique underwriting risks in all 50 states. Only offering in MT & VT.		We don't offer surplus coverage for primary PL for this line.	CNA provides admitted paper on a nation-wide basis through Continental Casualty Company. The admitted paper applies to all of our programs with the exception of our Project Specific, Contractors E&O and some Excess policies. These are written surplus lines through Columbia Casualty Company.
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Q42. Is your policy form: (select only one)															
	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of		Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of
Q43. Does your company have underwriting guidelines or restrictions on deductibles based on firm size?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Q44. Does your deductible apply to damages only, or to a combination of defense costs and damages?															
		Defense costs and damages	Defense costs and damages		Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages
Q45. Do you ever offer First Dollar Defense?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Q46. Please list the criteria.															

		Size (annual revenues) of insured firm Amount of deductible Policy limits Claims experience Risk profile of insured firm	Available for small firms only; deductibles \$10k and under and other underwriting factors.	size of firm, discipline, and claims history	We offer First Dollar Defense to qualifying firms (good claim history and acceptable risk profile) for deductibles up to \$35,000 per claim.	Generally smaller firms with deductible of no more than \$25,000, although BHSI can consider requests outside of this criteria.	Subject to underwriting guidelines. Firms with acceptable loss history may be offered First Dollar Defense coverage	Several factors contribute to the availability of a damages only deductible including but not limited to loss history, firm size and deductible size.		Available to qualifying firms based on firm size and prior claims experience.	Firms with no claims and \$25,000 retention and lower	Generally, for deductibles under \$25k with superior claims experience.	Size of firm and claims experience.	This is offered by endorsement . It's is typically offered to small and mid sized firms who have a positive loss history.	First Dollar defense coverage is offered to qualifying firms up to 3 million in revenues that show good loss experience.
Q47. Do you offer stop-loss on deductibles (i.e., a maximum deductible limit option for all claims in the aggregate)?															
	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q48. How have your rates increased or decreased over the past three years?															
2021	yes	Increased	Increased		10%	+2	Confidential	0-5% increase			increased 8%	slight increase	0-2	confidential	Increased
2020	no	Increased	Increased		8%	+2	Confidential	0-5% increase			increased 3%	slight increase	0-2	confidential	Stable
2019	no	No change	Flat to increased		5%	+1	Confidential	0-5% increase			increased 1%	flat	0-2	confidential	Stable
Q49. How do you expect your rates to change going forward?															
2022	yes	Increase	Increase / flat		10%	+ 0-4	Confidential	0-5% increase			increase 10%	slight increase driven by inflation	0-2	confidential	Increase
2023	yes	Stable to increase	Increase / flat		10%	+ 0-4	Confidential	0-5% increase			increase 10%	slight increase driven by inflation	0-2	confidential	Increase
Q50. Do you offer a premium credit for membership in a professional society and/or trade association (e.g., ACEC, the AIA Trust, or NSPE)?															
Do you offer a premium credit for membership in a professional society and/or trade association (e.g., ACEC, the AIA Trust, or NSPE)?	Yes	No	Yes	Yes	No	Yes	No	No	No	No	Yes	Yes	Yes	No	Yes
Q51. Do you offer credits or other financial incentives for: (Select ALL that apply)															
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	Educational programs completed by an insured	Educational programs completed by an insured	Educational programs completed by an insured		Educational programs completed by an insured
Peer reviews?	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews			Peer reviews	Peer reviews			Peer reviews
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	Risk management programs	Risk management programs		Risk management programs
Risk assessments?	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments			Risk assessments	Risk assessments			
Other financial incentives (please specify)		Other financial incentives (please specify)	Other financial incentives (please specify)		Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)		Other financial incentives (please specify)		Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)

Q56. Please provide the number of such policies your company wrote in its most recently completed fiscal year and your maximum limits. Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
Number of policies	0	0		0	150	12		0	0	0	100	200	200	0	250
Maximum limits (\$)	0	0		0	10000000	10000000	0	0	0	0	5000000	5000000	10000000	0	5000000
Q57. Are your project policies "primary" or "excess" coverage for the A/E firm?															
	Primary	Primary	Excess		Excess	Primary	Excess	Primary			Excess	Primary	Excess	Primary	Primary
Q58. Please describe.															
	Aspen offers both Primary and excess	Primary status is subject to the terms and conditions of other available insurance coverage.	Excess of all other available insurance unless endorsed otherwise.		We offer both Specific Job/Client Excess (more common) and Per-Project Primary coverage. Specific Job/Client Excess can be endorsed to provide excess over our own practice policy or on a "stand-alone" basis to sit excess of a competitor's practice policy. Per-Project Primary limits up to \$1 million per project are offered by	Project specific policies are written to be primary per the other insurance clause in the BHSI policy.			We are not writing PSPL currently		We don't write project policies			Our specific additional limits for a project/client are primary. Please note that this is an endorsement to an insured's practice policy. We do not write stand alone project insurance policies that name the entire design team as named insureds.	We offer coverage as a primary carrier but also provide excess coverage (I could only select one of the options in Q57).
Q59. Please state the number of project policies your company wrote in its most recently completed fiscal year and provide your maximum limits. Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
Number of policies	0	0		0	0	6	0	0	0	0	0		0	0	0
Maximum limits (\$)	0	0		0	0	15000000	0	0	0	0	0		0	0	0
Q60. How does your company define a claim?															

	See Policy Forms	AXA XL defines a claim as a demand received by the Insured for money or services that alleges a wrongful act arising from the performance of Professional Services; Pollution Conditions arising from the performance of Contracting Services; or a Network Security Compromise.	Any demand received by the insured seeking Damages or Professional Services and alleging liability or responsibility on the part of the insured.	"Claim" means a demand received by any insured for money or services, including the service of suit or institution of arbitration proceedings.	"Claim means any notification received by you demanding compensatory money Damages or compensatory, corrective or remedial services. Two or more Claims for or arising out of the same or related Wrongful Act(s) shall be considered a single Claim for all purposes under this Policy."	Per the BHSI policy, "Claim" shall mean: 1. a demand against an Insured for money or services or to engage in arbitration or mediation, which shall be deemed first made upon receipt by the Insured of such demand; or 2. a civil proceeding against an Insured for monetary or non-monetary (including injunctive) relief which	Claims means any demand for money or services, naming the insured and alleging a Wrongful Act, Pollution Incident or Network and Information Security Breach	"Claim" means: (1) a written demand seeking monetary , injunctive, declaratory or other non-monetary relief; (2) a civil proceeding, including an arbitration or other alternative dispute proceeding, commenced by the service of a complaint, filing of a demand for arbitration, or similar pleading; or (3) a request received by	Claim means any demand or notice received by an Insured alleging a Breach of Professional Duty. A Claim does not include a Disciplinary Proceeding.	A demand for money or services, naming you and alleging a Wrongful Act, Pollution Incident, Data Breach. (Please refer to Policy wording for exact terms and conditions.)	"Claim" shall mean a demand received by any Insured for money or services as a matter of right, including: 1. the service of suit or institution of arbitration proceeding or other alternative dispute resolution requests; and 2. a threat or initiation of a suit seeking injunctive relief (meaning temporary restraining order or permanent	"Claim(s)" means: a. a written demand for monetary, non-monetary or injunctive relief against any Insured; b. a civil proceeding against any Insured commenced by the service of a complaint or similar pleading; c. a formal administrative or regulatory proceeding or investigation against any Insured commenced	"Claim(s)" means: a. a written demand for monetary, non-monetary or injunctive relief against any insured; b. a civil proceeding against any insured commenced by the service of a complaint or similar pleading; c. a formal administrative or regulatory proceeding or investigation against any insured commenced	Claim means: 1. a demand for money or services; 2. a civil proceeding commenced by service of a complaint or similar pleading; or 3. a written request to toll or waive a statute of limitations relating to a potential civil or administrative proceeding, against any Insured for a Wrongful Act. A claim will be deemed to be made on the earliest date	Claim means a demand for money or services, naming the insured and alleging a wrongful act or pollution incident.	
Q61. Is "circumstance" reporting allowed?																
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q62. Please comment.																

		AXA XL encourages Insureds to report circumstances that the Insured reasonably believes may give rise to a claim.		We encourage reporting of all circumstances that may reasonably give rise to a claim.	"Free Claim Prevention Assistance. If during the Policy Year, you report a Circumstance in accordance with Conditions A., until a Claim related to that Circumstance is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or avoiding a Claim."	Per the BHSI policy, If, during the Policy Period, the Insured reports a specific circumstance in accordance with XII. Notice, C. Potential Claims, the Insurer may, at its sole option, investigate such circumstance as it deems appropriate. Until such time that a Claim arising from such specific circumstance has been made, any payments	We encourage all of our insureds to utilize the program's free pre-claims assistance to proactively address circumstances that could potentially give rise to a claim	We encourage all of our Insureds to take advantage of our free pre-claims assistance for matters that may reasonably give rise to a claim.	If the Insured first becomes aware during the Policy Period of an actual or alleged Breach of Professional Duty or circumstance that reasonably could give rise to a Claim under this policy, the Insured may give written notice to the Company containing all of the information below. If such written notice is received by the Company	Subject to Policy terms and conditions.	As Per Industry Norms	"Circumstance" means an event or occurrence from which the Insured reasonably expects that a Claim(s) for an alleged Wrongful Act or Pollution Incident will be made. (Additionally, Pre-Claims Assistance is offered which preserves the insured right to report.)	Circumstance "means an event or occurrence from which the insured reasonably expects that a Claim(s) for an alleged Wrongful Act or Pollution Incident will be made. We offer free pre-claims assistance to our insureds.	It is allowed an encouraged as it can help prevent and/or mitigate the severity of a claim.	Circumstance reporting is voluntary under the policy and means an event reported to the Insurer during the policy term from which the Insured reasonably expects that a claims could be made.	
Q63. Is "circumstance" reporting required?																
	No	No	No	No	No	No	No	No	No	No	No	Yes	No	No	No	No
Q64. Please comment.																

											NOTICE OF CIRCUMSTANCES 1. If the Insured becomes aware of any circumstance or Privacy Breach which may reasonably be expected to give rise to a Claim, the Insured shall, as soon as practicable and prior to the expiration of the Policy, give written notice to the Insurer of: a. the specific circumstance; b. the injury				
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Q65. If a "circumstance" has been reported, do you recognize the claim as covered by the policy in force at that time?

Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes

Q66. Who supervises claims for your company?

	David Soltero	Internal claims staff, most of whom are licensed attorneys.	In house claims team.	in-house claims managers	Laila Santana, EVP & Chief Claims Officer and her very talented team of claim specialists, all of whom have more than 10 years handling A/E professional liability claims.	BHSI claims are supervised by an internal claims department made up of attorneys.	Dedicated Great American in-house claims attorneys.	The Hartford has an in-house dedicated A&E claims team, many of whom are attorneys.	Lexington A&E claims department	Dedicated in-house A&E claims professionals, most of whom are attorneys.	Arch Insurance Company handles all claims in house.	Hudson	Our claims are handled by a team of dedicated design professional attorneys	We have local claim managers. Laura Guagliardo manages the claim managers.	CNA Insurance provides direct claims handling under the program.
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Q67. What assistance do you offer your insureds with potential claims?

	1) Free Pre-Claims assistance outside the limit and not subject to the deductible 2) Free Subpoena assistance outside the limit and not subject to the deductible	Internal claims staff supervises loss prevention files, retaining legal counsel and experts as needed, at no cost to the Insured.	Pre claims assistance per the policy.	Beazley offers free pre-claims assistance and will retain counsel at our expense to assist the insured as necessary.	Free Claim Prevention Assistance If during the Policy Year, you report a Circumstance in accordance with Conditions A., until a Claim related to that Circumstance is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or avoiding a Claim.	BHSI can assist our insureds with the investigation of potential claims, including the use of outside counsel or professional A&E experts, at no charge to our insureds.	Our dedicated in-house claims attorneys will thoroughly discuss the circumstance and, if needed, will assign outside defense counsel to help mitigate the issue.	The claims professional will consult with the insured and provide guidance on how to handle the potential matter, hiring counsel as necessary to assist the insured as well.	We offer pre-claim assistance through our inhouse claims team and 3rd party risk management offering	Liberty provides assistance to its policyholders to resolve issues before they may develop into a claim and/or circumstance.	We have a claims department to assist our agents/insureds dealing with the insurance company.	Pre-Claims Assistance provided by Hudson's extensively trained A&E claim attorneys and a network of experienced outside defense counsel.	Free pre-claims assistance through the expertise of our in-house attorneys & outside counsel.	Any money spent for Pre-Claim Expenses is not subject to the deductible and does not reduce the limit of liability. Pre-claim expenses means reasonable fees, costs and expenses incurred by the company in the investigation of a specific potential claim.	Risk Management guidance provided through our risk Management department in combination with information available on our website, www.victorinsurancus.com/school-of-risk-management.com . CNA, through their claims handling, also provides free pre-claims assistance.
Q68. Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q69. Please comment.															

		Internal claims staff works with the Insured to determine if and when legal counsel retention is needed. The related expenses do not impact the practice policy deductible or limits.	At the discretion of the AXIS claims handler.	We have mutual selection of counsel, not panel counsel.	If we deem it necessary to involve panel counsel to help resolve a pre-claim matter we will do so, without impact to the insured's deductible or policy limits. Such pre-claim expenses are also excluded from any future calculation of a firm's loss ratio.	If pre claim assistance is utilized, BHSI will work together with our insured to choose the appropriate counsel to assist the insured. The counsel may be chosen from a BHSI list or BHSI will consider suggestions from our insured.	Local panel counsel is provided in situations when a potential claim or circumstance warrants the need for representation or investigation of the matter.	We will assign counsel as needed.		An attorney may be assigned if the facts require additional support.	As Per Industry Norms	Extensive network of expert A&E defense counsel. However, the insured also has a "choice of counsel" which is determined case by case providing the requested firm is experienced and meets Hudson's other qualifications .	Subject to the discretion of the Travelers Claim Manager.	The CNA claims specialist, in consultation with the Insured, would consider the best approach to handling these matters and can include the use of counsel for the appropriate situation, including, but not limited to, representation at meetings with the owner or attendance at a deposition for information.	
Q70. Are there any costs caps or other restrictions on your pre-claims assistance?															
	No	No	Yes	No	No	No	No	No	Yes	Yes	No	No	Yes	No	No
Q71. Please comment.															
			Pre claims assistance is provided at the discretion of the AXIS claims handler.							Subject to our approval.			It is discretionary.		
Q72. Do you have claim offices that manage claims?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q73. Please provide the locations of your claims offices by city and state.															

	Jersey City, NJ	Atlanta, GA Chicago, IL Walnut Creek, CA Bloomfield, NJ Toronto, CAN	NYC, NY; Berkeley Heights, NJ; Chicago, IL; Alpharetta, GA; Los Angeles, CA	Farmington, CT; Los Angeles, CA; San Francisco, CA; Atlanta, GA; Chicago, IL; and London, England	Irvine and San Matteo, CA; Chicago, IL; New York, NY	Boston, MA	Exton, PA; Danbury, CT	We have specialized claims professionals throughout the country.	Boston, MA	New York, NY	Our claims department is located in our parent company's corporate headquarters. Below is the director's information: David Gagliardi Director of Corporate Claims NSM Insurance Group 555 E. North Ln. Suite 6060 Conshohocken, PA 19428 Voice: 610-808-9519	New York	Chicago, IL and Peoria, IL	We have claim offices in CA, CO, TX, CT, MD, IL, NJ and GA.	Multiple locations, including: Richmond, VA, Lisle, IL, Tarrytown, NY, Lake Mary, FL, Melville, NY, Pittsburgh, PA, Timonium, MD, Irvine, CA, Washington D.C. and Boston, MA
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Q74. Please indicate how your company manages claims.															
Q75. What is the total number of your staff devoted exclusively to A/E professional liability claims? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
	2	30	5	10	10	5	3	7	12	4	7	5	9	12	17
Q76. On average, how many years of A/E professional liability claims experience do the staffers in the previous question have? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
	20	20	11	15	20	20	15	11	15	21	20	15	15	15	15
Q77. Do you conduct any type of follow-up evaluation after the claim is closed out to determine the insureds' satisfaction with your claims handling process?															
	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes		Yes	Yes	Yes
Q78. Do you do independent surveys of insureds regarding their level of satisfaction with your services?															
	No	Yes	Yes	Yes	Yes	No	No	Yes		No	No	Yes	Yes	Yes	Yes
Q79. Does your policy cover claims brought outside the U.S., its territories, and Canada?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q80. For claims brought outside the U.S., its territories, and Canada, does the insured have the right to select legal counsel?															
	No	Yes	Yes		Yes	No	No	No	Yes	Yes	No	Yes	Yes	No	No
Q81. Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement?															
	Yes	Yes	Yes	Yes	Yes	No	Yes	No	No	Yes	No	Yes	Yes	No	Yes
Q82. Please identify the conditions required for such endorsement.															

		Defense costs in addition to the limit of liability is available by endorsement on a case by case underwriting review basis for additional premium.	Available by endorsement and additional premium subject to underwriting.	dependent upon firm size, practice, and loss history	For qualifying firms and for an additional premium we will offer a separate defense limit option at 25%, 50% or 100% of the indemnity limit, up to \$5 million in total.		Where required by state regulations			Liberty's small-firm segment endorsement provides capped defense outside the limits of liability subject to underwriting guidelines and state insurance regulations.		Generally, for firms working on project types unlikely to generate complex claims litigation.	Where required by state	Defense outside the limits is provided by endorsement for additional premium. Endorsement is available to firms under 1 million in annual billings with good loss experience and limits of liability up to 1 million. Options are available for 25% and 50% of primary per claim limit and is subject to state approvals.
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Q83. What is your company's practice regarding issuing a "reservation of rights" letter?

	Aspen's position is not to issue ROR letters unless there is a responsible and prudent reason for doing so.	Issuance of a reservation of rights letter is based upon a review of the specific allegations and are issued only when warranted by law and policy language. The Broker and Insured are notified and provided explanation prior to issuance.	Issued on a case by case basis when deemed appropriate after evaluation of the allegations and facts/circumstances involved in the claim.	Reservation of rights letters are issued if required by law and necessitated by the specific facts and circumstances of a claim.	A reservation of rights letter is issued when allegations presented in a claim suggest it is appropriate to do so. We do not issue a "blanket" reservation of rights letter as standard practice.	BHSI looks to find coverage wherever possible and only issue coverage letters if they are clear denials or we must reserve rights on a specific issue. If a reservation is issued, BHSI will still allow the insured to provide additional information at a later date for consideration.	All claim matters are reviewed on a case-by-case basis. We only issue reservation of rights when the situation warrants and only after a thorough discussion with the insured and the insurance broker.	A statement of the available coverage is provided to the insured on every claim.		Generally, Liberty's position is not to issue an ROR, unless a Claims professional determines that a letter is necessary after a review of the claim.	We use them only when warranted by the facts/circumstances involving the particular matter.	Case by case. Before sending a Reservations of Rights Letter, there is usually a call placed to both the Insured and the broker to verbally explain the approach.	Prior to sending a reservation of rights letter, a call is made to both the insured and the brokers to discuss.	Its a case by case basis and used when appropriate.	Reservation of rights letters are rare and are the result of the allegations in the complaint.
Q84. Does your company offer mediation or other Alternate Dispute Resolution credit?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q85. What is the credit amount? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
	0	25000	25000	25000	15000	25000	25000	25000	20000	25000	25000	25000	25000	50	10000
Q86. Are there any restrictions to receiving the credit?															
	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q87. Please explain the restrictions.															

	See Policy Form	Restrictions are identified in the practice policy terms and conditions based on the time to resolution, amount of the deductible, and other factors.	Must be a formal dispute resolution process agreed to and approved by the carrier.	50% up to a maximum of \$25,000	Mediation Credit: Your Deductible obligation may be reduced by 50%, subject to a maximum reduction of \$15,000 if you agree with our decision to use Mediation and the Claim is fully and finally resolved by such Mediation.		The Great American policy also includes an Early Resolution Deductible Credit of 75% (max \$25,000) for claims that are resolved via any means within 1 year of reporting. Our Mediation Deductible Credit of 50% (Max \$25,000) applies to claims settled by voluntary mediation within 3 years from the date the claim is	The credit is 50% of the deductible up to a maximum credit of \$25,000 and the claim must be resolved through voluntary mediation.		If the Claim is fully resolved through mediation with our consent and agreement, the Deductible amount incurred for such Claim will be reduced by 50% subject to a maximum reduction of \$25,000. Refer to Policy wording for full terms and conditions.	Claim must be resolved thru mediation	Claim must be fully resolved.	If any Claim made against the insured is a fully and finally resolved with the Insured's consent and agreement, through the use of Mediation, the insurer will reimburse fifty percent (50%) of the claim deductible to the named insured up to a maximum reduction of \$25,000	The deductible reduction is 50% subject to a maximum reduction of 25K for success use of mediation to resolve a claim. The reduction does not apply if the claim is resolved by litigation, arbitration or settlement.	If negotiation/ mediation of a claim results in a resolution of such claim within 180 days of the time it was reported to the Insurer in accordance with the policy.
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Q88. Do you reserve the right to appoint defense counsel on all claims?															
	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q89. Do you accept alternate defense counsel when requested by insured?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes
Q90. Please specify any conditions.															

		AXA XL maintains a highly experienced, well-vetted panel of legal counsel specializing in A/E defense. Requests for off-panel counsel are reviewed on a case by case basis. All off-panel counsel must meet AXA XL's threshold requirements for panel counsel and agree to and abide by the AXA XL guidelines.	Must meet qualifications and agree to carrier litigation guidelines & rates, and be conflict free.	If they meet our reporting requirements and can demonstrate expertise.	We are flexible, but we do have to pre-approve the alternative firm to make sure they agree to work within our claim guidelines and to ensure they have the appropriate experience in defending A/E PL matters as well as the particular claim at issue.	BHSI will provide a list of vetted attorneys or we will work with our insureds to identify a firm of their choice. Non BHSI vetted attorneys are reviewed based on their expertise in the subject matter and our familiarity with the firm. In all instances, BHSI is focused on finding counsel that will provide the best outcome for	Great American's program provides the flexibility to utilize alternative counsel, subject to our prior approval.	To the extent possible, we take counsel requests into consideration subject to the requisite experience and agreement with our fee and reporting structure. Counsel requests are best made prior to binding coverage.	The firm needs to be vetted and approved by our legal review team and agree to our litigation management guidelines	Liberty's Policy allows the flexibility to accept alternative defense counsel subject to our prior approval.	Firm must be: 1. Qualified 2. Rates within industry norms	Experience and compliance with Hudson's general terms.	Provided they have A/E experience and are approved by our claims staff.		Selection of counsel is done in partnership with the CNA claims specialist and is evaluated on a case by case basis taking into consideration the background and experience of counsel.
Q91. Do you review the strategic and tactical decisions of defense counsel assigned to defend an insured, such as by requiring assigned defense counsel to obtain the approval of depositions that defense counsel deems necessary?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q92. Are defense counsel (partner, associate, paralegal, etc.) rates negotiable?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q93. Do you have to obtain the consent of the insured to compromise on or settle a claim?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q94. Can insureds purchase an endorsement of consent to settle?															
		No	No		No	Yes	No		Yes	No	Yes	No	No		No
Q95. If the insured elects to contest the claim rather than accept a settlement, do you then limit your subsequent liability for the claim to the amount that the claim could have been settled for (the "Hammer Clause")?															
	Yes	Yes	No		Yes	No	No	No	Yes	No	Yes	No	No	No	No
Q96. Does the insured have to obtain the consent of the insurer to compromise on or settle a claim?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q97. Do you engage outside agencies to review defense counsel's billings?															
	Yes	Yes	No	No	Yes	No	Yes	No	Yes	Yes	No	No	No		No
Q98. 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	Yes	Yes	Yes
Publications	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Seminars	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Review of Insureds' Policies	No	Yes	No	No	No	No	No	Yes	No	No	Yes	Yes	Yes	Yes	Yes
Risk Management Practices Audit	Yes	Yes	Yes	No	Yes	No	Yes	No	No	No	No	Yes	Yes	No	Yes
Q99. Does your company provide any other risk management programs for your insureds?															
Does your company provide any other risk management programs for your insureds?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Q100. Please specify other current risk management programs.															

Please specify other current risk management programs.	1-800 Risk Management Hotline	Risk management workshops Case studies Articles/publication on current topics Contract Guide (electronic format) Large firm risk management group Learning management system	Risk management seminars/lunch and learn sessions to address specific questions/concerns.	risk management webinars 3 times per year available to all insureds and broker partners(plus individual seminars as requested)and extensive risk management website	We offer an extensive list of risk management programs, materials, tools, on-demand webinars, live webinars, in-house presentations, etc. Each BDP policyholder is granted access to our award-winning Learning Management System, "BDP Risk" which provides BHSI will access to our online courses, tools, contract review guide	Contract review, risk management seminars, webinars on specific and relevant topics. BHSI has a risk management portal that includes articles, claims scenarios, a 50 state survey of legal issues, common contract issues and information on cyber. BHSI will work with our insureds to identify additional risk management	In addition to our quarterly newsletters, webinars and emerging trend publications we have a dedicated website to house our risk management content.	We provide a multitude of risk management services and are continuing to expand our materials and services to better meet the needs of our insureds.	We offer quarterly webinars that are available for all our insureds and qualify for CE credits. The Webinars are stored on a website that our insureds have access to for repeat usage.	Liberty's Risk Management website includes online courses, white papers, claims case studies, on-demand webinars and access to RedVector discounted online courses and other industry-specific content.		Pre-selected network of specialty business services consultants focused on the A/E profession. Examples of our pre-approved business services consultants include marketing firms, IT firms, and financial service firms.	Plas review our website for all our offerings - www.rslidesignpros.com	webinars, podcasts, newsletters, a risk management website, inhouse risk management seminars for our large insureds and contract reviews	Contract review services are offered online via our Victor Contract Sifter platform. Additionally, physical reviews are conducted by our risk management attorneys. Victor also provides online access to continuing education courses for licensing 24/7 through our School of Risk Management .
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Q101. Provide the names of the primary contact for your company's risk management personnel.

First name	Chris	Brett	Victoria	Colleen	Andrew	Kathryn	Roseanne	Lauren	Lisa	Georges	Kent	Marie	Laura	Joe	Yvonne
Last Name	Piety	Stewart	Szot	Palmer	Mendelson, FAIA	Ridenour	DeBellis	Griffith	Calafiore	Pigault	Holland	Bernier	Malloy	Jones	Castillo

Q102. How many A/E risk management seminars does your company conduct annually?

Seminars	4	150	4	3	48	12	5	4			4	12	20	25	50
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Q103. What is the estimated number of A/E contracts your company reviews annually?

Contracts	300	500	60	500	250	100	300	360		325	1000	250	500	500	1500
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Q104. Who performs these contract reviews?

	In-house Claims counsel and 3rd Party Consultants	Contract reviews related to insurance coverage are conducted by internal underwriters, risk managers and claims staff.	Outside counsel	Colleen M. Palmer, Esq.	Andrew Mendelson, FAIA, supplemented by Diane Mika, Director of Risk Management Education and panel counsel as overflow demand dictates.	BHSI contract review is generally provided by outside counsel.	In-house claims attorneys, experienced underwriters and management staff	The Hartford's dedicated A&E claims professionals.	A third party law firm	Underwriting and Claims personnel, and select law firms	We outsource risk management to Kent Holland and his firm, Construction Risk, LLC	Marie Bernier and a team of outside professionals.	Dedicated Risk Management team, inhouse claims counsel and outside counsel	Travelers Claim Managers	Contract reviews are available to insureds through via our online Victor Contract Sifter platform. Physical contract reviews are provided by our risk management attorneys, Frank Musica, Nahom Gebre and Yvonne Castillo
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Q105. What is the average turnaround time for these contract reviews?

	48 hours	One to two business days.	24 to 48 hours	24-48 hours	48 hours.	24 - 48 hours	24-48 Hours	24-48 hours	24 hrs	24-48 hours	48 hours	1-2 business days.	1-2 business days	24-48 hours	Reviews via our Victor Contract Sifter are completed within minutes and available 24/7 on our website to current insureds. Physical reviews are generally completed within 1 business day.
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Q106. Please list the number and types of A/E risk management publications offered by your company.

Museums					1											
Libraries					1											
Courts					1											
Military					1											
Federal/state government buildings not listed above					2	6										
Other				16	6	24										

Q110. Please explain "other" from the previous question.

Please explain "other" from the previous question.				infrastructure, institutional and recreation projects												
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Q111. Estimate your portfolio turnover. Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

% of new business	0	7	20	0	8	30	10	15	20	15	15	20	0	0	8
% of renewal business	0	93	80	0	92	70	90	85	80	85	85	80	0	0	92

Q112. Does your company provide any other lines of insurance to design professionals?

Does your company provide any other lines of insurance to design professionals?	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
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Q113. Where can the following special services be obtained if offered by your company? (Please mark all that apply).

Insurance needs assessment	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Attorney	Agent/Broker, Underwriter	Not Offered	Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	
Application paperwork and assistance	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Underwriter	Agent/Broker	Underwriter	Underwriter	Agent/Broker	Agent/Broker	Agent/Broker, Underwriter
Explanation of coverage	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter	Agent/Broker, Underwriter	Underwriter	Underwriter	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.
Help with loss prevention programs	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Attorney, Claims Dept.	Agent/Broker, Underwriter	Claims Dept.	Underwriter	Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.
Review of contracts	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney	Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Attorney	Agent/Broker, Underwriter	Underwriter	Underwriter	Underwriter	Agent/Broker, Attorney, Claims Dept.	Agent/Broker, Claims Dept.	Underwriter, Attorney
Assistance with incidents and claims	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Attorney, Claims Dept.	Agent/Broker, Attorney, Claims Dept.	Agent/Broker, Attorney, Claims Dept.	Agent/Broker, Attorney, Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.	Agent/Broker, Claims Dept.	Claims Dept.	Underwriter	Underwriter	Agent/Broker, Attorney, Claims Dept.	Agent/Broker, Claims Dept.	Attorney, Claims Dept.
Educational programs/seminars	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter, Attorney	Agent/Broker, Underwriter	Underwriter	Underwriter	Underwriter	Underwriter, Attorney, Claims Dept.	Agent/Broker, Claims Dept.	Underwriter, Attorney, Claims Dept.
Publications	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter	Agent/Broker	Underwriter	Underwriter	Underwriter	Agent/Broker	Agent/Broker, Underwriter	Underwriter

Q114. Will you provide a specimen copy of your policy?

	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)
Q115. If you wish to provide any comments on this survey, please do so in the space below.															
				We did not answer a number of the questions because the information was proprietary or not a yes/no question. We did our best to answer the policy questions, but the policy itself dictates coverage.	We enjoy contributing to this annual survey and we hope our insight and data is helpful. We look forward to further discussion in Chicago!	Thank you for including BHSI in the survey this year, we look forward to participating in the interviews in September.	Thank you for allowing us the opportunity to participate.	Thank you for asking us to participate in the survey. The foregoing responses to the survey ("responses") constitute participation by The Hartford and does not constitute an obligation or commitment, express or implied, by The Hartford including, but not limited to, negotiating or entering into a definitive agreement or any insurance contract. No person the					Riverton would appreciate the opportunity to participate in the face-to-face presentations . We believe our extensive resources spanning Admitted PL, Non-Admitted PL, Commercial Package, Commercial Excess, Commercial Auto, Workers Compensation, Cyber, and our network of Business Services Consultants (all tailored		
Q116. As we do each year, we will also be supplementing this survey with face-to-face interviews with invited carriers. We will try to accommodate as many interview requests as possible. This year, the interviews will take place on Thursday.															
	AM Preferred	PM Preferred	No, I will not be participating in the interviews this year	AM Preferred	AM Preferred	AM Preferred	PM Preferred	No, I will not be participating in the interviews this year	AM Preferred	No, I will not be participating in the interviews this year	No, I will not be participating in the interviews this year	No Preference	No, I will not be participating in the interviews this year	No Preference	No Preference
Q117. Additional comments (if any).															

					<p>We found having an advance copy of the survey to work from to be very helpful this year. We also noted some of the format changes in the survey tool which were helpful in providing you with accurate information. Thank you for listening to our prior feedback on these issues.</p>		<p>Since a/e ProNet's fall meeting no longer being held in Chicago and is happening same day, we may be unable to attend face-to-face.</p>			<p>Attending ProNet conference on this date in Nashville, TN and will not be available in Chicago.</p>	<p>Unfortunately, I will be at Ae ProNet in Nashville this year.</p>	<p>We will amend our schedule to accommodate any time that is available.</p>		<p>Our Claims Manager, Laura Guagliardo, will participate in the face to face interviews.</p>	<p>We have a conflict with prior participation with Pronet meeting occurring the same day in Nashville, TN. We would like to participate but will need to reconfirm the individual that will attend in person.</p>
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