Professional Specialty Insurance Company Company Agency Corp. Agency Corp. Manager Ministrance Company Control to the following Cont								CEC PLI Carrie								
Insurance Insurance Design Hashwary American Company		ı.		1	ı							I	I	I		T
Name Robert Michaelas Victoria Stot James K, Cawarric Company Cunninghm Kendall Victoria Stot James K, Schwartz Schwartz Costello Company Chandranam		Insurance		Insurance		Design	Hathaway Specialty	American Insurance	The Hartford	Insurance		PUA	Insurance	RLI	Travelers	Insurance Managers,
Connigham Condition Schwartz Managery SyP - Design US ARE Focus Executive President, Size President Size President						T		T	1	1	1	,	1	1		
Manager Strategic Professional Strategic Professional Strategic Partnerships Strategic Partn	Name			Victoria Szot	Schwartz,			David Blue	Allison Esrig		- C		,		John Rapp	Kevin Collins
Company Aspen ASA XI. ASIS Beazley Berkley Berkley Berkley Beazley Berkley Beazley Berkley Beazley	Title		Strategic		US A&E Focus Group Leader	Vice President & Chief Operating	President, Architects &			Architects &		Director	CEO	AVP	AVP	
Mailing Address 499 3340 Weshington Washington Poachtree Possible Possible Possible Possible Possible Poachtree Poacht	Company		AXA XL		Beazley	Berkley Design	Hathaway Specialty	American Insurance	The Hartford	Insurance		PUA	Insurance	RLI	Travelers	Insurance Managers,
State New Jersey GA Alpharetta Boston Montrery New York Cincinnati, Hartford Boston New York Oak Brook Riverton Bala Cynwyd Hunt Valley, Bethesda MD 21031 MD 2103	Mailing Address	Washington	Peachtree Road NE,	PO Box 3384	Street, 26th	St., Suite	85 Broad Street, 7th			-		Butterfield	Street, Suite	Monument	_	7700 Wisconsin Circle, Suite
279 07310 30326 30033 02111 93940 10004 45201 06155 02110 10005 60523 08077 19004 21031 20814	City	Jersey City		Alpharetta	Boston	Monterey	New York	Cincinnati,	Hartford	Boston	New York	Oak Brook	Riverton	Bala Cynwyd		Bethesda
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 6173301100 212-898-4312 (630)572	State	New Jersey	GA	GA	MA	CA	New York	Ohio	СТ	Ма	NY	Illinois	NJ	PA	MD	MD
E-mail robert.cunnin finaleala.ken gham@aspen-dall@axaxl.co gham@aspen-dall@axaxl.co m m www.beszley com m linsurance.co m m www.waxaxl.co m www.waxaxl.co m wrance.co m wrance.com m www.beszley tal.com wrance.com wrance.	Zip	07310	30326	30023	02111	93940	10004				10005	60523	08077	19004	21031	20814
gham@aspen-dall@axaxl.co	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	` '	800-882-4410	610-664-8700	443-353-2262	301-951-541
aspen.co/Ins urance/ which is a spen.co/Ins urance/ which is a spen.co/Ins urance/ which is a spen.co/Ins urance/ which is a spen.co/Insurer with the spen.co/Insurer with	E-mail	gham@aspen- insurance.co	dall@axaxl.co	@axiscapital.	tz@beazley.c	_	@bhspecialty		@thehartford	_	lt@ironshore.	sandip@puai	user@riverto ninsuranceag			kevin.collins @victorinsul ance.com
Insurer Insure	Website	aspen.co/Ins			,				ford.com/aep	ninsurance.co	,		nInsuranceAg	J	travelers.com	www.victori suranceus.co m
Underwriting Manager 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.	Q2. Are you a(n): (Select AL	L that apply)	•	•	•		•		•	•	•	•	•	•	•	
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.			Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer?	Insurer			Insurer	Insurer	
Managing General Agent Intermediary or Wholesaler Lloyd's Broker 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.	Underwriting Manager															Underwriting Manager
Intermediary or Wholesaler Lloyd's Broker Cloyd's Broker Cloyder (please specify) 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.	Managing General Agent											General	Managing General			
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.	Wholesaler											Agent	Agent			
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.										1	1	-	1	1		+
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.																+
		voors has voor	firm provided	nrofossional III	hility incurs	o to the A/E	arketnlass? DI	l naso ontor mili	hors only De	not include as	mmas dallar s	igns or other :	on numeric sh	l paractors	1	
	Q3. HOW ITIATIY CONTINUOUS					le to the A/E m	lo	Lase enter nun					on-numeric cr		laa .	T _C F

											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 nun 2019		Total # of	Total # of	ering and/or a	Total # of	Total # of	Total # of		Total # of	Total # of	n year) Total # of	Total # of	Total # of	l	Total # of
2019		Firms (10,000+)	Firms (0- 500)		Firms (501- 2,000)	Firms (0- 500)		Firms (501-	Firms (2,001- 5,000)	Firms (2,001- 5,000)	Firms (501- 2,000)	Firms (501- 2,000)	Firms (5,001- 10,000)		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 (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 (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 pro	emium from ei	ngineering and	architectural I	iability insuran	ce in the follow	wing years? (Ch	eck one for ea	ch year)	I.	I.		II.	II.		
2019	Millions	Total Premium in Millions (more than	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)	Premium in Millions (0-	Total Premium in Millions (more than		Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0- 25m)	Total Premium in Millions (50.1m-		Total Premium in Millions (more than
2020	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than	Total Premium in Millions (0- 25m)		Total Premium in Millions (50.1m-	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0- 25m)		Total Premium in Millions (more than		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
2021	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than	Total Premium in Millions (0- 25m)		Total Premium in Millions (50.1m- 100m)	Total Premium in Millions (50.1m-	Total Premium in Millions (0- 25m)	Millions (0-	Total Premium in Millions (more than		Total Premium in Millions (50.1m- 100m)	Total Premium in Millions (0- 25m)	Total Premium in Millions (50.1m-		Total Premium in Millions (more than
Q7. What percentage of you	ur total book o		comes from fi	rms with reven											
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 \$5,000,001 to \$25,000,000	30 25	35	5 25		30	5 15	50 10		20 25	0	65 25	20	40 15	0	25
\$25,000,001 and over		40	65		30	80	5	1	50	0	5	0	5	0	30
Q8. Are you trying to gain, I		crease market	share in the n	ext two years in Gain	n certain A/E n Gain			Gain	Decrease	Gain	Gain	Gain	Gain	Gain	Gain
Q9 Provide your carrier's A.									I D C C I C d 3 C	Joann	Jani	Joann	Joann	Joann	Jani
2022				A (Excellent)				A+ (Superior)	A (Excellent)	A (Excellent)	A++ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A (Excellent)
2021		A+ (Superior)		A (Excellent)	` ' '	(Superior)		A+ (Superior)		, ,	A++ (Superior)		A+ (Superior)	(Superior)	A (Excellent)
2020				A (Excellent)		(Superior)		A+ (Superior)		A (Excellent)	A++ (Superior)		A+ (Superior)	(Superior)	A (Excellent)
2019				A (Excellent) A (Excellent)		(Superior)		A+ (Superior) A (Excellent)		A (Excellent) A (Excellent)	A++ (Superior) A++		A+ (Superior) A+ (Superior)	(Superior)	A (Excellent) A (Excellent)
	(Superior)	, (Superior)	(Superior)	(Executive)	(Superior)	(Superior)	(Superior)	. (Executivity	. (Executivity	(Executivity	(Superior)	. (Executivity	, (Superior)	(Superior)	/ (Excellent)
Q10. Provide your carrier's						ts, but use July			1		1	,	,	1	
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)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)

2021	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XI (750 to	XV (Greater	XV (Greater
		than 2,000)	,	than 2.000)		than 2,000)			than 2,000)	than 2.000)	than 2,000)	than 2,000)	1.000)	than 2.000)	than 2.000)
2020					XV (Greater		XV (Greater				XV (Greater			XV (Greater	
		than 2.000)		than 2,000)		than 2.000)	than 2.000)		than 2.000)	than 2.000)	than 2.000)	than 2.000)	1.000)	than 2.000)	than 2.000)
2019	XV (Greater	XIV (1,500			XV (Greater	XV (Greater	XV (Greater		XV (Greater	XV (Greater	XV (Greater	XV (Greater	XI (750 to	XV (Greater	XV (Greater
	than 2.000)	to 2.000)	than 2.000)	than 2.000)	than 2.000)	than 2.000)	than 2.000)		than 2.000)	than 2.000)	than 2.000)	than 2.000)	1.000)	than 2.000)	than 2.000)
2018	XV (Greater	XIV (1,500	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater		XV (Greater	XV (Greater	XV (Greater	XV (Greater	XI (750 to	XV (Greater	XV (Greater
	than 2,000)	to 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)		than 2,000)	than 2,000)	than 2,000)	than 2,000)	1,000)	than 2,000)	than 2,000)
Q11. Do you have coverage	exclusions and	d/or underwrit	ing restrictions	for:											
Residential and Condos	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes	No	No
Schools	No	No	No	No	No	No	No	No	No	Yes	No	No	No	No	No
Geotechnical Services	Yes	No	Yes	Yes	No	No	Yes	Yes	No	Yes	No	Yes	Yes	Yes	No
Structural Engineering	No	No	No	Yes	No	No	No	No	No	Yes	No	No	No	No	No
Services															
Carbon-Neutral Materials	No	No	No	No	No	No	No	No	No	Yes	No	No	No	No	No
Marine Environments	Yes	No	Yes	Yes	No	No	Yes	Yes	No	Yes	No	Yes	No	No	No
Other (please specify)					Yes					Yes				No	
Other (please specify) -			We do not		We have no			We have no		Design-Build		Condos,		No coverage	
Text			have		exclusions			specific		project		Structural		exclusions,	
			exclusions for		applying to			coverage		delivery		and Marine		but we arent	
			the above,		the list			exclusions for		delivery		are outside of		a market for	
			but our		above, but			these				usual scope		geotechnical	
			appetite is		like most			exposures.				but		engineers	
			limited for		experienced			exposures.				underwritten		engineers	
					underwriters										
			certain									case by case			
			classes.		in this line we										
					have a										
					limited										
					appetite for										
					condo work										
					and rate										
					geotechnical										
					and										
					structural										
					firms more										
					conservativel										
					y than some										
					other										
Q12. Are there particular ex	posures for A/	E professional	s that may lead	l to higher rate		in recent year	rs?		•	•		•	•	•	
		Yes		Yes		Yes		No	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		, ,	residential, claims history, structural and geotechnical firms. However, it is best to contact your Beazley underwriter for further	increases, as	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 around construction delay and cost overrun claims.	Apartments, residential condos and high-end custom homes.		Multiunit residential with greater than 100 units.	Accounts are underwritten on an individual basis. Heightened exposures, including claims trends, could lead to increased rates.	monitoring the impact of inflation, supply chain issues and the increased cost of	
Q14. Do you provide multi-		TL -	1	L	I	II.	L.	T	T	l	L.	I	L		T
O1F. Diagga avalain the gam				Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes
	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.		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.)		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.
Q16. What limits of A/E pro Minimum \$	100000	100000	250000		100000	250000	250000	250000	500000	100000	250000	100000	2500000	500000	100000
Maximum \$		1000000	2500000		2000000	2500000	500000	500000	500000	100000	500000	500000	10000000	1000000	1500000
Q17. Are these annual aggre		10000000	2300000	2300000	120000000	2300000	3000000	3000000	3000000	10000000	13000000	1300000	110000000	110000000	13000000
Q17. Are these annual aggre		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q18. Do you offer "split lim		1103	103	103	1103	1103	103	1103	1103	103	1103	1103	1103	1103	1103
and the spire in t		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q19. What is the insurer's n												,			7

Q20. Please explain any res	trictions you h 1) New Firms 2) Firms purchasing PL for the first time 3) Mid-Term Limit increases	ave on Prior Ac Each account is reviewed	ts Coverage. Increased limits of liability are retroactive to the inception date of the higher limit.	Generally, match the expiring policy's coverage.	Our reinsurance structure is proprietary, but we retain a significant percentage of each risk we write. 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.	100% of the risk less broker commission if applicable. 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.
Q21. When did your compa		1				I			T	T	L	L	L		
	Within the		More than 5	More than 5	Within the			Within the	Within the	More than 5	Within the	Within the	Within the		Within the
	past 4 - 5	past 4 - 5 years	years ago	years ago	past 4 - 5 years	years ago	past 1 - 3 vears	past 1 - 3 vears	past 1 - 3 vears	years ago	past 1 - 3 vears	past 1 - 3 vears	past 4 - 5 vears	years ago	past 1 - 3 vears
Q22. Do you consult or obta	in feedback fr		s or profession	al societies pri		olicy and/or ra		rvears .	I v Cal 3	•	IVCOIS	IVEGIS	I VCGI S		vears
	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q23. How many non-manage															
	8	25	4	13	9	5			10	8	4	5	17	14	22
Q24. On average, how many	y years of expe	erience do your	non-manager	ial, full-time A	/E professional	liability under	writers have? I	Please enter nu	umbers only. D	o not include o	ommas, dollar	signs, or other	non-numeric	characters.	
	20	20	8	15	20	18	15	18	5	22	25	10	14	10	15
Q25. In addition to writing	orofessional lia	ability insuranc	e, does your co	mpany write I	Property and Li	ability Insuran	ce for engineer	ing firms?							
	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Q26. What is the minimum															
	1200	1575	7500	1500	1800	2500	1200	1225	15000	1000	4000	950	1250	0	1000
Q27. Do you offer design pr			to construction	contractors?											
	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes
Q28. As part of your PL prog	grams, do you	offer Contracto	ors Protective F	Professional Inc	demnity (CPPI)	coverage to co	ntractors?								
	Yes	Yes	Yes	Yes	No	No	No	No	Yes	No	Yes	No	No		No
Q29. What percentage of yo	our book is con	ntractor PL vers	us A/E PL? Ple	ase enter num	bers only. Do n	ot include com	mas, dollar sig	ns, or other no	n-numeric cha	racters.					
Contractor PL (%)	15		60	0					10		25				
A/E PL (%)	85		40	0					90		75				

Q30. Does your policy cover	product liabili	tv for the A/E'	s specification	of products ma	nufactured an	d sold by third	parties?								
		No	No	or products in		Yes		No	No	No	No	Yes	No		Yes
Q31. Does your firm offer D8	&O coverage?		•	•	•			•	•	•	•		•	•	•
		Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Q32. Does your firm offer De	esign/Build cov	verage?								•	•				
	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
Q33. Does your firm offer re	ctification cov	erage?													
	Yes	No	Yes	No	No	Yes	No	Yes	Yes	No	Yes	Yes	No	No	Yes
Q34. Does your policy cover															
			No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Q35. If you wish to commen	t, please do so	below.													
				We have no	We offer	The BHSI		We do not		Subject to	Will not do so	Riverton has	We do not	There are no	
				explicit	specific	policy does		have a		underwriting	until federally	the ability to	have any	cannabis	
				exclusion, but	endorsement	not have a		specific		review.	regulated	offer	specific	restrictions in	
				coverage		specific		cannabis				products on	cannabis	the policy	
				could be	this exposure	exclusion for		exclusion in				both an	exclusion	form,	
				impacted by	where	cannabis		our policy.				Admitted and	within our	however, we	
				other	deemed	related		As with any				Non-	policy. The	carefully	
				exclusions in	insurable:	facilities.		matter,				Admitted	exposure will	underwrite	
				the policy,				coverage can				basis. We	be	this	
					Endorsement			only be				will	underwritten	exposure.	
					Form No.			determined				customize	on an	·	
					BDP0319153			when a claim				specific	individual		
					BERKLEY			presents.				coverage	basis.		
				upon the	INSURANCE			p. coc.ico.				solutions for	545.5.		
				specific facts.								firms with			
				specific facts.	Cannabis							unique or			
					Related							challenging			
					Services							risk			
					In							characteristic			
					consideration							ciiai actei istic			
					of the							5.			
					premium										
					paid for this										
					Policy, it is										
					understood										
					and agreed										
					that Section										
					IV. Exclusions										
					A. is deleted										
					and replaced										
36. Could you provide exar	mples of contra	act language t	nat could impa	ct insurance co	verage for des	ign firms?	ı		1	1	1	ı			

	Coverage is	Indemnity /	overly broad	Contractually	Avoid the	Heightened	Prevailing	There are	Time of	While the	Too many to	Indemnity
	evaluated on	, , ,	,	, ,	word	standards of	parties	several	essence:	contractual	list.	provisions
	a case by	clauses;	on language;	liabilities:	"defend."	care;			warranties/g	requirements		that extend
	case basis.	warranty /	warranties	agreeing to a	Exclude	Indemnity	indemnificati		uarantees;	for	requirements	beyond the
	Contract	guarantee	and		parties other	obligations	on clauses		assumption	Professional	such as	liability to a
	language that	clauses;	guarantees	standard of	than client.	beyond the	that require	contract that	of third-party	Liability are	liquidated	design
	may impact	elevated		care;	Limit the	normal legal	defense at	can benefit	liability.	always	damages is	professional
	coverage	standard of		agreeing to	liability to the	liability of	the outset	the design	Liberty offers	challenging	one example.	in the
	includes:	care.		assume	insured's	design	are examples	firm and may	contract	for A/E firms,		absence of
	liability			defense	negligence.	professionals;	of contract	impact	review for	we see some		the contract,
	assumed			obligations;	Coverage is	Ownership of	language that	insurance	insurability to	of the		warranty/gua
	under a			prevailing	not afforded	documents,	present	coverage one	its	greatest		rantee
	contract that			party	for	Job site	insurability	of the most	policyholders	challenges		provisions,
	the firm			obligations;	warranties or	safety	issues and	important is	which firms	related to		
	would not			unreasonable	0	requirements	may create	having a	can request	contract		
	otherwise			indemnificati	under	, Prevailing	an obligation	strong	through their	language		
	have; a duty			on	contract.	party	for the	limitation of	insurance	related to		
	to defend;			provisions;	Coverage is	provisions.	insured pay	liability.	broker.	General		
	indemnificati			'	not afforded		something			Liability. We		
	on in excess				to liability		tat would not			are		
	of a			clauses (this	arising from		be covered			implementing		
	professional			,	an Insured's		under the			solutions for		
	negligence			'	construction		professional			A/E firms to		
	causation				services.		liability			meet the		
	trigger; and				Coverage is		policy.			increasing		
	elevated				not afforded					contractual		
	standard of				for					demands for		1
	care.				contractual					CGL as well		1
					liquidated					as PL.		
					damages							1
Q37. How do you handle requests for e	ktended reportin	g?										

	Policy Forms	AXA XL	ERPs are	On a case by	At expiration	The BHSI	Optional	Optional	Extended	This optional	As Per	Generally	They are	We list the	Optional
	,	reviews each		case basis	or	policy	Extended		reporting	coverage is		defined in the		pricing for	extended
	for an ERP	request for	the terms	consistent	termination	contains	Reporting				Norms	insuring	endorsement		reporting is
	which also	extended	contained in	with, and	of the policy	provisions for			underwritten	upon request		agreement		options on	offered
	may be	reporting on	the policy.	subject to,	Insured firms	extended	defined	•	at the time of			with offers of		the Policy	through
	mandated by	a case by		state	are granted a	reporting.	within policy	Declarations	request.	insured		1 to 5 years.		Declarations	endorsement
	State	case basis,		requirements	120 day	Additional	and may be	page and		through their		In some		page.	at the
	regulation for	within the			period	ERP requests	exercised by	subject to the		broker if the		states			request of
	admitted	context of			automatically	can be	the insured,	policy terms		policy is		Unlimited is			the broker on
	polices.	the terms			to report all	considered.	subject to the	and		cancelled or		offered. We			behalf of the
		offered in the			claims first		terms and	conditions.		non-		will also work			insured.
		applicable			made during		conditions of			renewed, as		on custom			Options
		practice			the policy		the policy			required by		solutions that			provided
		policy.			year. An					state		may be			range from
					optional					insurance		required as			one to five
					Extended					regulations.		part of a			years for
					Reporting					Refer to		firm's sale,			additional
					Period of 1, 2					Policy for		merger, or			premium as
					or 3 years					requirements		acquisition.			provided in
					may be										the insuring
					elected for an										agreement.
					additional										We also
					premium										provide
					within 30										optional
					days of policy										extended
					termination.										reporting in
															the event of
															permanent
															disability
															and/or death
O38. What ontions do you h	ave for firms t	hat require ex	tended reporti	ng?											

Q38. What options do you have for firms that require extended reporting?

	See Policy	The AXA XL	Up to 3 years			The BHSI	Varies by	We offer one,		Varies by	From 12	1-5;	1-5 year	1 year, 2	Insureds have
	Form and	policy form	for most	depending on		policy	state but in	three and five		state, up to 5	months @	Unlimited;	options are	year, 3 year	option to
	State Specific	includes one,	states;	state	premium for	contains	most	year options.		years.	100% AP up	Custom.	available.	and 5 year	purchase
	requirements	two and	options up to	requirements		options for 1,	jurisdictions		there are		to 60 months				extended
		three year	5 years if		Extended	2 and 3 years.	ERP options		circumstance		@ 250% AP				reporting
		extended	required by		Reporting	Additional	of 1,3 and 5		s where						coverage for
		reporting	state and/or		Period will be	years can be	years are		we've gone						up to 5 years
		periods with	subject to		100% of the	considered.	available.		up to 5 years.						to report
		pricing	underwriting.		expiring										claims made
		metrics. AXA			annual										during this
		XL reviews			premium for										period
		each request			a one (1) year										resulting
		for extended			period, 150%										from a
		reporting on			of the										wrongful act
		a case by			expiring										during the
		case basis.			annual										policy period.
		case pasis.			premium for										For insureds
								1							
					a two (2) year			1							with the
					period and			1							program for
					185% of the			1							at least 10
					expiring										consecutive
					annual										years, we
					premium for										have an
					a three (3)										option for a
					year period.										10 year ERP.
															Along with
															the Death
															and Disability
															and Disability
Q39. For each state/juriso				Admitted	Admitted	Admitted	Surplus Rasis	Admitted	Surplus Pacie	Admitted	Admitted	Admitted	Admitted	Admitted	and Disability option as noted in the
Q39. For each state/juriso	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	and Disability option as noted in the
Alabama	Admitted Basis	Admitted Basis	Admitted Basis	Basis	Basis	Basis	'	Basis	· ·	Basis	Basis	Basis	Basis	Basis	and Disability option as noted in the Admitted Basis
	Admitted	Admitted Basis Admitted	Admitted	Basis	Basis Admitted		Admitted	Basis Admitted	Surplus Basis Surplus Basis	Basis		Basis Admitted	Basis Admitted	Basis Admitted	and Disability option as noted in the Admitted Basis Admitted
Alabama	Admitted Basis	Admitted Basis	Admitted Basis	Basis	Basis	Basis	'	Basis	Surplus Basis	Basis	Basis	Basis	Basis	Basis	and Disability option as noted in the Admitted Basis
Alabama Alaska	Admitted Basis Surplus Basis	Admitted Basis Admitted Basis	Admitted Basis Surplus Basis	Basis Surplus Basis	Basis Admitted Basis	Basis Surplus Basis	Admitted Basis	Basis Admitted Basis	Surplus Basis	Basis Surplus Basis	Basis Surplus Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	and Disability option as noted in the Admitted Basis Admitted Basis
Alabama Alaska	Admitted Basis Surplus Basis Admitted	Admitted Basis Admitted Basis Admitted	Admitted Basis Surplus Basis Admitted	Basis Surplus Basis Admitted	Basis Admitted Basis Admitted	Basis Surplus Basis Admitted	Admitted Basis Admitted	Basis Admitted Basis Admitted	Surplus Basis Surplus Basis	Basis Surplus Basis Admitted	Basis Surplus Basis Admitted	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	and Disability option as noted in the Admitted Basis Admitted Basis Admitted Basis Admitted
Alabama Alaska Arizona	Admitted Basis Surplus Basis Admitted Basis	Admitted Basis Admitted Basis Admitted Basis	Admitted Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Surplus Basis Surplus Basis	Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	and Disability option as noted in the Admitted Basis Admitted Basis Admitted Basis
Alabama Alaska Arizona	Admitted Basis Surplus Basis Admitted Basis Admitted	Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Admitted Basis Surplus Basis Admitted Basis Admitted	Basis Surplus Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Admitted	Basis Surplus Basis Admitted Basis Admitted	Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis	Surplus Basis Surplus Basis	Basis Surplus Basis Admitted Basis Admitted	Basis Surplus Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Admitted	Basis Admitted Basis Admitted Basis Admitted Admitted	Basis Admitted Basis Admitted Basis Admitted Admitted	and Disability option as noted in the Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted
Alabama Alaska Arizona Arkansas	Admitted Basis Surplus Basis 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	Basis Surplus Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Surplus Basis Admitted Basis Admitted Basis	Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Surplus Basis Surplus Basis Surplus Basis	Basis Surplus Basis Admitted Basis Admitted Basis	Basis Surplus Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	and Disability option as noted in the Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis
Alabama Alaska Arizona Arkansas	Admitted Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Admitted Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Surplus Basis 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	Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Surplus Basis Surplus Basis Surplus Basis	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	and Disability option as noted in the Admitted Basis Admitted
Alabama Alaska Arizona Arkansas California	Admitted Basis Surplus Basis Admitted Basis Admitted Basis 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	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Surplus Basis Surplus Basis Surplus Basis Surplus Basis	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	and Disability option as noted in the Admitted Basis
Alabama Alaska Arizona Arkansas California	Admitted Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	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	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Surplus Basis Surplus Basis Surplus Basis Surplus Basis	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 Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	and Disability option as noted in the Admitted Basis Admitted
Alabama Alaska Arizona Arkansas California Colorado	Admitted Basis Surplus 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	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	and Disability option as noted in the Maritted Basis Admitted Basis
Alabama Alaska Arizona Arkansas California Colorado	Admitted Basis Surplus Basis Admitted	Admitted Basis Admitted	Admitted Basis Surplus Basis Admitted	Basis Surplus Basis Admitted	Basis Admitted	Basis Surplus Basis Admitted	Admitted Basis Admitted	Basis Admitted	Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis	Basis Surplus Basis Admitted	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted	and Disability option as noted in the Maritted Basis Admitted
Alabama Alaska Arizona Arkansas California Colorado Connecticut	Admitted Basis Surplus Basis Admitted Basis	Admitted Basis	Admitted Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Admitted Basis	Basis Admitted Basis	Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Surplus Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	and Disability option as noted in the Admitted Basis
Alabama Alaska Arizona Arkansas California Colorado Connecticut	Admitted Basis Surplus Basis Admitted	Admitted Basis	Admitted Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted	Basis Admitted	Basis Surplus Basis Admitted	Admitted Basis Admitted	Basis Admitted	Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis	Basis Surplus Basis Admitted	Basis Surplus Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	and Disability option as noted in the Basis Admitted
Alabama Alaska Arizona Arkansas California Colorado Connecticut Delaware	Admitted Basis Surplus Basis Admitted Basis	Admitted Basis	Admitted Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Admitted Basis	Basis Admitted Basis	Surplus Basis	Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	and Disability option as noted in the Masis Admitted Basis
Alabama Alaska Arizona Arkansas California Colorado Connecticut Delaware	Admitted Basis Surplus Basis Admitted	Admitted Basis Admitted	Admitted Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted	Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Admitted Basis Admitted	Basis Admitted Basis	Surplus Basis	Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted	and Disability option as noted in the Basis Admitted
Alabama Alaska Arizona Arkansas California Colorado Connecticut Delaware District of Columbia	Admitted Basis Surplus Basis Admitted	Admitted Basis	Admitted Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Admitted Basis	Basis Admitted Basis	Surplus Basis	Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	and Disability option as noted in the Admitted Basis
Alabama Alaska Arizona Arkansas California Colorado Connecticut Delaware District of Columbia	Admitted Basis Surplus Basis Admitted	Admitted Basis	Admitted Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted	Basis Admitted	Basis Surplus Basis Admitted	Admitted Basis Admitted	Basis Admitted	Surplus Basis	Basis Surplus Basis Admitted	Basis Surplus Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	and Disability option as noted in the Admitted Basis Admitted
Alabama Alaska Arizona Arkansas California Colorado Connecticut Delaware District of Columbia Florida	Admitted Basis Surplus Basis Admitted Basis	Admitted Basis	Admitted Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Admitted Basis	Basis Admitted Basis	Surplus Basis	Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	and Disability option as noted in the Basis Admitted Basis
Alabama Alaska Arizona Arkansas California Colorado Connecticut Delaware District of Columbia Florida	Admitted Basis Surplus Basis Admitted Basis	Admitted Basis	Admitted Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Surplus Basis Admitted	Admitted Basis	Basis Admitted	Surplus Basis	Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	and Disability option as noted in the Basis Admitted
Alabama Alaska Arizona Arkansas California Colorado Connecticut Delaware District of Columbia Florida Georgia	Admitted Basis Surplus Basis Admitted Basis	Admitted Basis	Admitted Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted	Basis Surplus Basis Admitted Basis	Admitted Basis	Basis Admitted Basis	Surplus Basis	Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	and Disability option as noted in the Admitted Basis Admitted
Alabama Alaska Arizona Arkansas California Colorado Connecticut Delaware District of Columbia Florida Georgia	Admitted Basis Surplus Basis Admitted Basis	Admitted Basis	Admitted Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Admitted Basis	Basis Admitted Basis	Surplus Basis	Basis Surplus Basis Admitted Basis	Basis Surplus Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	and Disability option as noted in the noted in the Basis Admitted Basis

Illinois	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
IIIIIIOIS	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Sui pius basis	Basis	Basis	Basis	Basis	Basis	Basis
Indiana	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Sui pius Busis	Basis	Basis	Basis	Basis	Basis	Basis
lowa	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	ou. plus busis	Basis	Basis	Basis	Basis	Basis	Basis
Kansas	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	ou. plus busis	Basis	Basis	Basis	Basis	Basis	Basis
Kentucky	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
nonius,	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	ou. plus busis	Basis	Basis	Basis	Basis	Basis	Basis
Louisiana	Surplus Basis	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Surplus Basis	Surplus Basis	Surplus Basis	Surplus Basis	Surplus Basis	Admitted	Admitted	Admitted	Admitted
		Basis	Basis		Basis	Basis						Basis	Basis	Basis	Basis
Maine	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	· .	Basis	Basis	Basis	Basis	Basis	Basis
Maryland	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
Massachusetts	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
Michigan	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
Minnesota	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
Mississippi	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
Missouri	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
Montana	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis		Basis	Basis	Basis
Nebraska	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
Nevada	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
New Hampshire	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
New Jersey					Admitted		Admitted		Curplus Basis	Admitted	Admitted	Admitted			Admitted
	Admitted	Admitted	Admitted	Admitted		Admitted		Admitted	Surplus Basis				Admitted	Admitted	
,	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	,	Basis	Basis	Basis	Basis	Basis	Basis
New Mexico	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Surplus Basis	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Admitted
New Mexico	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Surplus Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Admitted Basis
,	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	,	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	Basis Admitted Basis Admitted	Admitted Basis Admitted
New Mexico New York	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Surplus Basis Surplus Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis	Admitted Basis Admitted Basis
New Mexico	Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Admitted	Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted	Surplus Basis	Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Admitted	Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Admitted	Admitted Basis Admitted Basis Admitted
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New Mexico New York	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Surplus Basis Surplus Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted	Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted
New Mexico New York North Carolina North Dakota	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Surplus Basis Surplus Basis Surplus Basis Surplus Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis
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New Mexico New York North Carolina North Dakota Ohio	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis	Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis
New Mexico New York North Carolina North Dakota	Basis Admitted	Basis Admitted	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted	Basis Admitted	Surplus Basis Surplus Basis Surplus Basis Surplus Basis	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted Basis	Basis Admitted Basis	Admitted Basis Admitted
New Mexico New York North Carolina North Dakota Ohio Oklahoma	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis
New Mexico New York North Carolina North Dakota Ohio	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted Basis	Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis Admitted Basis
New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Surplus Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Admitted Basis
New Mexico New York North Carolina North Dakota Ohio Oklahoma	Basis Admitted	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted	Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis Surplus Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Admitted Basis Admitted
New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon Pennsylvania	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Surplus Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Admitted Basis
New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon	Basis Admitted Basis	Basis Admitted	Basis Admitted Basis	Basis Admitted	Basis Admitted Basis	Basis Admitted	Basis Admitted	Basis Admitted	Surplus Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted	Basis Admitted Basis	Admitted Basis Admitted
New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon Pennsylvania Rhode Island	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis Admitted Basis Basis Admitted Basis	Surplus Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Admitted Basis
New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon Pennsylvania	Basis Admitted	Basis Admitted Basis	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted	Surplus Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted	Basis Admitted Basis	Basis Admitted	Admitted Basis Admitted
New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon Pennsylvania Rhode Island South Carolina	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Surplus Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Admitted Basis
New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon Pennsylvania Rhode Island	Basis Admitted	Basis Admitted	Basis Admitted Basis	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted Basis	Surplus Basis	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted Basis	Basis Admitted Basis	Admitted Basis
New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon Pennsylvania Rhode Island South Carolina South Dakota	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Surplus Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Basis Admitted Basis	Admitted Basis
New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon Pennsylvania Rhode Island South Carolina	Basis Admitted	Basis Admitted	Basis Admitted Basis	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted Basis	Surplus Basis	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted Basis	Basis Admitted Basis	Admitted Basis

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Texas	Admitted	Admitted		Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Utah	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Surplus Basis	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted	Basis Admitted
Otali		Basis		Basis	Basis				oui pius basis		Basis			Basis	
Vermont	Basis Surplus Basis	Admitted	Basis Surplus Basis	Surplus Basis	Admitted	Basis Surplus Basis	Basis Surplus Basis	Basis Surplus Basis	Surplus Basis	Basis Admitted	Admitted	Basis Surplus Basis	Basis Surplus Basis	No Coverage	Basis Admitted
vermont	Sui pius basis	Basis	Sui pius basis	Sui pius basis	Basis	Sui pius basis	Sui pius basis	Sui pius basis	Sui pius basis	Basis	Basis	Sui pius basis	Sui pius basis	140 COVETAGE	Basis
Virginia	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
viigiiiiu	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Sui pius Busis	Basis	Basis	Basis	Basis	Basis	Basis
Washington	Admitted	Admitted		Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
West Virginia	Admitted	Admitted		Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
· ·	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
Wisconsin	Admitted	Admitted		Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
Wyoming	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis		Basis	Basis	Basis	Basis		Basis	Basis	Basis	Basis	Basis	Basis
Guam		Admitted	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	Surplus Basis	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
		Basis													
Northern Marianas Islands		Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	Surplus Basis	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
Puerto Rico	Surplus Basis	Admitted	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	Surplus Basis	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage	Admitted
		Basis													Basis
U.S. Virgin Islands		Admitted	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	Surplus Basis	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage	Admitted
		Basis													Basis
International		Admitted	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	Surplus Basis	Surplus Basis	No Coverage	No Coverage	No Coverage		No Coverage
Q40. Additional comments	(if any)	Basis				<u> </u>				L			L		L
Q40. Additional comments	ii aliy).	International	AXIS has		We write on	BHSI has		We offer	In addition to	Policies may	1	Riverton can	Worldwide	PL coverage	World-wide
		coverage is	admitted		an admitted	Admitted		admitted	the Lexington			develop	coverage is	is available to	
		offered in	capabilities in		basis in all 50	capabilities in		coverage in	Insurance	in other		custom	provided for	firms located	provided as
		compliance	the states		States in the	all States		all state	A&E portfolio			international	US domiciled		part of the
		with local	above,		US. Our	except Alaska		including the	we have a	depending on		solutions	firms.	III Callaua.	base
		laws and	-			and Vermont.		District of	small	country		through our	1111115.		coverage in
		regulations.	subject to underwriting		coverage applies	BHSI also has		Columbia	business	requirements		extended			
		regulations.	based on risk.		Worldwide,	Surplus		except	program on	and product		network.			the insuring agreement.
			International		but we do	capabilities		Hawaii,	New	availability in		network.			agreement.
					not write	for risks		· ·	_	those					
			coverages may be		policies for	where		Vermont.	Hampshire Insurance	markets.					
			available		any firms not	necessary.		Non-		iliai kets.					
					domiciled in	necessary.			Company						
			through		the United			admitted	paper that writes						
			other AXIS international		States, which			coverage is available to	admitted in						
			branches (Canada,		is why the last 5			qualifying	all 50 states.						
			,					risks in most							
			London, EU,		countries or			states.							
			etc)		territory										
					answers were										
					indicated as										
					"no										
					coverage."					1			1		1
					We also have										
					the option to					1			1		1
					write					1			1		1
					coverage for										
					US Domiciled										
					firms on										
										1			1		1
Q41. Describe the circumsta	inces when you	ur surplus lines	carrier is used	vs. your licens	ed carrier.										

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			Surplus lines		_		We utilize	Non-		Coverage can		Unique		We dont	CNA provides
	Firm	limits and	paper is used	1		firms where	our surplus	admitted		be offered on		underwriting			admitted
	1 '	project	when risk	where we are	excess of	freedom of	lines carrier	coverage may		a surplus	except for 3	risks in all 50		-	paper on a
	Endorsement		characteristic		\$100 million	form is	in states	be available				states. Only		primary PL	nation-wide
	s needed that			and other	in revenues)	necessary	where we do	for firms		U.S. states		offering in		for this line.	basis through
	are specific	policies.	of admitted	case specific	with complex	and a	not have an	falling		where we are	file (AK, HI,	MT & VT.			Continental
	the firms		appetite.	circumstance	exposure	domiciled	admitted	outside our		not admitted.	LA).				Casualty
	needs and			S.	profiles we at	state is	option	general							Company.
	business				times find it	restrictive in	and/or the	admitted							The admitted
	operations				necessary to	allowing	risk falls	underwriting							paper applies
	3) Distressed				utilize surplus	manuscriptin	outside of	guidelines.							to all of our
	firms				lines paper in	g, BHSI can	our admitted								programs
					order to	provide a	guidelines								with the
					properly craft	Surplus									exception of
					coverage that	option.									our Project
					is suitable for										Specific,
					the firm.										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: (se		Pay on bobalf	Pay on behalf	Pay on bobalf	Pay on bobalf	Pay on bobalf	Pay on hobalf	Pay on hohalf	ı	Pay on bobalf	Pay on bobalf	Pay on hobalf	Pay on behalf	Pay on bobalf	Pay on bobalf
	of	of	of	of	of	of	of	of		of	of	of	of	of	of
Q43. Does your company h	ave underwriti	ng guidelines c		n deductibles l	hased on firm o		IOI	UI	l	IOI	IOI	IOI	IOI	loi .	IOI
G-131 DOCS YOUR COMPANY III		Yes			Yes		Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Q44. Does your deductible	1.00						1.00		1.00	1.00	1	1	1.03	1.00	1.03
			Defense costs				Defense costs	Defense costs	Defense costs	Defense costs					
			and damages							and damages					
		ana aamages													
Q45. Do you ever offer First		J													
Q45. Do you ever offer Firs	t Dollar Defens	e?		Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes

		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.	smaller firms with deductible of no more than \$25,000, although BHSI can consider requests outside of	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.	claims and \$25,000	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	s (i.e., a maxim	um deductible	limit option fo	r all claims in t	he aggregate)?	?	I				l			
		Yes			Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q48. How have your rates in					1	1		1	1						
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%	-	0-2	confidential	Stable
2019	no	No change	Flat to		5%	+1	Confidential	0-5% increase			increased 1%	increase flat	0-2	confidential	Stable
Q49. How do you expect yo	ur rates to cha	nge going forw	increased							L		l			
2022	yes	Increase	Increase / flat		10%	+ 0-4	Confidential	0-5% increase		1	increase 10%	slight	0-2	confidential	Increase
	,		,									increase driven by inflation			
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 premiu	m credit for m	embership in a	professional s	ociety and/or t	rade association	on (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, ac. NSDE)?	Yes	No	Yes	Yes	No	Yes	No	No	No	No	Yes	Yes	Yes	No	Yes
Q51. Do you offer credits or Educational programs		Educational	Educational		Educational	Educational	Educational	Educational	ı	Educational	Educational	Educational	Educational	ı	Educational
completed by an insured?	programs	programs	programs	programs	programs	programs	programs	programs		programs	programs	programs	programs		programs
,		completed by an insured				completed by		completed by an insured					completed by		completed by
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	Risk	Risk	Risk	Risk	Risk	Risk	Risk	Risk		Risk	Risk	Risk	Risk		Risk
programs?	-	-	management programs	-	management programs	management programs	management programs	management programs		1	management programs	management programs	-		management programs
Risk assessments?	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments		pi ogranis	Risk assessments	Risk assessments	DI OGLATITO		pi ogranis
Other financial incentives		Other	Other		Other	Other	Other	Other		Other		Other	Other	Other	Other
(please specify)		financial incentives (please	financial incentives (please		financial incentives (please	financial incentives (please	financial incentives (please	financial incentives (please		financial incentives (please		financial incentives (please	financial incentives (please	financial incentives (please	financial incentives (please
		specify)	specify)		specify)	specify)	specify)	specify)		specify)		specify)	snecify)	snecify)	specify)

Contractual Operations, Initiation of United Un	Other financial incentives		Qualified use	Loss history,		We offer	Favorable	Risk	Other		1) Continuing		Multiline	Multi-line	We have	Risk
Contraction																
Illinitation of Use of Illinitation of Illinitation of Use of Illinitation of I	(piease specify) - Text					I.			•							_
Separate								ructices					Discount			i.
Internation							-									
Contracts Cont									' '						_	
We also offer Consequents the following interest from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present of the following duranteristics from 1 (highest to 8 (lowest) in your present o			language.													
Design and Des				contracts					-							_
Dockstrible Construction Const											_					
Credit Debut Credit Credit Credit							i damages.		-		l'				-	
Collabor Ceredit																
1. Mediation Credit for Deductible Credit 31 Credit for Deductible Credit for Successful C							l l									_
Credit Your Credit for Cr											,			i.		
Deductable Ded														WICH LLLD		
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may be reduced by than one line claims c															i	
Personal Content of the Color Personal Content of the Color Personal Content of the Color															i	Sitter tool.
SON, subject to a Insurance Insuranc															i	
10 a maximum reduction of S15,000 of S15,0															i	
maximum reduction of S15,000 if vou agree with our decision to use Mediation and the claim is fully and															İ	1
Comparison Com															i	
S15,000 S15,									нагтога.						i	
Section 1 Section 2 Section 3 Section 3 Section 4 Section 6 Section 7 Section 6 Section 6 Section 6 Section 6 Section 6 Section 7 Section 6 Sect															i	
With our decision to use							l l								İ	
Decision to Use Decision to Use Decision to Use Decision to Use Decision to Use Decision to Use Decision to Use Decision to Use Decision to Use Decision to Use Decision to Use Decision of Irm Decision o							l l								İ	
Mediation Another Colors Mediation							l l				l'				İ	
Mediation and the Claim softly and not product. Please Product. Please															i	
S22. Rank the following characteristics from 1 (highest) to 8 (lowest) in your premium determination process. If a characteristic is not considered in the premium determination process, leave it blank Location of firm 7															i	
Section Sect															i	
1							l l								İ	
Location of frrm				<u> </u>											<u>i</u>	
Location of projects 6 5 4 5 6 6 7 7 7 7 7 7 7 7				to 8 (lowest) in		determination	n process. If a c			d in the premi				ocation of firm	<u> </u>	T-
Type of projects		,	7	3	6	5	5						7	5	5	2
Type of projects		2	2	6	2	2	1	1	2		2	2	2	1	2	<u> </u>
Annual billings 1 6 8 1 1 1 4 1 1 1 1 2 2 1 1 1 Claims history 3 3 3 5 3 2 2 2 2 2 2 2 2 1 4 2 2 3 3 7 7 7 7 6 6 6 6 6 5 5 5 6 6 6 6 6 6 5 5 5 6		<u>Λ</u>	1	7	1	<u>3</u>	2	5	5		3 4	Δ Δ	<u>3</u>	2	3	·
Claims history 3 3 5 3 2 2 2 2 2 2 2 2 2		1	6	0	4	-	3		J		4	4	-	3		4
Firm experience 5 4 2 7 7 7 6 6 6 6 5 5 5 6 6 6 6 Other (please specify) 8 8 8 8 8 8 5 5 8 8		3	-		11		1/1	11	1		11	11	7		!1	
Other (please specify) 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8			13	5	3	2	2	2	2		2	2	1	4	2	3
Other (please specify) - Text Contracting practices and internal risk management programs Practices and internal risk management programs Practices Pract		5	4	5	1 3 7	2	2 7	2	1 2 6		2	1 2 5	2 1 5	4	2	3
internal risk management programs land land land land land land land land	Other (please specify)	5 8	4	5 2	3 7 8	7 8	7 8	1 2 6 8			1 2 6 5	1 2 5	2 1 5 8	4 6	1 2 6	3
Internal risk management programs percentage of repeat programs percentage of repeat programs percentage of repeat programs percentage of repeat programs percentage of repeat programs percentage of repeat percentage of repeat programs percentage of repeat percentage	Other (please specify) Other (please specify) -	<u>5</u> 8	4	5 2	1 3 7 8 contracting	2 7 8 We consider	2 7 8	8	8		5	1 2 5	2 1 5 8 Construction	6	1 2 6	3
management programs repeat clients, client type, business and contracting practices as well. Q53. Do you offer project-specific insurance? Q54. Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)? Yes Yes Yes No No No No No No No No No No No No No		5 8	4	5 2	_			8 Internal risk	8 Risk		5 Risk	5		6	6	3
Clients, client type, business and contracting practices as well. Q53. Do you offer project-specific insurance? Yes Yes No No Yes Yes No No No No No Yes Yes No Yes Yes No No No No No No No N	Other (please specify) -	<u>5</u> 8	4	5 2	practices and	contract		8 Internal risk management	8 Risk Management		5 Risk management	1 2 5		4 6	1 2 6	3
type, business and contracting practices as well. Q53. Do you offer project-specific insurance? Yes Yes No Yes Yes No No No No No No Yes Yes No Yes Q54. Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)? Yes Yes Yes No No No No No No No No No No No No No	Other (please specify) -	5 8	4	5 2	practices and internal risk	contract types,		8 Internal risk management	8 Risk Management		5 Risk management practices;	1 2 5		4 6	2 6	3
business and contracting practices as well. Q53. Do you offer project-specific insurance? Yes Yes Yes No Yes Yes No No No No No Yes Yes No Yes Q54. Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)? Yes Yes Yes No No No No No No No No No No No No No	Other (please specify) -	<u>5</u> 8	4	2	practices and internal risk management	contract types, percentage of		8 Internal risk management	8 Risk Management		5 Risk management practices; contract	1 2 5		4 6	1 2 6	3
business and contracting practices as well. Q53. Do you offer project-specific insurance? Yes Yes Yes No Yes Yes No No No No No Yes Yes No Yes Q54. Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)? Yes Yes Yes No No No No No No No No No No No No No	Other (please specify) -	<u>5</u> 8	4	2	practices and internal risk management	contract types, percentage of repeat		8 Internal risk management	8 Risk Management		Risk management practices; contract management;	1 2 5		6	2 6	3
practices as well. Q53. Do you offer project-specific insurance? Yes Yes Yes No No No No No No Yes Yes No Yes O54. Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)? Yes Yes Yes No No No No No No No No No No No No No	Other (please specify) -	<u>5</u> 8	4	2	practices and internal risk management	contract types, percentage of repeat clients, client		8 Internal risk management	8 Risk Management		Risk management practices; contract management; loss	5		6	2 6	3
practices as well. Q53. Do you offer project-specific insurance? Yes Yes Yes No No No No No No Yes Yes No Yes O54. Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)? Yes Yes Yes No No No No No No No No No No No No No	Other (please specify) -	<u>5</u> 8	4	2	practices and internal risk management	contract types, percentage of repeat clients, client type,		8 Internal risk management	8 Risk Management		5 Risk management practices; contract management; loss prevention	1 2 5		6	1 2 6	3
Well.	Other (please specify) -	5 8	3	2	practices and internal risk management	contract types, percentage of repeat clients, client type, business and		8 Internal risk management	8 Risk Management		5 Risk management practices; contract management; loss prevention initiatives;	1 2 5 5		6	2 6	3
Q53. Do you offer project-specific insurance? Yes Yes Yes No Yes Yes No No No No No No Yes Yes No Yes Q54. Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)? Yes Yes Yes No No No No No No No No No No No No No	Other (please specify) -	<u>5</u> 8	3	5 2	practices and internal risk management	contract types, percentage of repeat clients, client type, business and contracting		8 Internal risk management	8 Risk Management		5 Risk management practices; contract management; loss prevention initiatives; data privacy	1 2 5 5		6	2 6	3
Q53. Do you offer project-specific insurance? Yes Yes No Yes Yes No No No No No No Yes Yes No Yes Q54. Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy? Yes Yes Yes No No No No No No No No No No No No No	Other (please specify) -	<u>5</u> 8	4	5 2	practices and internal risk management	contract types, percentage of repeat clients, client type, business and contracting practices as		8 Internal risk management	8 Risk Management		Risk management practices; contract management; loss prevention initiatives; data privacy and	1 2 5 5		6	1 2 6 6	3
Yes Yes No Yes Yes No Yes Yes No No No No No Yes Yes No Yes Q54. Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy? Yes Yes No No No No No No No No No No No No No	Other (please specify) -	5 8	4	5 2	practices and internal risk management	contract types, percentage of repeat clients, client type, business and contracting practices as		8 Internal risk management	8 Risk Management		Risk management practices; contract management; loss prevention initiatives; data privacy and protection	1 2 5		6	1 2 6	3
Q54. Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)? Yes Yes Yes No No No No No No No No No No No No No	Other (please specify) - Text	5 8	4	5 2	practices and internal risk management	contract types, percentage of repeat clients, client type, business and contracting practices as		8 Internal risk management	8 Risk Management		Risk management practices; contract management; loss prevention initiatives; data privacy and protection	5		6	1 2 6	3
Yes Yes No No Yes No No No No No No No No No No No No No	Other (please specify) - Text Q53. Do you offer project-sp			7/es	practices and internal risk management programs	contract types, percentage of repeat clients, client type, business and contracting practices as well.		8 Internal risk management controls	8 Risk Management Practices	No	5 Risk management practices; contract management; loss prevention initiatives; data privacy and protection practices.	1 2 5 5	Values	4 6	1 2 6	6
Q55. Do you offer project specific excess or other supplemental additional limits to your "practice policy insureds" by endorsement?	Other (please specify) - Text Q53. Do you offer project-sp	Yes	Yes		practices and internal risk management programs	contract types, percentage of repeat clients, client type, business and contracting practices as well.	Yes	8 Internal risk management controls	8 Risk Management Practices		5 Risk management practices; contract management; loss prevention initiatives; data privacy and protection practices.	1 2 5 5	Values	4 6 6 Yes	1 2 6	6
Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	Other (please specify) - Text Q53. Do you offer project-sp Q54. Do you offer project in	Yes surance on a '	Yes 'stand alone ba	asis" (regardles	practices and internal risk management programs	contract types, percentage of repeat clients, client type, business and contracting practices as well.	Yes cy's first named	8 Internal risk management controls Yes	8 Risk Management Practices	ı)?	5 Risk management practices; contract management; loss prevention initiatives; data privacy and protection practices.		Yes			Yes
	Other (please specify) - Text Q53. Do you offer project-specific project in	Yes surance on a ' Yes	Yes 'stand alone ba Yes	asis" (regardles Yes	practices and internal risk management programs No s of whether to No	contract types, percentage of repeat clients, client type, business and contracting practices as well. Yes he project polic No	Yes cy's first named Yes	8 Internal risk management controls Yes Insured has a No by endorseme	8 Risk Management Practices No practice policy No tt?	ı)?	Risk management practices; contract management; loss prevention initiatives; data privacy and protection practices.	No	Yes	No	No	Yes

Q56. Please provide the nur	mber of such p	olicies vour cor	mpany wrote i	n its most rece	ntly completed	l fiscal vear and	d vour maximu	m limits. Pleas	se enter numbe	ers only. Do no	t include comn	nas. dollar sigi	ns. or other nor	ı-numeric chara	acters.
	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	es "primary" o	r "excess" cove	erage for the A	/E firm?								•			•
	Primary	Primary	Excess		Excess	Primary	Excess	Primary			Excess	Primary	Excess	Primary	Primary
Q58. Please describe.															
	Aspen offers	Primary	Excess of all			Project			We are not		We don't			Our specific	We offer
	both Primary	status is	other		both Specific	specific			writing PSPL		write project			additional	coverage as a
	and excess	subject to the	available		Job/Client	policies are			currently		policies			limits for a	primary
		terms and	insurance		Excess (more	written to be								project/client	carrier but
		conditions of	unless		common) and	primary per								are primary.	also provide
		other	endorsed		Per-Project	the other								Please note	excess
		available	otherwise.		Primary	insurance								that this is an	coverage (I
		insurance			coverage.	clause in the								endorsement	could only
		coverage.			Specific	BHSI policy.								to an	select one of
					Job/Client									insured's	the options in
					Excess can be									practice	Q57).
					endorsed to									policy. We	
					provide									do not write	
					excess over									stand alone	
					our own									project	
					practice									insurance	
					policy or on a									policies that	
					"stand-alone"									name the	
					basis to sit									entire design	
					excess of a									team as	
					competitor's									named	
					practice									insureds.	
					policy.										
					Per-Project										
					Primary limits										
					up to \$1										
					million per										
					project are										
					offered by										
Q59. Please state the numb	er of project n	olicies vour cor	nnany wrote ir	n its most rece	ntly completed	fiscal year and	l provide vour	maximum limi	its. Please ente	r numbers only	v. Do not inclu	de commas ide	ollar signs, or o	ther non-nume	ric characters
	0	0	inpully wrote ii	0	0	6		0	0	0	0	ac commas, u	0	0	0
	0	0		0	0	15000000		0	0	0	0		0	0	0
Q60. How does your compa		im?			•				•	•	•		•	•	

S	See Policy	AXA XL	Any demand	"Claim"	"Claim means	Per the BHSI	Claims means	"Claim"	Claim means	A demand for	"Claim" shall	"Claim(s)"	"Claim(s)"	Claim means:	Claim means
F	orms	defines a	received by	means a	any	policy,	any demand	means:	any demand	money or	mean a	means:	means: a. a		a demand for
		claim as a	the insured	demand	notification	"Claim" shall	for money or	(1) a written	or notice	services,	demand	a. a written	written	1. a demand	money or
		demand	seeking	received by	received by	mean:	services,	demand	received by	naming you	received by	demand for	demand for	for money or	services,
		received by	Damages or	any insured	you	1. a demand	naming the	seeking	an Insured	and alleging a	any Insured	monetary,	monetary,	services;	naming the
		the Insured	Professional	for money or	demanding	against an	insured and	monetary ,	alleging a	Wrongful Act,	for money or	non-	non-	2. a civil	insured and
		for money or	Services and	services,	compensator	Insured for	alleging a	injunctive,	Breach of	Pollution	services as a	monetary or	monetary or	proceeding	alleging a
		services that	alleging	including the	y money	money or	Wrongful Act,	declaratory	Professional	Incident,		injunctive	injunctive	commenced	wrongful act
		alleges a	liability or	service of suit	Damages or	services or to	Pollution	or other non-	Duty. A	Data Breach.	of right,	relief against	relief against	by service of	or pollution
		wrongful act	responsibility	or institution	compensator	engage in	Incident or	monetary	Claim does	(Please refer	including:	any Insured;	any insured;	a complaint	incident.
		arising from	on the part of	of arbitration	y, corrective	arbitration or	Network and	relief;	not include a	to Policy	1. the service	b. a civil	b. a civil	or similar	
		the	the insured.	proceedings.	or remedial	mediation,	Information	(2) a civil	Disciplinary	wording for	of suit or	proceeding	proceeding	pleading; or	
		performance			services. Two	which shall	Security		Proceeding.	exact terms	institution of	against any	against any	3. a written	
		of			or more	be deemed	Breach	including an		and	arbitration	Insured	insured	request to	
		Professional			Claims for or	first made		arbitration or		conditions.)	proceeding	commenced	commenced	toll or waive	
		Services;			arising out of	upon receipt		other					by the service		
		Pollution			the same or	by the		alternative			alternative	of a	of a	limitations	
		Conditions				Insured of		dispute			•	'		relating to a	
		arising from			Wrongful	such		proceeding,			resolution	similar	similar	potential civil	
		the			Act(s) shall be			commenced			requests; and	pleading;	pleading; c. a		
		performance			considered a	2. a civil		by the service			2. a threat or	c. a formal	formal	administrativ	
		of			single Claim	proceeding		of a			initiation of a	administrativ	administrativ	e proceeding,	
		Contracting			for all	against an		complaint,			suit seeking	e or	e or	against any	
		Services; or a			purposes	Insured for		filing of a			•	regulatory	-0 ,	Insured for a	
		Network			under this	monetary or		demand for			relief	proceeding	proceeding	Wrongful Act.	
		Security			Policy."	non-		arbitration,			(meaning	or	-	A claim will	
		Compromise.				monetary		or similar				investigation		be deemed	
						(including		pleading; or			-	against any	,	to be made	
						injunctive)		(3) a request			order	Insured		on the	
						relief which		received by			or permanent	commenced	commenced	earliest date	
Q61. Is "circumstance" repor	ting allowed?								•						•
Y	/es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q62. Please comment.															

	AXA XL	We	"Free Claim	Per the BHSI	We	We	If the Insured	Subject to	As Per	"Circumstanc	Circumstance	It is allowed	Circumstance
	encourages	encourage	Prevention	policy, If,	encourage all	encourage all	first becomes	Policy terms	Industry	e" means an	"means an	an	reporting is
	Insureds to	reporting of	Assistance	during the	of our	of our	aware during	and	Norms	event or	event or	encouraged	voluntary
	report	all	If during the	Policy Period,	insureds to	Insureds to	the Policy	conditions.		occurrence	occurrence	as it can help	under the
	circumstance	circumstance	Policy Year,	the Insured	utilize the	take	Period of an			from which	from which	prevent	policy and
	s the Insured	s that may	you report a	reports a	program's	advantage of	actual or			the Insured	the insured	and/or	means an
	reasonably	reasonably	Circumstance	specific	free pre-	our free pre-	alleged			reasonably	reasonably	mitigate the	event
	believes may	give rise to a	in accordance	circumstance	claims	claims	Breach of			expects that	expects that	severity of a	reported to
	give rise to a	claim.	with	in accordance	assistance to	assistance for	Professional			a Claim(s) for	a Claim(s) for	claim.	the Insurer
	claim.		Conditions A.,	with XII.	proactively	matters that	Duty or			an alleged	an alleged		during the
			until a Claim	Notice, C.	address	may	circumstance			Wrongful Act	Wrongful Act		policy term
			related to	Potential	circumstance	reasonably	that			or Pollution	or Pollution		from which
			that	Claims, the	s that could	give rise to a	reasonably			Incident will	Incident will		the Insured
			Circumstance	Insurer may,	potentially	claim.	could give			be made.	be made. We		reasonably
			is made, we		give rise to a		rise to a			(Additionally,	offer free pre-		expects that
			will pay all	option,	claim		Claim under			Pre-Claims	claims		a claims
			costs or	investigate			this policy,			Assistance is	assistance to		could be
			expenses that	such			the Insured			offered which	our insureds.		made.
			we incur, or	circumstance			may give			preserves the			
			that you	as it deems			written			insured right			
				appropriate.			notice to the			to report.)			
			our prior	Until such			Company						
				time that a			containing all						
			consent, for	Claim arising			of the						
				from such			information						
			investigating,				below. If						
			0 0	circumstance			such written						
			U	has been			notice is						
			Claim."	made, any			received by						
				payments			the Company						
Q63. Is "circumstance" reporting requir	ed?	•			•		•	•					•
No	No No	No	No	No	No	No	No	No	Yes	No	No	No	No
Q64. Please comment.													

											NOTICE OF				
											CIRCUMSTAN				
											CES				
											1. If the				
											Insured				
											becomes				
											aware of any				
											circumstance				
											or Privacy				
											Breach which				
											may				
											reasonably				
											,				
											be expected				
											to give rise to				
											a Claim, the				
			1					1							
			I				Ì	I			Insured shall,	Ì	Ì		
			I				Ì	I			as soon as	Ì	Ì		
			I				Ì	I			practicable	Ì	Ì		
			I				Ì	I				Ì	Ì		
											and prior to				
											the				
			1					1			expiration of				
											the Policy,				
											give written				
											notice to the				
											Insurer				
											of:				
											a. the specific				
											circumstance				
											circumstance ;				
Q65. If a "circumstance" has	s been reporte	d, do you reco	gnize the claim	as covered by	the policy in fo	orce at that tim	ne?				circumstance ;				
		<mark>d, do you reco</mark> Yes					ne? Yes	Yes		Yes	circumstance ;	Yes	Yes	Yes	Yes
	Yes	Yes						Yes		Yes	circumstance ; b. the injury		Yes	Yes	Yes
Q66. Who supervises claims	Yes for your comp	Yes pany?	Yes	Yes	Yes	Yes	Yes		Lavington		circumstance; b. the injury	Yes			
Q66. Who supervises claims	Yes	Yes pany? Internal	Yes In house	Yes in-house	Yes Laila Santana,	Yes BHSI claims	Yes Dedicated	The Hartford	Lexington	Dedicated in-	circumstance; b. the injury Yes Arch		Our claims	We have	CNA
Q66. Who supervises claims	Yes for your comp	Yes pany?	Yes	in-house claims	Yes Laila Santana, EVP & Chief	Yes	Yes		Lexington A&E claims	Dedicated in- house A&E	circumstance; b. the injury	Yes			
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal	Yes In house	in-house claims	Yes Laila Santana,	Yes BHSI claims are	Yes Dedicated Great	The Hartford		Dedicated in-	circumstance; b. the injury Yes Arch Insurance	Yes	Our claims are handled	We have local claim	CNA
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of	Yes In house	in-house claims	Laila Santana, EVP & Chief Claims	Yes BHSI claims are supervised by	Pedicated Great American in-	The Hartford has an in- house	A&E claims	Dedicated in- house A&E claims	circumstance; b. the injury Yes Arch Insurance Company	Yes	Our claims are handled by a team of	We have local claim managers.	CNA Insurance provides
Q66. Who supervises claims	Yes for your comp	Yes Dany? Internal claims staff, most of whom are	Yes In house	in-house claims	Laila Santana, EVP & Chief Claims Officer and	BHSI claims are supervised by an internal	Dedicated Great American in- house claims	The Hartford has an in- house dedicated	A&E claims	Dedicated in- house A&E claims professionals,	circumstance; b. the injury Yes Arch Insurance Company handles all	Yes	Our claims are handled by a team of dedicated	We have local claim managers. Laura	CNA Insurance provides direct claims
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims	Yes Laila Santana, EVP & Chief Claims Officer and her very	Yes BHSI claims are supervised by an internal claims	Pedicated Great American in-	The Hartford has an in- house dedicated A&E claims	A&E claims	Dedicated inhouse A&E claims professionals, most of	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design	We have local claim managers. Laura Guagliardo	CNA Insurance provides direct claims handling
Q66. Who supervises claims	Yes for your comp	Yes Dany? Internal claims staff, most of whom are	Yes In house	in-house claims	Laila Santana, EVP & Chief Claims Officer and	BHSI claims are supervised by an internal	Dedicated Great American in- house claims	The Hartford has an in- house dedicated	A&E claims	Dedicated in- house A&E claims professionals,	circumstance; b. the injury Yes Arch Insurance Company handles all	Yes	Our claims are handled by a team of dedicated	We have local claim managers. Laura	CNA Insurance provides direct claims handling
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims	Yes Laila Santana, EVP & Chief Claims Officer and her very talented	Yes BHSI claims are supervised by an internal claims department	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the	CNA Insurance provides direct claims handling under the
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes Laila Santana, EVP & Chief Claims Officer and her very talented team of claim	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated inhouse A&E claims professionals, most of	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes Laila Santana, EVP & Chief Claims Officer and her very talented team of claim specialists, all	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the	CNA Insurance provides direct claims handling under the
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes Laila Santana, EVP & Chief Claims Officer and her very talented team of claim	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes Laila Santana, EVP & Chief Claims Officer and her very talented team of claim specialists, all of whom	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes Laila Santana, EVP & Chief Claims Officer and her very talented team of claim specialists, all of whom have more	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes Laila Santana, EVP & Chief Claims Officer and her very talented team of claim specialists, all of whom have more than 10 years	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes 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	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes 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	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes 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	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the
Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes 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	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the
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Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes 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	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the
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Q66. Who supervises claims	Yes for your comp	Yes pany? Internal claims staff, most of whom are licensed	Yes In house	in-house claims managers	Yes 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	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the
Q66. Who supervises claims	Yes for your comp David Soltero	Yes any? Internal claims staff, most of whom are licensed attorneys.	In house claims team.	in-house claims managers	Yes 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	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the
Q66. Who supervises claims	Yes for your comp David Soltero	Yes any? Internal claims staff, most of whom are licensed attorneys.	In house claims team.	in-house claims managers	Yes 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	Yes BHSI claims are supervised by an internal claims department made up of	Dedicated Great American in- house claims	The Hartford has an in- house dedicated A&E claims team, many of whom are	A&E claims	Dedicated in- house A&E claims professionals, most of whom at	circumstance; b. the injury Yes Arch Insurance Company handles all claims in	Yes	Our claims are handled by a team of dedicated design professional	We have local claim managers. Laura Guagliardo manages the claim	CNA Insurance provides direct claims handling under the

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

Internal claims staff discretion of 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. Internal claims staff discretion of works with the AXIS selection of the best of counsel tax situations of the facts require additional support. Internal the AXIS selection of the AXIS selection of the facts require additional support. Internal the AXIS selection of the discretion claims counsel as signed in the facts require additional support. Internal the AXIS selection of the facts require additional support. Internal the AXIS selection of the facts require additional support. Internal the AXIS selection of the facts require additional support. Internal the AXIS selection of the facts require additional support. Internal the AXIS selection of the facts require additional support. Internal the facts require additional support. Internal the facts require additional support. Internal the facts require additional support. Internal the facts require additional support. Internal the facts require additional support. Intern
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70. Are there any costs caps or other restrictions on your pre-claims assistance? NO NO Yes NO NO NO NO NO NO NO NO NO NO NO NO NO
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	Jersey City,	,	NYC, NY;	Farmington,	Irvine and	Boston, MA	Exton, PA;	We have	Boston, MA	New York, NY	Our claims	New York	0 ,	We have	Multiple
	NJ	Chicago, IL	Berkeley	CT; Los	San Matteo,		Danbury, CT	specialized			department		and Peoria, IL	claim offices	locations,
		Walnut	Heights, NJ;	Angeles, CA;	CA; Chicago,			claims			is located in			in CA, CO, TX,	including:
			Chicago, IL;	San	IL; New York,			professionals			our parent			CT, MD, IL, NJ	-
			Alpharetta,	Francisco,	NY			throughout			company's			an GA.	VA, Lisle, IL,
		NJ	GA; Los		IN I			_						all GA.	
			,	CA; Atlanta,				the country.			corporate				Tarrytown,
		Toronto, CAN	Angeles, CA	GA; Chicago,							headquarters				NY, Lake
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				London,							director's				Melville, NY,
				England							information:				Pittsburgh,
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Q74. Please illulcate flow yo	our company n	lialiages Ciallis		l		ı	I	ı		1		I	1	l	ı
Q75. What is the total numb	ner of your sta	ff devoted evel	usively to A/E	nrofessional lia	hility claims?	Please enter n	umbers only	o not include a	commas dellar	signs or other	non-numeric	characters	<u> </u>	L	l
C. J. What is the total Hullic	2		5	10	10	5	anibers only. D	7	12		7	5	lg	12	17
Q76. On average, how many	vears of A/E		-			ne previous au	3	ease enter nu		-	<u>, </u>	igns or other			11/
	7 years of A/E 20		11		20	20	15	11	15		nmas, dollar s	15			15
Q77. Do you conduct any ty							10		10	Z1	20	113	173	113	173
	<u>pe of follow-u</u> Yes		Yes						amig process?	Vec	No	Yes	1	Yes	Vec
					Yes	No	Yes	Yes	L	Yes	INU	res	L	res	Yes
Q78. Do you do independen							Is.	l.,		1		L.	l.,	l.,	l.,
	No		Yes	Yes	Yes	No	No	Yes		No	No	Yes	Yes	Yes	Yes
Q79. Does your policy cover						1.	L.	1	I	1		L.	I	1.	1
	Yes		Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q80. For claims brought out				es the insured											
	No		Yes		Yes	No	No	No	Yes	Yes	No	Yes	Yes	No	No
Q81. Does your policy provide	de for paymer	nt of defense co	sts in addition	to the limit of	liability either	in the standar	d form or by e	ndorsement?							
	Yes	Yes	Yes	Yes	Yes	No	Yes	No	No	Yes	No	Yes	Yes	No	Yes
Q82. Please identify the con	ditions requir	ed for such end	orsement.												

Defense costs Available by in addition to in addition to the limit of and additional available by endorsement usubject to on a case by case underwriting and endorwriting and endorwriting and endorwriting and endorwriting and endorwriting and endorwriting and endorwed available by a premium and loss appearate and endorwriting and endorwriting and endorwriting and endorwed available by a premium and loss appearate and endorwed available and loss appearate and endorwed and endorwed available and loss appearate and endorwed and endorwed available and loss appearate and endorwed and endor
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283. What is your company's practice regarding issuing a "reservation of rights" letter?

Aspen's Issuance of a position is reservation on to issue of rights of rights of rights and position is not to issue of rights have based upon a is a review of the later of review of the law and presented in coverage with the coverage of review of the law and presented in coverage with the coverage of review of the law and presented in coverage with the coverage of the later of t	of rights letters are rare and are
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is a review of the lafter law and presented in coverage We only issue the Insured unless a tances Letter, there is made to	
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and provided additional	
explanation information information	
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issuance. date for	
consideration	
Q84. Does your company offer mediation or other Alternate Dispute Resolution credit?	
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.	1163
0 25000	10000
Q86. Are there any restrictions to receiving the credit?	120000
Yes Yes Yes Yes Yes No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	Yes
Q87. Please explain the restrictions.	

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			approved by		50%, subject			\$25,000 and		agreement,			the Insured's	reduction of	such claim
		based on the	the carrier.		to a		Credit of 75%	the claim		the			consent and	25K for	within 180
		time to			maximum		(max	must be		Deductible			agreement,	success use	days of the
		resolution,			reduction of		\$25,000) for	resolved		amount			through the	of mediation	time it was
		amount of			\$15,000 if		claims that	through		incurred for			use of	to resolve a	reported to
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		1			such		(Max	1		Policy			insured up to		
		1			Mediation.		\$25,000)	1		wording for			a maximum		
		1					applies to	1		full terms and			reduction of		
							claims settled			conditions.			\$25,000		
							by voluntary								
							mediation								
		1					within 3	1							
							years from	1							
							the date the	1							
							claim is	[
Q88. Do you reserve the righ	t to annoint d	efense course	l on all claims?	l	l .				I .	l .	l	1	I		1
				Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q89. Do you accept alternate					1140	110	103	103	1103	1103	1103	1103	1103	1103	1103
				Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes
Q90. Please specify any cond															

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Q33. Do you have to obtain the consent of the insured to compromise on or settle a claim? Yes		Yes	Yes	Yes	Yes		outcome for ured, such as b			counsel to obt						Yes
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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 No No No No No No N	Q92. Are defense counsel (p	Yes artner, associa Yes the consent of	Yes te, paralegal, Yes the insured to	Yes etc.) rates nego Yes compromise o	Yes ptiable? Yes on or settle a c	Yes Yes Jaim?	outcome for ured, such as b Yes	Yes	Yes	Yes	Yes	Yes	Yes Yes	Yes	Yes	Yes
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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	Q92. Are defense counsel (p Q93. Do you have to obtain Q94. Can insureds purchase Q95. If the insured elects to Q96. Does the insured have	Yes artner, associa Yes the consent of Yes an endorseme contest the cla Yes to obtain the cla Yes	Yes tte, paralegal, Yes the insured to Yes ent of consent: No sim rather than Yes consent of the Yes	Yes etc.) rates nego Yes o compromise o Yes to settle? No n accept a settl No insurer to com Yes	Yes ptiable? Yes on or settle a c Yes ement, do you promise on or Yes	Yes Yes aim? Yes No then limit you Yes settle a claim?	outcome for ured, such as b Yes Yes Yes Yes Yes Yes Yes	Yes Yes No ability for the	Yes Yes Yes Claim to the an	Yes Yes Yes Yes nount that the Yes	Yes Yes Yes No claim could ha	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes No 1 for (the "Han	Yes Yes Yes No nmer Clause")?	Yes Yes No	Yes Yes No
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provide any other risk management programs for your insureds?	Q92. Are defense counsel (p Q93. Do you have to obtain Q94. Can insureds purchase Q95. If the insured elects to Q96. Does the insured have Q97. Do you engage outside Q98. Does your company pr Contract review Publications Seminars Review of Insureds' Policies Risk Management Practices Audit	Yes artner, associa Yes Yes an endorseme contest the cla Yes to obtain the cla Yes a agencies to re Yes ovide the follo Yes Yes Yes Yes Yes Yes Yes	Yes te, paralegal, Yes the insured to Yes the insured to Yes ent of consent i No aim rather than Yes consent of the Yes view defense Yes wing risk man Yes Yes Yes Yes Yes	Yes etc.) rates nego Yes o compromise o Yes to settle? No n accept a settl. No insurer to com Yes counsel's billin No agement servic Yes No Yes No Yes	Yes tiable? Yes Yes On or settle a ci Yes ement, do you promise on or Yes gs? No ess and produc Yes Yes Yes No No	Yes Yes No then limit you Yes settle a claim? Yes Yes Yes Yes Yes Yes Yes Yes	outcome for ured, such as b Yes Yes Yes Yes Yes Yes No ureds? Yes Yes Yes No	Yes Yes Yes No iability for the No Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes Yes Yes No Yes No Yes Yes Yes Yes Yes Yes Yes Ye	Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes Yes Yes No claim could ha No Yes Yes Yes Yes Yes Yes Yes No	Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes No Here "Han No Yes No Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes Yes No No No Yes No Yes Ves Yes Yes Yes Yes Yes Yes	Yes Yes No Yes Yes Yes Yes Yes Yes Yes Ye	Yes No No Yes No Yes Yes Yes Yes Yes Yes Yes Ye
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Q100. Please specify other current risk management programs.	Q92. Are defense counsel (p Q93. Do you have to obtain Q94. Can insureds purchase Q95. If the insured elects to Q96. Does the insured have Q97. Do you engage outside Q98. Does your company pr Contract review Publications Seminars Review of Insureds' Policies Risk Management Practices Audit Q99. Does your company pr Does your company pr Does your company pr provide any other risk management programs for	Yes artner, associa Yes Yes an endorseme contest the cla Yes to obtain the cla Yes agencies to re Yes Agencies to re Yes Yes Yes Yes Yes Yes Yes Yes Yes Ye	Yes te, paralegal, Yes the insured to Yes ent of consent i No aim rather than Yes consent of the Yes wing risk man Yes Yes Yes Yes Yes Yes Yes Yes	Yes etc.) rates nego Yes ocompromise o Yes to settle? No n accept a settl No insurer to com Yes counsel's billin No agement servic Yes No Yes No Yes No Yes No Yes No Horization of the service No Horization of the service No Horization of the service Ho	Yes promise on or Yes gs? No es and produc Yes Yes Yes No No No	Yes Yes Jes No then limit you Yes settle a claim? Yes Yes Yes Yes Yes Yes Yes Yes	outcome for ured, such as b Yes Yes Yes Yes Yes Yes No No Areds? Yes Yes Yes No No No No No	Yes Yes Yes No ability for the No Yes Yes Yes Yes Yes Yes Yes Ye	Yes Yes Yes Yes No Yes No Yes Yes No No Yes Yes Yes Yes Yes Yes No	Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes Yes No claim could ha No Yes Yes Yes Yes Yes Yes No No No	Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes Yes No Yes No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes Yes No No Yes No Yes Yes Yes Yes Yes Yes Yes Ye	Yes Yes Yes Yes Yes Yes Yes Yes	Yes Yes No No Yes No Yes Yes Yes Yes Yes Yes Yes
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Please specify other	1-800 Risk	Risk	Risk	risk	We offer an	Contract	In addition to	We provide a	We offer	Liberty's Risk		Pre-selected	Pleas review	webinars,	Contract
current risk management					extensive list		our quarterly		guarterly	Management				podcasts,	review
			Ü	webinars 3		,	newsletters,		webinars that						services are
	i '	Case studies	ch and learn	times per	management	seminars,	webinars and	management	are available	includes		business	offerings -	a risk	offered
	i '	Articles/publi	sessions to	year available	materials,	webinars on	emerging	-	for all our	online		services	www.rlidesig	management	online via our
	i '	cation on	address	to all	programs,	specific and	trend	are	insureds and	courses,		consultants	npros.com	website,	Victor
	i '	current	specific	insureds and	tools, on-	relevant	publications	continuing to	qualify for CE	white papers,		focused on	·	inhouse risk	Contract
	i '	topics	questions/co	broker	demand	topics. BHSI	we have a	expand our	credits. The	claims case		the A/E		manangemen	Sifter
	i '	Contract	ncerns.	partners(plus	webinars, live	has a risk	dedicated	materials and	Webinars are	studies, on-		profession.		t seminars for	platform.
	i '	Guide		individual	webinars, in-	management	website to	services to	stored on a	demand		Examples of		our large	Additionally,
	i '	(electronic		seminars as	house	portal that	house our	better meet	website that	webinars and		our pre-		insureds and	physical
	i '	format)		requested)an	presentations	includes	risk	the needs of	our insureds	access to		approved		contract	reviews are
	i '	Large firm		d extensive	, etc. Each	articles,	management	our insureds.	have access	RedVector		business		reviews	conducted by
	i '	risk		risk	BDP	claims	content.		to for repeat	discounted		services			our risk
	i '	management		management	policyholder	scenarios, a			usage.	online		consultants			management
	i '	group		website	is granted	50 state				courses and		include			attorneys.
	i '	Learning			access to our	survey of				other		marketing			Victor also
	i '	management			award-	legal issues,				industry-		firms, IT			provides
	i '	system			Ü	common				specific		firms, and			online access
	i '				Ü	contract				content.		financial			to continuing
	İ '				Management							service firms.			eduction
	i '				System, "BDP	information									courses for
	i '					on cyber.									licensing 24/7
	İ '					BHSI will									through our
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	İ '				,	additional									Ĭ
	İ '					risk									Ĭ
	<u> </u>				review guide	management									
Q101. Provide the names of															
First name			Victoria			Kathryn	Roseanne		Lisa	Georges	Kent	Marie	Laura	Joe	Yvonne
Last Name	Piety	Stewart	Szot	Palmer		Ridenour	DeBellis	Griffith	Calafiore	Pigault	Holland	Bernier	Malloy	Jones	Castillo
0102 Hawmanu A /5 -1-1		uninana da carri		andriat anni: - II	FAIA		L	L	<u> </u>	<u> </u>	<u> </u>	L			<u> </u>
Q102. How many A/E risk m Seminars	nanagement se	150	our company co	onduct annuall		12	5	I _A	ı	I	la	12	20	25	50
Q103. What is the estimated	7		ur company re	views annually		14	<u> </u>	<u> </u> +	<u> </u>	<u> </u>	I++	114	20	23	130
		500				100	300	360		325	1000	250	500	500	1500
Q104. Who performs these			100	300	230	1100	1300	1300	1	1323	11000	1233	300	1300	1300
Que Trilo periorina triese	JO LI GOL I CAICA														

Claims counsel and counsel and related to 3rd Party Consultants Conducted by internal underwriters, risk managers and claims staff. Claims reviews related to 3rd Party Consultants Conducted by internal underwriters, and claims staff. Claims review is generally supplemente doubtside underwriters, risk managers and claims staff. Claims review is generally supplemente doubtside underwriters, risk managers and claims staff. Claims and Claims dedicated and select underwriters and claims staff. Mendelson, FAIA, supplemente de provided by supplemente de d by Diane outside underwriters, risk managers and claims staff. Management staff Mendelson, FAIA, supplemente de dedicated autorneys, dedicated autorneys, dedicated autorneys, dedicated and select underwriters and professionals. Management staff Mendelson, FAIA, supplemente de provided by supplemente de d by Diane outside underwriters and claims staff Director of Risk counsel. Management staff Management staff Staff Claim reviews are professionals. Claims dedicated and select law firms to Kent Holland and his firm, counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside counsel site of the provided by outside staff in the professionals. Claim Management staff with to Kent Holland and his firm, construction and panel counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside counsel and outside staff with firm to Kent Holland and his firm, construction and panel counsel and outside staff with firm to Kent Holland and his firm, counsel and outside staff with firm to Kent Holland and his firm, counsel and outside staff with firm to Kent Holland and his firm, counsel and outside staff with firm to Kent Holland and his firm to Kent Holland and his firm to Kent Holland and his firm to Kent Holland		In-house	Contract	Outside	Colleen M.	Andrew	BHSI contract	In-house	The	A third party	Underwriting	We	Marie Bernier	Dedicated	Travelers	Contract
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Age Party Consultants Coverage are conducted by internal underwriters, risk managers and claims staff. All Party Consultants Staff. All Calims Staff. All Staff						· · · · · ·										
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Q107. Please provide the est	timated nerce	ntage of claims	s driven by the	following facts	ors Omit the %	sian Please e	nter numbers	only Do not inc	clude commas	dollar signs o	r other non-nu	moric characte	rc		l.
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Museums					1										
Libraries					1										
Courts					1										
Military					1										
Federal/state government					2	6									
buildings not listed above															
Other				16	6	24									
Q110. Please explain "other	r" from the pre	vious question).	1	1	1			1	1	1	1	1	1	1
Please explain "other"				infrastructure											
from the previous				, institutional											
question.				and											
				recreation											
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Q111. Estimate your portfo	lio turnover. P	lease enter nur		not include co	mmas, dollar s							l			
% of new business	0	7	20	0	8	30	10	15	20		15	20	0	0	8
70 01 1 0110 Wall & doll 1000	0	93	80	0	92	70	90	85	80	85	85	80	0	0	92
Q112. Does your company		ner lines of insi	urance to desig	n professional	s?										
Does your company	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
provide any other lines of															
insurance to design															
professionals?															
Q113. Where can the follow	ving special ser	vices be obtain	ned if offered b	y your compar	ny? (Please ma	rk all that apply	y).								
Insurance needs	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Not Offered	Underwriter	Agent/Broker	Agent/Broker	Agent/Broker
assessment	,Underwriter	,Underwriter	,Underwriter	,Underwriter				,Attorney		,Underwriter			,Underwriter		,Underwriter
Application paperwork	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Underwriter	Agent/Broker	Underwriter	Underwriter	Agent/Broker	Agent/Broker	Agent/Broker
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Explanation of coverage	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Underwriter	Agent/Broker	Underwriter	Underwriter	Agent/Broker	Agent/Broker	Agent/Broker
Explanation of Coverage	,Underwriter,	,Underwriter,	,Underwriter,	,Underwriter,	,Underwriter	,Underwriter,	,Underwriter,	,Underwriter,	Onder writer	,Underwriter	Officer Writer	Olidel Willel	,Underwriter,	,Underwriter	,Underwriter,
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	Claims Dept.	Claims Dept.	Claims Dept.	Attorney		Claims Dept.	Claims Dept.	Attorney,Clai					Claims Dept.		Attorney,Clai
								ms Dept.							ms Dept.
Help with loss prevention	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Undorwritor	Agent/Broker	Agont/Proker	Attorney,Clai	Agent/Broker	Claims Dept.	Underwriter	Agent/Broker	Agent/Broker	Agent/Broker
· ·			-							,Underwriter	Ciairiis Dept.	Officer writer	,Underwriter,	,Claims Dept.	,Underwriter,
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Review of contracts	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Attorney,Clai	Agent/Broker	Agent/Broker	Attorney	Agent/Broker	Underwriter	Underwriter	Agent/Broker	Agent/Broker	Underwriter,
	,Underwriter,	,Underwriter,	,Attorney,Clai	,Underwriter,	,Underwriter,	ms Dept.	,Underwriter,	,Underwriter,		,Underwriter			,Attorney,Clai	,Claims Dept.	Attorney
	Attorney,Clai		ms Dept.	Attorney,Clai	Attorney		Attorney,Clai	Attorney,Clai					ms Dept.		j
	ms Dept.			ms Dept.	,		ms Dept.	ms Dept.					- 1		
Assistance with incidents	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.	Agent/Broker	Claims Dept.	Underwriter	Agent/Broker	Agent/Broker	Attorney,Clai
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	ms Dept.														
Educational	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Underwriter,	Agent/Broker	Agent/Broker	Underwriter,	Agent/Broker	Underwriter	Underwriter	Underwriter,	Agent/Broker	Underwriter,
programs/seminars	,Underwriter,	,Underwriter,	,Underwriter,	,Underwriter,		Attorney,Clai	,Underwriter,		Attorney	,Underwriter			Attorney,Clai		Attorney,Clai
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Publications	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Underwriter	Agent/Broker	Agent/Broker	Underwriter	Agent/Broker	Underwriter	Underwriter	Agent/Broker	Agent/Broker	Underwriter
	,Underwriter,	,Underwriter,	-	,Underwriter,	,Underwriter,		,Underwriter,	,Underwriter,		- '			-	.Underwriter	
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Q114. Will you provide a sp	ecimen copy o	f your policy?	1	1	1	1			1	1	1	1	•	1	

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	,	Yes (Please	Yes (Please	•	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please
		send a .pdf	send a .pdf		send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf
	version of	version of	version of	version of	version of	version of	version of	version of	version of	version of	version of	version of	version of	version of	version of
			your policy to												your policy to
	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o	ckim@acec.o
	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)
									l				l	l	
Q115. If you wish to provid	e any commen	ts on this surve	ey, please do so				L		1	1	1	T	1	1	ı
					We enjoy		Thank you for	,				Riverton			
					contributing	including	allowing us	asking us to				would			
					to this annual		the	participate in				appreciate			
					survey and	survey this	opportunity	the survey.				the			
				because the	we hope our	year, we look	to	The foregoing				opportunity			
				information	insight and	forward to	participate.	responses to	1			to participate	1	1	
				was	data is	participating		the survey	1			in the face-to-	-		
				proprietary	helpful. We	in the		("responses")	1			face	1		
				or not a	look forward	interviews in		constitute	1			presentations	1		
				yes/no	to further	September.		participation				. We believe			
				question. We	discussion in			by The				our extensive			
				did our best	Chicago!			Hartford and				resources			
				to answer the				does not				spanning			
				policy				constitute an				Admitted PL,			
				questions,				obligation or				Non-			
				but the policy				commitment,				Admitted PL,			
				itself dictates				express or				Commerical			
				coverage.				implied, by				Package,			
				coverage.				The Hartford				Commercial			
								including, but				Excess,			
								not limited				Commercial			
								to,				Auto,			
								negotiating				Workers			
								or entering	1			Compensatio	1		
								into a				n, Cyber, and			
								definitive				our network			
								agreement or				of Business	1	1	
								any insurance				Services			
								contract. No	1			Consultants	1	1	
								person the				(all tailored			
Q116. As we do each year,	we will also be	supplementin	g this survey w	ith face-to-face	e interviews wi	th invited carri	iers. We will tr	v to accommo	date as many ir	nterview reque	sts as possible	This year, the	interviews wil	I take place on	Thursday.
			No, I will not								No. I will not		No, I will not		No.
			be					be		be	be	Preference	be	Preference	Preference
			participating					participating	1		participating		participating		
			in the					in the	1	in the	in the		in the		
			interviews					interviews	1	interviews	interviews		interviews		
			this year					this year		this year	this year		this year		
Q117. Additional comment	s (if anv).		IIIIE VAAr					inie Voar		HIE VOST	II III E VASE		THE VOT		

	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.	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.	conference on this date	year.	amend our	Our Claims Manager, Laura Guagliardo, will participate in the face to face interviews.	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.