

**2016 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS
FINAL RESULTS - 9/29/16**

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

	ACE USA/ Chubb	AIG/ Lexington Insurance Company	Allied World Insurance Company	Aspen Insurance	AXIS Insurance	Beazley	Berkley Design Professional Underwriters	Euclid A/E	Hanover Insurance Company	Ironshore	Liberty International Underwriters	Markel	Navigators Management Company, Inc	RLI	TM/HCC	Travelers Insurance	Victor O. Schinnerer & Company, Inc.	XL Catlin
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SECTION 1 - GENERAL INFORMATION

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

Name:	Christopher O'Connell	Tim Whisler	Douglas K. Hamilton	Robert Cunningham	Lorna Parsons	James K. Schwartz, Esq.	Lawrence Moonan	Brian Van Cleave	Katherine Dimit	Valerie Onderka	Georges Pigault	Glen Mangold	Allison Esrig	Vince Costello	Jeffrey S. Desrosiers	John Rapp	Kevin J. Collins	Albert J. Rabasca
Title:	Vice President	Head of A&E Professional Liability - US & Canada	Vice President A & E	Sr. Vice President	Vice President	US A&E Focus Group Leader	EVP & Chief Operating Officer	Senior Vice President	Vice President	Vice President Designers and Contractors Professional Liability	Vice President	Managing Director	Vice President	Program Manager	Senior Underwriting Manager	2VP	Senior Vice President	Director of Industry Relations
Address:	One Financial Center Boston, MA 02111	99 High Street, Boston, MA 02043	311 South Wacker Drive, Chicago, IL 60606	101 Hudson Street, 36th Floor, Jersey City, NJ 07302	300 Connell Drive, Ste 8000 Berkeley Heights, NJ 07922	141 Tremont Street, Suite 1200, Boston, MA 02111	P.O. Box 1705, Carmel, CA 93921-1705	234 Spring Lake Drive, Itasca, IL 60143	333 W. Pierce Road, Suite 300, Itasca, IL 60143	75 Federal Street, Boston, MA 02110	55 Water Street, New York, NY 10041	Ten Parkway North, Deerfield, IL 60015	6011 University Blvd., Suite 430, Ellicott City, MD 21043	150 Monument Road, Cynwyd, PA 19004	37 Radio Circle Drive, Mount Kisco, NY 10549	111 Schilling Road, Hunt Valley, MD 21031	Two Wisconsin Circle, Chevy Chase, MD 20815	300 Broadacres Drive, Bloomfield, NJ 07003
Telephone:	617-261-6170	617-457-5851	312-646-7709	646-502-1012	908-376-8562	617-239-2607	831-250-7082	630-238-2702	630-760-3045	404-854-7560	212-898-4312	847-572-6187	443-364-5940	610-664-8700, ext. 1493	914-242-7873	443-353-2262	301-951-5412	973-727-9710
Email:	christopher.o'connell@chubb.com	tim.whisler@aig.com	douglas.hamilton@awac.com	Robert.Cunningham@Aspen-Insurance.com	lorna.parsons@axiscapital.com	james.schwartz@beazley.com	lmoonan@berkleydp.com	bvanclleave@euclidae.com	kdimit@hanover.com	Valerie.Onderka@ironshore.com	georges.pigault@libertyiu.com	gmangold@markelcorp.com	aesrig@navg.com	vince.costello@rlcorp.com	jdesrosiers@tmhcc.com	jrappp@travelers.com	Kevin.J.Collins@Schinnerer.com	albert.rabasca@xlatlin.com
Website:	chubb.com	http://www.lexingtoninsurance.com/	http://www.awac.com/	http://www.aspen.co/Insurance/	axiscapital.com	beazley.com	berkleydp.com	euclidae.com	hanover.com/agentsolutions/pro_index.html	ironshore.com	ae-libertyiu.com	markelcorp.com	www.Navg.com	rlidesignpros.com	tmhcc.com	Travelers.com	schinnerer.com	xigroup.com/dp

Question 2: Are you a(n):

	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Underwriting Manager	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Underwriting Manager, Intermediary, Wholesaler	Insurer
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Question 3: How many continuous years has your firm provided professional liability insurance to the A/E market place?

	13	40+	10+	8	7	30	3	16+	24	8	15+	46	11	8	30+	17	59	30+
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Question 4: If your firm is not the insurer which has your firm previously been associated over the past decade, what has been the duration of your current association?

	n/a	n/a	n/a	n/a				n/a		n/a									
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Question 5: What was your total number of insured firms from engineering and architectural liability insurance in the following years (2013, 2014, 2015)?

# of Firms (0-500)	✓ - 2013 ✓ - 2014 ✓ - 2015		✓ - 2013 ✓ - 2014 ✓ - 2015				✓ - 2014												
# of Firms (500-2,000)							✓ - 2015			✓ - 2015			✓ - 2013 ✓ - 2014 ✓ - 2015						
# of Firms (2,000-5,000)									✓ - 2013 ✓ - 2014					✓ - 2013 ✓ - 2014 ✓ - 2015					
# of Firms (5,000-10,000)									✓ - 2015				✓ - 2013 ✓ - 2014 ✓ - 2015			✓ - 2013 ✓ - 2014 ✓ - 2015		✓ - 2013 ✓ - 2014 ✓ - 2015	
# of Firms (10,000+)																	✓ - 2013 ✓ - 2014 ✓ - 2015		
# of Firms (0-500)																			

Question 6: What was your total premium from engineering and architectural liability insurance in the following years (2013, 2014, 2015)?

Total Premium 0-25m	✓ - 2014 ✓ - 2015		✓ - 2013 ✓ - 2014 ✓ - 2015				✓ - 2014			✓ - 2015			✓ - 2013 ✓ - 2014 ✓ - 2015						
Total Premium 25m-50m	✓ - 2013						✓ - 2015		✓ - 2013 ✓ - 2014 ✓ - 2015				✓ - 2013 ✓ - 2014 ✓ - 2015	✓ - 2013 ✓ - 2014 ✓ - 2015					
Total Premium 50m-100m													✓ - 2014 ✓ - 2015			✓ - 2013 ✓ - 2014 ✓ - 2015			
Total Premium more than 100m																	✓ - 2013 ✓ - 2014 ✓ - 2015	✓ - 2013 ✓ - 2014 ✓ - 2015	

Question 7: What percentage of your total book of A/E premium comes from firms with revenue of the following?

Less than \$500,000	5%	5%	0%	0%		17%	36%		22%	10%			25%	45%	30%	33%	Proprietary	
\$500,000 to \$5,000,000	15%	15%	20%	25%		33%	47%		57%	85%			60%	37%	50%	51%	Proprietary	
More than \$5,000,000	80%	80%	80%	75%		50%	17%		21%	5%			15%	18%	20%	16%	Proprietary	

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

Gain	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Maintain																			
Decrease																			

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Questions 9: What have been your carrier's A.M. Best's Rating and financial size category for the following years?																		
2016 Best's Rating	A++	A	A	A	A+	A	A+	A+	A	A	A	A	A	A+	A+	A++	A	A
2016 Financial Size Category	XV	XV	XV	XV	XV	XV	XV	XV	XV	XIV	XV	XV	XI	XI	XV	XV	XV	XV
2015 Best's Rating	A++	A	A	A	A+	A	A+	A+	A	A	A	A	A	A+	A+	A++	A	A
2015 Financial Size Category	XV	XV	XV	XV	XV	XV	XV	XV	XIV	XIV	XV	XV	XI	XI	XV	XV	XV	XV
2014 Best's Rating	A++	A	A	A	A+	A	A+	A+	A	A	A	A	A	A+	A+	A++	A	A
2014 Financial Size Category	XV	XV	XV	XV	XV	XV	XV	XV	XIV	XIV	XV	XV	X	XI	XV	XV	XV	XV
2013 Best's Rating	A++	A	A	A	A+	A	A+	A+	A	A	A	A	A	A+	A+	A+	A	A
2013 Financial Size Category	XV	XV	XV	XV	XV	XV	XV	XV	XIII	XIV	XV	XIII	X	XI	XV	XV	XV	XV

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Question 10: Do you have coverage exclusions and/or underwriting restrictions?

<i>Residential and Condos</i>	Yes	No	Yes	No	Yes	No	No	No	No	Yes	Yes	Yes	No	No	Yes	Yes	No	No
<i>Schools</i>	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
<i>Geotechnical Services</i>	No	No	No	Yes	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No	Yes	No	No
<i>Other</i>					We underwrite both condos and geotechnical services carefully and conservatively but do not have any specific exclusions.	Multi-year policies are available for qualifying small firms.				Exclude mines, amusement parks, off shore oil rigs.						No coverage exclusions, but underwriting restrictions for firms with a significant condo or geotechnical exposure. No residential limitations other than condo.		

Question 11: Are there particular exposures for A/E professionals that may lead to higher rate increases than in recent years?

	Yes Condo Exposure will lead to higher rate increase.	Yes Accounts are underwritten individually and certain accounts may need more or less rate than others depending on individual firm characteristics.	No	No	Yes Poor claims experience.	Yes Residential, claims history, structural and geotechnical firms. However, it is best to contact your Beazley underwriter for further information.	No In a general sense no, but certain project types, i.e. condo projects, continue to be debited at higher rates due to excessive loss trends.	Yes Residential Projects	Yes Locale/venues Claims experience	No	Yes A&E small-firm segment, subject to certain underwriting criteria; project policies up to 10 years including ERP.	Yes Residential/condo, fracking related work.	No While we have no current plans for specific rate increases, we are continuing to monitor our condominium exposure and related claim activity.	Yes Structural firms and Claims experience.	Yes Condo projects remain a scrutinized project type - we've seen an increase once again in the amount of condo projects being undertaken.	Yes On an account basis, adverse claims or project types could lead to a higher rate.	No	Yes Because rate increases are determined by many variables including exposure. Any exposure that experiences a significant increase in severity and/or frequency would heighten the potential for rate increases. We continue to keep
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Question 12: Do you provide multi-year policies?																		
	No	Yes Multi-year policies written for project- specific policies only.	Yes We will provide multi- year policies on project placements.	No	Yes Firms under \$2M in billings with a good claims history may qualify for a two-year policy.	Yes Multi-year policies are available for qualifying small firms.	Yes We offer multi- year policies to qualifying firms with revenues of \$2 million per year or less.	Yes 2 Year Policies available	Yes Generally \$2,000,000 in gross billings or less.	Yes We write Project Specific Policies with a combined coverage of construction and ERP not to exceed 10 years.	Yes A&E small- firm segment, subject to certain underwriting criteria. Project policies up to 10 years including ERP.	No	Yes We offer a two year policy term for qualifying firms with annual billings under \$1,000,000.	Yes Less than \$2M in revenues and claims experience.	No	Yes Most small firms (fees <500k) are eligible for a two year policy.	Yes We provide both two and three year policies. These policies are available both within our Small Firm Program and for smaller firms in our Construction Consultants & Env. programs.	Yes Multi-year policies (1, 2 and 3 years) are available to firms with \$2M or less in gross receipts or firms eligible for runoff policies.
Question 13: What limits of A/E professional liability coverage are available through your company?																		
<i>Minimum?</i>	\$250,000	\$ 100,000	\$ 500,000	\$ 500,000	\$ 250,000	\$ 100,000	\$ 250,000	\$ 250,000	\$ 100,000	\$ 1,000,000	\$ 100,000	\$ 300,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 500,000	\$ 100,000	\$ 250,000
<i>Maximum?</i>	\$10,000,000	\$ 25,000,000	\$ 15,000,000	\$ 15,000,000	\$ 25,000,000	\$ 25,000,000	\$ 10,000,000	\$ 5,000,000	\$ 10,000,000	\$ 15,000,000	\$ 10,000,000	\$ 10,000,000	\$ 5,000,000	\$ 10,000,000	\$ 5,000,000	\$ 10,000,000	\$ 20,000,000	\$ 10,000,000
Question 14: Are these annual aggregate limits?																		
	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 15: Do you offer split limits?																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 16: What is the insurer's net retention on the A/E professional liability program?																		
		Proprietary	Proprietary	Proprietary			Proprietary but we retain a significant portion of the risk for all account sizes.		\$1,400,000 primary with excess reinsurance of \$8,600,000	\$ 5,000	Proprietary	Proprietary	Proprietary	Proprietary	Absent any reinsurance put into place on a particular account, 100%	Confidential	Proprietary	

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

	N/A	We aim to honor the current retro date on existing professional liability coverage. New coverage or limits would	Coverage is subject to a retroactive date and prior knowledge restriction by the insured.	First Time purchaser / Acquisitions with limited prior acts/ policyholder decision to limit prior acts for excess limits/ mid-term limit increases	We match the expiring carrier's Retroactive Date. Firms without prior professional liability insurance are not eligible for Prior Acts coverage.	Generally, match the expiring policy's coverage.	We limit prior acts for new firms or firms who have not carried PL prior. Otherwise we typically offer full prior acts consistent with prior coverage.		If insured, match existing retroactive date or if uninsured, generally fully retroactive coverage is available after 3 years.	Will not provide retroactive coverage without proof of continuous prior coverage.	If prior acts coverage was previously provided w/o interruption.	No set restrictions, firms are individually underwritten .	Prior acts coverage is generally available for qualifying firms which have maintained continuous coverage for at least one year.		N/A	Full prior acts coverage is typically available to firms which have been insured for at least one year.	Prior acts coverage is customarily offered for firms that show evidence of at least one year of prior insurance and good loss experience.	Prior Knowledge of a CLAIM or CIRCUMSTANCE (event or occurrence) from which the INSURED reasonably expects that a CLAIM(s) could be made. (We provide prior acts coverage to the extent that the wrongful acts were committed or alleged to have been committed after the retroactive date).
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Question 18: When did your con generally carry a new retro date.

Within the past 1-3 years?		X	X		X	X	X	X		X	X			X	X		X	X
Within the past 4-5 years?												X						
More than 5 years ago?	X			X					X				X			X		

Question 19: Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes?

	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Question 20: How many non-managerial, full-time A/E underwriters do you have supporting your PLI program?

	50	12	2	2	8	14	5	2	8	5	7	40	5	16	7	13	32	21 <small>(17 full time US underwriters and 4 in Canada)</small>
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Question 21: On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have?

	5+	10+	25	24	14	15+ on average	20+	12+	20+	7	18	10	7	8	5-10	10	Between 5 and 30+ years	11+
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Question 22: In addition to writing professional liability insurance, does your company write Property and Liability Insurance for engineering firms?

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	Yes Through other groups within the company.	Yes	Yes Casualty coverages (gl)	Not at this time	No		No	No	Yes We offer a full suite of P&C and management liability policies for AE's.	Yes	Yes	No	Not at this time.	Yes We also write Privacy/Cyber coverage.	Yes TM/HCC has a primary and excess casualty division that will consider engr. and constr. firms.	Yes	We provide Property and Casualty insurance through our carrier partner, CNA Insurance, on behalf of insurance brokers.	Yes
Question 23: What is the minimum premium for your Practice Policy?																		
	\$ 5,000	\$ 1,500	\$25,000 for 1m limit	\$ 20,000	\$ 1,500	\$ 1,500	\$ 2,500	\$ 2,000	\$750 for \$100,000 \$100,000 limits or \$1,800 for \$1,000,000/ \$1,000,000 limits	\$ 5,000	\$ 1,000	\$ 1,250	\$ 1,225	\$ 1,250	\$ 2,000	\$ 1,400	\$ 1,000	
Question 24: Do you offer PL coverage to construction contractors?																		
		Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	No	No	Yes	Yes	Yes	Yes
Question 25: As part of your PL programs, do you offer Contractors Professional Liability coverage? If yes, what % of your book is contractor PL versus A/E?																		
	Yes 10%	Yes Proprietary	Yes It is approx. 50/50	Yes 25%	Yes	Yes	No An affiliated Berkeley company, Berkeley Construction Professional writes contractor PL, but we do not.	Yes Less than 5%	Yes 10%	Yes 25% and growing	Yes Proprietary	No	No	No	Yes 65% A/E, 35% CP	No	Yes Less than 5%	Yes
Question 26: Does your policy cover product liability for the A/E's design of products manufactured and sold by third parties?																		
	No	No	Yes		No		No	No	Yes	No	No	No	No	No	No	No	Yes	No
Question 27: Does your firm offer D&O coverage?																		

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	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Question 28: Does your firm offer Design Build coverage?																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes

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Question 29: How do you handle requests for extended reporting?

	Pricing up to 3 yrs built into the form.	ERP requests are handled as part of the underwriting. Some reporting periods are negotiated up front.	At minimum we offer 1 year erp coverage on all policies for an additional premium. We can offer up to 5 years erp coverage for an additional premium.	Generally within the policy language in form or in compliance with State Amendatory endorsements. We will consider additional options outside of the form and/or "tail" coverage.	The options available are in the policy. Requests are processed just like any other endorsement.	On a case by case basis consistent with, and subject to, state requirements.	Our policy includes an automatic 120 day period to report all claims first made during the policy year. We also offer one optional extended reporting period for an additional premium if requested in writing for 1, 2, or 3 years.	All options are contained in the policy form.	Notice of ERP options are included when a policy is purchased. Agent or policyholder requests ERP when appropriate, and current policy is endorsed to ERP status.	ERP is articulated in the policy and depending on circumstances, may be handled per the underwriters discretion.	Coverage available upon request by the insured if the policy is cancelled or non-renewed, as required by state insurance regulations.	Per policy form the request simply needs to come in the time period allowed.	Optional Extended Reporting Periods are listed in our policy form and available to the insured subject to terms and conditions.	By endorsement to the existing policy.	At the policyholder's choice, subject to certain conditions, they can purchase an extended reporting period endorsement. The cost of the optional extended reporting period is built into the policy form.	Pricing for 1, 2, 3 and 5 year ERP's is listed on the declarations page of the policy.	The policy provides an insured the ability to purchase an extended reporting period for up to 10 years. We also provide an option to put in place an extended reporting period in the event of a death or disability of a partner that prevents the firm from continuing practice. There is no charge for either the death or disability extended reporting period.	This is a case by case underwriting decision.
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Question 30: What options do you have for firms that require extended reporting?

	Pricing up to 3 yrs built into the form. Will consider additional on a case by case basis.	Extended reporting period endorsements are offered.	Only if cancelled or non renewed by the insured or company.	Various. Generally up to 3 years.	We offer one, two, and three years unless a specific state requires a longer period. An endorsement allowing an option for five years may be available upon request.	Up to 5 years depending on state requirements.	See above.	12, 24, 36, 60 Month Options along with an Unlimited Option.	1 year 100% additional premium; 2 years 190% additional premium; 3 years 225% additional premium; 4 years 240% additional premium; 5 years 250% additional premium; We also offer annual practice discontinuance policies for eligible policyholders.	Options are offered up to five years maximum.	Varies by state up to 5 years.	1, 3 and 5 year.	We offer one, three and five year options.	1-5 year ERP	The pricing is as follows: 12 months at 100% of the expiring premium; 24 months at 150% of the expiring premium; and 36 months at 185% of the expiring premium.	See #29	Extended reporting period of up to 5 years is readily available with further option of a 10 year extended reporting period for qualified firms. Additionally, we also offer a death and disability extended reporting period for firms that have had a death or disability that prevents the firm from continuing in active practice.	
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SECTION 2 - COVERAGE

Question 31: For each state/jurisdiction, do you offer coverage on an: (select all that apply)																		
Alabama	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Alaska	Surplus	Surplus	Surplus	Surplus	Surplus	Admitted	Admitted	No coverage	No coverage	Surplus	Surplus	Surplus	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted
Arizona	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Arkansas	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
California	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Colorado	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Connecticut	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Delaware	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
District of Columbia	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Florida	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted
Georgia	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Hawaii	Surplus	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Surplus	No coverage	Surplus	Admitted	Surplus	Surplus	Admitted	Admitted	No coverage	Admitted	Admitted
Idaho	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted
Illinois	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Indiana	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Iowa	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Kansas	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Kentucky	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Louisiana	Surplus	Surplus	Surplus	Surplus	Admitted	Surplus	Admitted	Surplus	Surplus	Surplus	Surplus	Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted
Maine	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted
Maryland	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted
Massachusetts	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted
Michigan	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Minnesota	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Mississippi	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Missouri	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Montana	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Nebraska	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Nevada	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
New Hampshire	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted
New Jersey	Admitted	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
New Mexico	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted
New York	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted
North Carolina	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
North Dakota	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Ohio	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Oklahoma	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Oregon	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Pennsylvania	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Rhode Island	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
South Carolina	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
South Dakota	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted
Tennessee	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Texas	Admitted	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Utah	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Vermont	Surplus	Surplus	Surplus	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Surplus	Admitted	Surplus	Surplus	Surplus	Surplus	No coverage	Admitted	Admitted
Virginia	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted
Washington	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
West Virginia	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Wisconsin	Admitted	Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Wyoming	Surplus	Surplus	Surplus	Surplus	Admitted	Surplus	Surplus	Admitted	Surplus	Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Guam	Surplus	Surplus	Surplus	No coverage	No coverage	Surplus	No coverage	No coverage	No coverage	Surplus	Surplus	Surplus	No coverage	No coverage	Surplus	No coverage	Admitted	Admitted
Northern	Surplus	Surplus	Surplus	No coverage	No coverage	Surplus	No coverage	No coverage	No coverage	Surplus	Surplus	Surplus	No coverage	No coverage	Surplus	No coverage	Admitted	Admitted
Puerto Rico	Surplus	Surplus	Surplus	Surplus	No coverage	Surplus	No coverage	No coverage	No coverage	Surplus	Surplus	Surplus	No coverage	No coverage	Surplus	No coverage	Admitted	Admitted
U.S. Virgin	Surplus	Surplus	Surplus	No coverage	No coverage	Surplus	No coverage	No coverage	No coverage	Surplus	Surplus	Surplus	No coverage	No coverage	Surplus	No coverage	Admitted	Admitted
International	Surplus	Surplus	Surplus	Surplus	No coverage	Surplus	No coverage	No coverage	Surplus	Surplus	Surplus	Surplus	No coverage	No coverage	Surplus	No coverage	No coverage	Admitted

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<i>Comments (if any):</i>		Admitted coverage available for firms under \$5m in professional fees.		The above responses are based on a primary form. We offer admitted excess in 48 states. We offer A&E internationally in out of our London office.			We are licensed as a Lloyds Coverholder for International Placements. Berkeley also has a Lloyds Syndicate we can utilize to offer coverage for international risks requiring "local" paper. The States above reference coverage for practice policies for US-based firms only.						We offer admitted in all states (including DC) but Hawaii, Louisiana, and Vermont. We also offer surplus in all states. No coverage is available in Guam, Northern Marianas Islands, Puerto Rico and US Virgin Islands or international.	Worldwide coverage is provided for US domiciled firms.	We have the ability to offer S/L in all 50 states, and others. Some states currently S/L only are pending approval from state DOI.	Travelers has international operations that offer PL insurance for design professionals in many foreign countries.	The policy does not provide worldwide coverage.	
Question 32: Describe the circumstances when your surplus lines carrier is used vs. your licensed carrier.																		
	Surplus lines used only in non-admitted states, all other will be using the licensed paper.	Admitted coverage available for firms under \$5m in professional fees.	All coverage is on a surplus lines basis.	Depends on the circumstances of a individual risk. Many Large firms prefer Surplus Lines as it affords more flexibility.	Design firms requesting coverage or other features that can only be offered on a surplus lines basis, firms with extremely poor loss experience, most large firms (over \$100M in billings) and firms with risky services that are not eligible in admitted programs may all receive a quote on surplus lines.	In jurisdictions where we are not admitted, and other case specific circumstances.		In States we did not file.	If required form, rate, limit or risk does not fit within our admitted filing.	N/A	Depends upon state approvals.	Lower claims frequency and severity allow admitted/licensed paper. Most states both admitted and surplus is available.	Non-admitted terms may be available for firms falling outside our general admitted guidelines.	Surplus lines coverage may be used for increased limits or unique exposures.	Architects, Engineers, Surveyors, Consultants and Construction Managers primarily supplying traditional disciplines and professional services are eligible for admitted coverage. Firms with adverse claims history,	Only if we write an excess policy over a surplus lines practice policy.	We write project specific policies on a surplus lines basis. All other practice policies for design firms are written on an admitted basis.	
Question 33: Is your policy form:																		
<i>pay on behalf of?</i>	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X
<i>indemnify basis?</i>										X								

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SECTION 3 - DEDUCTIBLES

Question 34: Does your company have underwriting guidelines or restrictions on deductibles based on firm size?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes
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Question 35: Does your deductible apply to damages only, or to a combination of defense costs and damages?

<i>Damages Only?</i>																			
<i>Defense costs and damages?</i>	X	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X

Question 36: Do you offer First Dollar Defense?

	No	No	No	Yes	Yes Firms under \$5M in billings with a responsible claims history are generally eligible for first dollar defense.	Yes	Yes For firms that otherwise qualify we offer DOD as an option up to a \$35k deductible. We offer an 80/20 Shared Cost of Defense and 50/50 Split Cost of Defense options as well.	Yes Most all firms qualify for First Dollar Defense as a coverage option.	Yes Up to \$25,000 of FDD generally available to firms up to \$2m in gross billings.	No	Yes	No	Yes Several factors contribute to the availability of first dollar including, but not limited to, loss history, firm size and deductible size.	Yes Prior claims experience, firm size.	Yes	Yes We look at the size of the firm, the size of the deductible and the firm's claims history when we determine if we are going to offer first dollar defense.	Yes First dollar defense is standard coverage within our Small Firm program and is offered as an option on certain firms outside of the Small Firm program that have good loss experience.	Yes Underwriting decision depending on firm and limit size.
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Question 37: Do you offer stop-loss on deductibles (i.e., maximum deductible limit option for all claims in the aggregate)?

	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
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SECTION 4 - PREMIUMS

Question 38: How have your rates increased or decreased over the past three years?

2015	+3%	Proprietary	No	5% decrease	decreased via a new filing		1-2%	+3 - 5%	Increased 3 to 4%	3%-5% Increase		Increased 10%	No Change	0-5% increase	stable	confidential	No change	
2014	+4%	Proprietary	No	No change	stable		0	Flat	Increased 3 to 4%	3%-5% Increase		Increased 5%- 6%	No Change	No change	slight decrease	confidential	No change	
2013	+5%	Proprietary	No	No change	stable		N/A - First year writing business	Flat	Increased 3 to 4%	3%-5% Increase		Increased 3% - 4%	No Change	No change	slight decrease	confidential	No change	

Question 39: How do you expect your rates to change going forward?

2017	+3%	Proprietary	increase	No change	stable		2.5%	Flat	Increased 3 to 4%	3%-5% Increase		Increase 2-3%	No Change Expected		stable	confidential	No change	stable
2018	+3%	Proprietary	increase	No change	stable		2.5%	Flat	Increased 3 to 4%	3%-5% Increase		Increase 1-2%	No Change Expected		market dependent	confidential	No change	stable

Question 40: Do you offer a premium credit for membership in a professional society and/or trade association (e.g., NSPE, ACEC, or AIA)?

	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	Yes	No
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Question 41: Do you offer credits or other financial incentives for any of the following?

<i>Educational programs completed by an insured</i>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X
<i>Risk Management programs</i>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X
<i>Peer Reviews</i>	X	X		X	X	X	X		X	X		X	X	X	X		X	X
<i>Risk assessments</i>		X	X	X		X	X		X	X	X	X	X	X	X			X
<i>Other financial incentives:</i>			Both memberships in professional societies and participation in the above are subject to underwriter review and assessment for possible credit.	Deductible Credits for Mediation and Limitation of Liability	Credits are potentially available for good business practices such as client selection or late payment management, use of good contracts and/or contract reviews, use of Limitations of Liability, continuing education, use of CAD/BIM/Technology and more. For most small and medium firms, deductible reduction is available when pre-agreed upon mediation is successfully used.		Limitation of Liability credits available. Mediation Credits for claims resolved via Mediation. Risk Management Credits applied towards deductible for signed professional services agreements that include Limitation of Liability.			Use of industry Standard Contracts; Use of Contracts with a Limitation of Liability.	LIU Continuing Education through on-line courses; limitation of liability credit; successful claims resolution through mediation.		Other premium credits available for LEE projects and projects utilizing BIM or Virtual Design and Constr.	Multiline discounts with purchase of RLI P&C coverages.		Individual firm risk management practices are reflected in our premium rating plans.	We have both a premium and a deductible credit for firms that qualify for our risk mitigation credit based on their internal risk management and quality control procedures and practices.	Credits for educational programs completed by an insured, Risk management programs, Peer reviews, Risk assessments, Deductible credit to the policy for use of certain contractual risk management practices including limitation of liability, mutual waiver of consequential damages, mediation and verification of insurance coverage for all sub consultants.

Question 42: Rank of the following characteristics 1 (highest) to 8 (lowest) in your premium determination process. If a characteristic is not considered in your premium determination process, leave it blank.

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

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Question 43: If you included "Other" as one of the characteristics for the previous question, please explain:

			Insurance history trading partners (client base) submission quality	Risk Management and Loss Prevention Programs	The services a firm provides such as studies, full service design, project management, inspections, design/build, surveying, interior design etc. impact the premium.	Contracting practices and internal risk management programs.	Business, Risk Management and Contracting practices.		All equally considered in eligibility and rating.	Risk Mgmt Programs and considerations.	Risk mgmt practices; Contract mgmt; loss prevention initiatives; data privacy and protection practices.	Effective risk mgmt and operational/general mgmt controls have impact on success of a firm.	Risk Mgmt Practices				All of these factors are used in reaching a determination of policy costs and terms.	Loss Prevention/Risk Management Practices and Contracts utilized by the firm.
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SECTION 5 - PROJECT INSURANCE

Question 44: Do you offer project-specific insurance?

	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	No	Yes	Yes
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Question 45: 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	Yes	Yes	No	No	No	No	No	No	Yes
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Question 46: Do you offer project specific excess or other supplemental additional limits to your "practice policy insured's" by endorsement?

		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Question 47: If your answer to the previous question was "Yes," please provide the number of such policies your company wrote in its most recently completed fiscal year and your maximum limits.

<i>Number of Policies</i>		Proprietary	Proprietary	Proprietary			22		Estimate 10% of policies carry SPX limits	\$60		Proprietary	Proprietary	less than 5%	Approximately 200-250			
<i>Maximum Limits</i>		2x the policy limit, capped at maximum of \$5m	Generally equal to the amount of policy limits but not to exceed \$5m	Proprietary			\$10 million		\$10,000,000 / \$10,000,000	\$15 Million		\$10M	Proprietary	\$10,000,000	\$5,000,000			

Question 48: Are your project policies "primary" or "excess" coverage for the A/E firm?

		Primary	Primary	Primary We offer both Primary and Excess	Primary Project policies can be written on either a primary or excess basis.	Excess We offer Project or Client-specific Excess either by endorsement for our policyholders, or on a stand-alone basis attaching excess of another carrier's primary policy.		Primary SPX limits are primary.	Primary	Primary Project Excess Insurance (PXE) provides multi-year excess limits.	Primary				Primary	We do not write stand alone project policies. We can increase the limit of liability by endorsement for a project or a client. This coverage is actually primary with the practice policy limit being excess when we do this.	Primary Project policies provide primary coverage for the covered insureds resulting from a claim on that specific project. If the firm has a practice policy with us, the practice policy will provide excess coverage over the project policy.	Primary
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Question 49: Please state the number of project policies your company wrote in its most recently completed fiscal year and provide your maximum limits.

<i>Number of Policies</i>		Proprietary	Proprietary	Proprietary			0 (we don't write project insurance)		n/a	20		Proprietary			Approximately 200-250			
<i>Maximum Limits</i>		\$ 25,000,000	\$ 15,000,000	Proprietary					n/a	\$15 Million		\$10M			\$ 5,000,000		up to 15,000,000	

SECTION 6 - CLAIMS PROCESS

Question 50: How does your company define a claim?

1) a written demand against any Insured for monetary damages or non-monetary or injunctive relief; or 2) a civil proceeding against any Insured seeking monetary damages or non-monetary or injunctive relieve, commenced by the service of a complaint or similar pleading, including any appeal therefrom.	Any demand or notice received by the Insured alleging a Breach of Professional Duty. A claim does not include a disciplinary, proceeding as defined by the policy.	Demand received for money or services alleging a wrongful act.	"Claim" means a demand naming an Insured seeking Damages and/or Professional Services arising out of a Wrongful Act committed or Pollution Incident caused by an Insured or an entity for whom the Insured legally liable.	Claims means any demand received by you seeking "Damages" or "Professional Services" and alleging liability or responsibility on your part.	"Claim" means a demand received by any insured for money or services, including the service of suit or institution of arbitration proceedings. "Claim" shall also mean a threat or initiation of a suit seeking injunctive relief (meaning a temporary restraining order or a preliminary or permanent injunction).	"Claim means any written notification received by you demanding compensatory money Damages or services."	See Policy Form.	A written demand or suit you receive alleging a wrongful act(s) arising from your professional services.	Claim means any demand received by an Insured alleging a Wrongful Act on the part of the Insured or persons for whose conduct the insured is legally liable.	A demand for money or services, naming you and alleging a Wrongful Act, Pollution Incident, Data Breach.	Claim means Insured's receipt of a written demand for money or remedial Professional Services involving this policy, or the service of suit or institution of arbitration proceedings against the Insured.	Claim means a demand for money or services received by the Insured arising out of a wrongful act or pollution incident in the performance of professional services. A claim also includes the service or suit of the institution of arbitration proceeding against the Insured.	Claim(s) means a demand received by the Insured for money or services and which alleges a Wrongful Act. Claim(s) includes but is not limited to lawsuits, petitions, arbitrations or other alternative dispute resolution requests filed against the Insured.	"Claims" shall mean: (1) a demand made against any Insured for monetary damages or services; or (2) any civil, judicial, administrative, regulatory or arbitration proceeding commenced by the service of a complaint or similar pleading and initiated against any Insured. A Claim will be deemed to have been first made against an Insured when any Insured first receives notice of such Claim.	Claim means: 1. a demand for money or services; 2. a civil proceeding commenced by service of a complaint or similar pleading; or 3. a written request to toll or waive a statute of limitations relating to a potential civil or administrative proceeding, against any Insured for a Wrongful Act. A Claim will be deemed to have been first made against an Insured when any Insured first receives notice of such Claim.	Demand for money or services alleging a wrongful act.	CLAIM means a demand received by the INSURED for money or services and that alleges one or more of the following: 1. A WRONGFUL ACT arising from the performance of PROFESSIONAL SERVICES; 3. POLLUTION CONDITIONS arising from the performance of CONTRACTING SERVICES; 3. A NETWORK SECURITY COMPROMISE.
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Question 51: Is "circumstance" reporting allowed?

Yes Policy form offers pre-Claim Assistance whereby the insurer may investigate a report of a specific Wrongful Act.	Yes	Yes Potential means an actual or alleged error or omission in the performance of professional services.	Yes	Yes We encourage circumstance reporting since problems are usually cheaper and easier to solve earlier in their life cycle.	Yes We encourage reporting of all circumstances that may reasonably give rise to a claim.	Yes We include "Free Claim Prevention Assistance" as an "Additional Coverage" in response to reported Circumstances. Such assistance is not subject to the deductible and is in addition to the Limits of Liability (paid by the COMPANY).	Yes We encourage the reporting of circumstances.	Yes Hanover encourages early reporting and early intervention to avoid or mitigate a possible claims.	Yes If the Insured first becomes aware during the Policy Period of an actual or alleged Wrongful Act or circumstance that reasonably could give rise to a Claim under this policy, the Insured may give written notice to the Company containing all of the information below. If such written notice is received by the Company prior to the end of the Policy Period, then any Claim subsequently made against the Insured arising out of the same Wrongful Act or circumstance shall be deemed to have been first made during the Policy Period.	Yes Subject to policy terms and conditions.	Yes	Yes We encourage all of our insureds to take advantage of our free pre-claims assistance for matters that may reasonably give rise to a claim.	Yes	Yes	Yes	Yes Circumstance is voluntary under the policy but encouraged.	Yes CIRCUMSTANCE means an event or occurrence from which the INSURED reasonably expects that a CLAIM(s) could be made.
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Question 52: Is "circumstance" reporting required?																		
	No	No	No	No	No Circumstance reporting is optional but highly encouraged since, upon examination, many "circumstances" turn out to be claims. Failure to report claims in a timely fashion on a claims-made policy can jeopardize coverage.	No	Yes To qualify for Free Claim Prevention Assistance.	Yes If the Insured wants to protect coverage for future claims.	No If during the policy period, you become aware of a wrongful act or any facts or other circumstance that occurred on or after the retroactive date but prior to the end of the policy period, which may reasonably be expected to subsequently give rise to a claim against you, you may give us written notice as soon as practicable, but in any event not later than the end of the policy period or any extended reporting period, if applicable.	No However, if not reported, there will be no relation back should the circumstance turn into a claim.	No We encourage reporting of circumstances to help mitigate loss.	No	No Circumstances that could give rise to a claim should be reported.	No	Yes Knowledge of a circumstance that could reasonably give rise to a claim should always be reported.	No	No	No
Question 53: If a "circumstance" has been reported, do you recognize the claim as covered by the policy in force at that time?																		
	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 54: Who supervises claims for your company?																		
	In-house claims group	In-house A&E claims managers	All claims are managed internally from our Farmington CT office. Carrie Campi is the manager of the unit.	Aspen employs claims professionals dedicated to Professional Liability. These individuals are all Attorneys.	Day to day supervision is by Anthony Terranova.	In-house claims managers	Laila Santana, Executive Vice President & Chief Claims Officer	Nationwide E&S/ Specialty Claim Staff	Matt Hays, VP Anthony Carolei, AVP	In-house Director of Claims and Risk Management and an independent TPA.	Dedicated in-house A&E adjusters, most of whom are attorneys.	Company claim that are dedicated to AE claims.	Dedicated Navigators Claims Counsel	Ira Sussman	Jill Daly - VP of Professional Liability Claims	Professional liability claims are managed by Travelers claim professionals located regionally across the US.	Company claims specialists.	Company Claim Specialists
Question 55: What assistance do you offer your insured's with potential claims?																		
	Pre-Claim Assistance will be reviewed by a claims adjuster and defense counsel may be assigned.	Pre-claim assistance is provided through our partnership with the law firm Donovan Hatem	We have the right to investigate at our cost potential claims. Defense expense, when or if it becomes a claim, are covered under the terms of our policy.	Free Pre-Claims Assistance and Subpoena Assistance	We offer pre-claims assistance at our option and at our cost.	Beazley offers free pre-claims assistance and will retain counsel at our expense to assist the insured as necessary.	See question 51 response above.	Help them get all claims reported.	Free Pre-claims assistance and deductible does not apply unless a claim is made.	Pre-claims assistance based upon premium size.	Liberty provides assistance to policyholders to resolve issues before they may develop into a claim and/or circumstance	Claim staff discussion; AE specialist attorneys assigned as needed; AE risk management hotline; Supplemental Payments available to assist with subpoena of records.	Navigators claims counsel will work with the insured and, if needed, outside defense counsel as part of free pre-claim assistance.	Free pre-claim assistance.	Our claims department along with panel counsel will review and determine the best course of action in the event of a notice of circumstance i.e., follow up letter, telephone call, research, etc.	Travelers claims managers work with the insured and, if appropriate, independent legal counsel in order to mitigate the insured's exposure for potential claims.	Free pre-claims assistance is available under the policy.	XL Catlin's pre-claim assistance remains second-to-none in the industry. Our Early Warning System pairs the insured with an experienced Claim Specialist to address issues before they become claims. The Claim Specialists, most of whom are attorneys, work with the insured to avoid or mitigate potential claims. This often involves retaining counsel or an expert consultant at no cost to the insured.

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Question 56: Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?																		
	Yes Pre-claim Assistance will be reviewed by a claims adjuster and defense counsel may be assigned.	Yes	Yes At our discretion or thru our risk management services or program.	Yes	Yes Our claims staff are authorized to offer legal, expert witness, or other services as appropriate.	Yes We have mutual selection of counsel, not panel counsel.	Yes At our discretion we may assign panel counsel to assist with a reported circumstance if warranted and covered as Free Claims Prevention Assistance.	Yes	Yes Our expert panel counsel are assigned to assist the policyholder as needed. The deductible does not apply unless or until an actual claim is made, and pre claims assistance expenses do not count towards the policyholder's loss ratio.	Yes Ironshore has dedicated approved risk management counsel and approved panel counsel for defense.	Yes An attorney may be assigned if the facts require additional support.	Yes Countrywide AE specialist counsel located nationwide are assigned as needed.	Yes	Yes Insureds may discuss selection of counsel with RLI claims staff.	Yes	Yes At the company's discretion, the company will pay pre-claim expenses for a potential claim incl. the expense of legal counsel.	Yes	Yes XL Catlin will retain counsel for an insured on a pre-claim matter when appropriate. This is done at no cost to the insured.
Question 57: Are there any costs caps or other restrictions on your pre-claim assistance?																		
	No	Yes \$10,000	Yes Depending on the account at our discretion.	No	No The claims representative decides what is appropriate for the situation.	No	No	No	No	Yes Guidelines are based upon premium size.	No	No	No	It is discretionary.		Yes If a Principal Insured becomes aware of a Potential Claim and gives the Company written notice during the Policy Period of the particulars of such Potential Claim including: A. all known facts related to the Potential Claim; B. the identify, if known, of each person allegedly involved in or affected by such Potential Claim; C. the date such persons became aware of the Potential Claim; D.	No	No
Question 58: Do you have claims offices that manage claims?																		
	Yes Jersey City, NJ <small>If Yes, provide locations of claims offices by city/state.</small>	All claims are handled by dedicated A&E claims examiners in Boston, MA.	Yes Farmington, CT	New York, New Jersey, San Francisco	Yes Claims managed out of Berkeley Heights, NJ.	Yes Farmington, CT Philadelphia, PA San Francisco, CA Atlanta, GA London, England	Yes Irvine, CA New York, NY Chicago, IL	Yes All claims are handled out of Scottsdale, AZ home office.	Yes Itasca, IL is the Center of Excellence for Claims. We also have A&E claims personnel in Howell, MI and Somerset, NJ.	Yes New York, NY Boston, MA	Yes New York, NY	Yes Deerfield, IL	Yes New York, NY Stamford, CT Danbury, CT Iselin, NJ	Yes Chicago and Peoria, IL	Yes Professional Liability Claims Department, 37 Radio Drive, Mount Kisco, NY 10549.	Yes Maryland, New Jersey, Illinois, Georgia, Texas and California	Yes 19 Offices located in NY, OH, NJ, TN, TX, LA, MN, DC, CA, FL, GA, IL, KS, WA, MD, MI and PA.	Yes CA, IL, NJ, TX, GA, Ontario, Alberta, Quebec, British Columbia
	<small>If No, please indicate how your company manages claims.</small>																	

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Question 59: What is the total number of your staff devoted exclusively to A/E professional liability claims?																		
	5	9	3 plus with other members professional liability unit	2	4	9	4	Unavailable	4	2	4 most are attorneys	5 most are attorneys	3 All attorneys	10	5	11	24	37
Question 60: On average, how many years of A/E professional liability claims experience do the staffers in the previous question have?																		
	6	10+	Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.	20	6	15+	15+	Unavailable	20+	25	16	15	10	15	5-7	15+	Over 10 years.	13
Question 61: Do you conduct any type of follow-up evaluation after the claim is closed out to determine the insured's satisfaction with your claims handling process?																		
	Yes	Yes	Yes	Yes	No	Yes	No	No	Yes	Yes	No	No	Yes	Yes	Yes		Yes	Yes
Question 62: Do you do independent surveys of insured's regarding their level of satisfaction with your services?																		
	No	No	Yes	No	No	Yes	No	No	No	No	No	No	No	Yes	No	Yes	Yes	Yes
Question 63: Does your policy cover claims brought outside the U.S., its territories, or Canada?																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes Via endorsement	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Question 64: If your policy covers claims brought outside the U.S., its territories, and Canada, does the insured have the right to select legal counsel?																		
	Yes	Yes	Yes	Yes	No		Yes	No	Yes	Yes	Yes	No	No	Yes		No	No	No

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SECTION 7 - LITIGATION AND SETTLEMENT

Question 65: Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement?

No	Yes Available by endorsement, but generally only offered in venues where it is legally required.	No	No	Yes Firms with less than \$2M in billings underwritten by the A&E Advantage Team may have an endorsement adding either \$100K or \$250K of supplemental defense cost coverage.	No	Yes No in the Standard Form but we offer Separate Defense Limits by endorsement.	Yes We offer a Defense Inside the Limit form and a Defense Outside the Limit form.	Yes As required by state law.	No	Yes LIU A&E small-firm segment endorsements provide defense outside the limit of liability subject to guidelines or state insurance regulations.	Yes Via endorsement ; each request underwritten individually.	Yes Where required by state law.	Yes	No	No	No	Yes By endorsement in New York - EXPENSE OFFSET TO 50% OF LIMITS CONSENT - REGULATION 107 NOTICE - NEW YORK. The Company shall be liable for CLAIM EXPENSES (legal defense costs) that exceed fifty percent (50%) of the LIMITS OF LIABILITY and exceed the deductible obligation for CLAIM EXPENSES (legal defense costs). The Company shall not be liable for the amount of any judgment or settlement of any CLAIM that exceeds the remaining LIMITS OF LIABILITY. Similar endorsement in VT and where required by regulation or statute.
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Question 66: What is your company's practice regarding issuing a "reservation of rights" letter?

The claims adjuster will review all submitted matters for coverage and a reservation of rights letter will be issued within 30 days.	Reservation of rights letters are generally issued if there is a question of coverage available under the policy.	We evaluate each matter on a case by case basis to determine the extent of coverage given the situation and issue reservations of rights when warranted.	Aspen's portion is not to issue ROR letters unless there is a responsible and prudent business reason for doing so.	We use them when legally needed to protect our rights when there is a coverage issue.	Reservation of rights letters are issued if required by law and necessitated by the specific facts and circumstances of a claim. Reservation of rights letters are discussed with the broker prior to issuance.	We issue Reservation of Rights when warranted, but not with each and every claim. There must be specific concerns that need to be addressed before a reservation of rights letter is issued.	Used when necessary.	Only when appropriate based on the initial facts of the claim, and simultaneously we also reserve the policyholder's rights.	The coverage letter that is sent depends on the information that is received at the time the claim is noticed to the company. A reservation may be made for items not originally reported.	Generally, Liberty's position is not to issue ROR, unless a claims examiner determines that a letter is necessary after a review of the claim.	Moderate use where appropriate.	Reservation of rights letters are only used on a select case-by-case basis and only when appropriate.	Prior to sending a reservation of rights letter, a call is made to the insured and broker to discuss.	Based on the facts and circumstance s, the claims department may send out, along with a claim acknowledgment letter, a reservation of rights letter.	Travelers claim managers provide the insured with a written explanation of coverage for each claim.		XL Catlin issues reservation of rights letters only on claims that contain allegations which fall outside the purview of coverage and, if found to be true or valid, would not be covered under the policy. Such reservation of rights letters do not imply that any of the allegations are true or valid, but are provided to inform the insured of the potential coverage ramifications, their rights and the rights of the Company. All such reservation of rights
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Question 67: Does your company offer mediation or other Alternative Dispute Resolution credit?

	Yes 50% of retention up to a max of \$25K	Yes 50% of the deductible capped at \$20,000	Yes 50% of the deductible subject to a max of \$20,000	Yes 50% Deductible Credit up to \$25,000	Yes For firms with this coverage, the deductible is reduced by half (up to a maximum credit of \$25K) when pre-agreed upon mediation is used successfully.	Yes 50% credit up to \$25,000	Yes Deductible credit of 50% up to a maximum of \$15,000.	Yes See Policy form.	Yes 50% of deductible subject to \$25,000 max credit.	Yes <small>If the Insured and the Company jointly agree to utilize Mediation as a means to try to resolve a Claim made against the Insured, and if such Claim is fully and finally resolved through the use of Mediation, then the Insured's Retention for such Claim shall be fifty percent (50%) of the amount of the Retention shown in Item 4. of the Declarations applicable to such Claim, subject to a maximum reduction of twenty thousand dollars (\$20,000) for such Claim. The Company shall reimburse the Insured for any applicable Retention, as soon as practicable, after the final resolution of the Claim.</small>	Yes 50% of deductible, up to a maximum reduction of \$25,000.	Yes Up to 75% capped at \$25,000; credit offered if settled prior to mediation or other Alternative Dispute Resolution method as well.	Yes 50% of the deductible up to a maximum credit of \$25,000	Yes 50% up to \$25,000	Yes 50% up to a maximum \$15,000	Yes 50% of the deductible subject to a \$25,000 maximum for successful use of mediation.	Yes 10,000	Yes
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Question 68: If the answer to the previous question is "Yes," are there any restrictions to receiving the credit?

	No	Yes Per policy form	Yes See above	Yes See policy form	Yes Use of the mediation process and forum must have been agreed upon by AXIS prior to its commencement and the claim must be settled via the mediation. The maximum dollar amount of the credit is \$25K.	No	Yes In order to qualify the Claim must be fully and finally resolved by Mediation.	No	Yes The claim has to be first successfully settled through mediation.	Yes <small>If the Insured and the Company jointly agree to utilize Mediation as a means to try to resolve a Claim made against the Insured, and if such Claim is fully and finally resolved through the use of Mediation, then the Insured's Retention for such Claim shall be fifty percent (50%) of the amount of the Retention shown in Item 4. of the Declarations applicable to such Claim, subject to a maximum reduction of twenty thousand dollars (\$20,000) for such Claim. The Company shall reimburse the Insured for any applicable Retention, as soon as practicable, after the final resolution of the Claim.</small>	Yes Claim must be fully and finally resolved by Mediation.	No	Yes The claim must be resolved through voluntary mediation.	No	Yes	Yes <small>If the Company and the first Named Insured settle a Claim through voluntary mediation, the first Named Insured's deductible obligation for such Claim will be reduced by 50% subject to a maximum reduction of \$25,000. Deductible payments made prior to the application of the above credit will be reimbursed within 30 days of the resolution of the Claim. This reduction does not apply to any Claim resolved through voluntary or involuntary arbitration.</small>	Yes The early resolution credit is subject to resolution of the claim within 180 days of claim being made.	Yes <small>If the case is resolved through mediation within one year following date Claim is first made against insured, 75% of the Deductible amount owed or paid not to exceed maximum of \$25,000. If the case is resolved through mediation more than one year following date Claim is first made against insured, 50% of Deductible amount owed or paid not to exceed maximum of \$25,000. MEDIATION means the non-binding process in which a qualified, professional mediator, mutually agreed upon by the parties to a CLAIM(s) and with the prior consent</small>
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Question 69: Do you reserve the right to appoint defense counsel on all claims?

	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Question 70: Do you accept alternate defense counsel when requested by insured?																		
	Yes Alternate counsel will be accepted on a case by case basis and depending on jurisdiction.	Yes Subject to approval from our claims department	Yes We partner with our insureds in all aspects of a matter and will certainly discuss the potential to utilize alternative defense counsel that are both recommended by and have successfully worked with our insureds in the past.	Yes Aspen's program and policy form provides for the flexibility to accept alternative defense counsel subject to prior approval.	Yes <small>AXIS reserves the right to choose defense counsel. We are open to using counsel of the insured's choice as long as we are notified of the choice when the claim is reported and the firm in question does not have a conflict, meets our requirements for experience and reporting requirements. Larger firms may receive our "Mutual Choice of Counsel" endorsement that restates our willingness to use a law firm that is acceptable to the insured.</small>	Yes If they meet our reporting requirements and can demonstrate expertise.	Yes Counsel may be designated by our Insured with our written consent and subject to our guidelines.	Yes We will consider an Insured's request.	Yes When appropriate, we make every effort to reasonably accommodate such requests. Generally, this is agreed upon at time of quoting.	Yes All alternative defense counsel is vetted by the company for experience and rate structure. In addition all defense counsel must agree to abide by defense counsel reporting guidelines.	Yes Liberty's policy form allow the flexibility to accept alternative defense counsel subject to our prior approval.	Yes	Yes To the extent possible, we take counsel requests into consideration subject to requisite experience and agreement with our fee and reporting structure. Counsel requests are best made prior to binding coverage.	Yes Provided they have A&E experience and are approved by our claims team.	Yes If yes, please specify any conditions: case by case basis.	Yes While Travelers reserves the right to select defense counsel, we will consider requests from the insured.	Yes As appropriate to the circumstance s of the claim.	Yes Legal counsel for the defense of any CLAIMS shall be designated by the Company or, solely at the Company's option, by the INSURED with the prior approval and written consent of the Company and subject to the Company's guidelines.
Question 71: Do you review the strategic and tactical decisions of defense counsel assigned to defend an insured, such as by requiring assigned defense counsel to obtain the approval of depositions that defense counsel deems necessary?																		
	Yes	Yes		Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 72: Do you have to obtain the consent of insured to compromise on or settle a claim?																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 73: 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 ("Hammer Clause")?																		
	Yes	Yes	Yes	Yes	No		Yes	No	No	Yes	No	Yes	No	No	Yes	No	No	Yes
Question 74: Does insured have to obtain the consent of the insurer to compromise on or settle a claim?																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 75: Do you engage outside agencies to review defense counsel's billings?																		
	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No	No	No
Question 76: Does your company provide the following risk management services and products for your insured's?																		
<i>Contract review?</i>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>Publications?</i>	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<i>Seminars?</i>	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes

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Question 77: Does your company provide any other risk management programs for your insured's?																		
	No	Yes Website that provides an array of risk management	Subject to review of the individual needs and evaluation of the particular circumstances.	Tailored seminars to qualified policyholders. Also we offer participatory funding for Peer Review and Loss Prevention Audits.	Yes Webinars and loss control advice.	Yes Quarterly risk management webinars available to all insureds and broker partners and extensive risk management website (www.beazley.com/aeriskinfo)	Yes We provide a series of Webinars, both live and on-demand, and a wide array of risk mgmt resources via our risk management portal, @ www.BDPRisk.com. We also conduct in-house seminars for select large firms.	Yes Formal Contract Review, Risk Management and Loss Control provided by OmniSure.	Yes We provide quarterly webinars earning CE credits for AE's. We also provide agent offered CE seminars and seminars for policyholders or groups of AE's. Additionally, we send quarterly email blasts to policyholders and agents with several risk management tips or white papers on relevant topics.	No	Yes LIU Risk Management Website includes on-line courses, white paper, claims case studies, access to RedVector discounted on-line courses and other industry-specific content.	Yes Peer Review is available. In addition to a credit toward risk management services obtained from a third party may be reimbursable.	Yes We are currently expanding our risk management materials and services to better meet the needs of our insureds.	Yes Webinars, information maintained on our website.	No	Yes Risk management webinars, contract solutions matrix, preclaims assistance and our RMPLUS Online Risk Mgmt Website.	Yes We provide a wealth of services including: webinars, association presentations, and publications. We also provide individual presentations to clients and brokers.	Yes XL Catlin provides a full curriculum of resources, education and loss prevention programs which can earn premium reductions and continuing education credits. These include the e-guide, an online and mobile friendly contract management resource which addresses more than 100 topics of issue-driven discussions, claims scenarios, problem-solving strategies and contract language solutions, that are completely searchable, and offers considerable management guidance on topics ranging from financial management to hiring and training project managers. XL Catlin's Design Professional clients receive access to the Contract eGuide and can grant individual employee access to aid in their contract risk management efforts. Our Contract eGuide continues
Question 78: Provide the names of the primary contact for your company's risk management personnel.																		
<i>First name</i>	Outside vendors are used.	Steve	Doug	Chris	Lorna	Colleen	Andrew	Brian	Gawain	Donna	Georges	Glen	Roseanne	Barbara		Joe	Yvonne	Albert
<i>Last name</i>		Grippio	Hamilton	Piety	Parsons	Palmer	Mendelson, FAIA	Van Cleave	Charlton-Perrin	Hunt	Pigault	Mangold	DeBellis	Sable		Jones	Castillo	Rabasca
Question 79: How many A/E risk management seminars does your company conduct annually?																		
		~50	Proprietary		5	4 webinars per year, plus individual seminars as requested.	100+	Confidential	4 to 10 depending on interest and need.	14	Numerous		Multiple	40		10	Numerous	200
Question 80: What is the estimated number of A/E contracts your company reviews annually?																		
	50	~1,200	Proprietary	We do not track.	150+	hundreds	150	100+	1,000+	250	Numerous	Unknown	Hundreds	1,000	50-75	400	1,500	Approximately 700 for the Claim Consultants alone.

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Question 81: Who performs these contract reviews?																		
	Outside vendor	Attorneys from the law firm Donovan Hatem	Karl Duff of Professional Liability Consultants, LLC	Risk Management / Claims / Underwriting and outside counsel when necessary.	The Heuer Group	Colleen M. Palmer, Esq.	Andrew Mendelson with assistance from outside counsel as needed.	Staff of OmniSure	Gary Prather and Katherine Dimit	Dedicated regional risk management attorneys.	Underwriting and Claims personnel, and select law firms.	AE specialist counsel with appropriate jurisdiction knowledge.	Navigators claim counsel, underwriters, outside counsel	Dedicated risk management staff.	Severson & Werson	Travelers regional claim managers.	Qualified risk management colleagues.	XL Catlin Claim Consultants, Underwriters, PLAN agents and where appropriate, defense counsel.
Question 82: What is the average turnaround time for these contract reviews?																		
	24-48 hours	24 hours or less	2 days	48 hours or less depending on the complexity.	24-48 hours	24-48 hours	48 hours	One or Two days	24 hour service level	2 business days	24-48 hours	48 hours	24-48 hours	1-2 days	1-2 days	24-48 hours	One business day	24 hours
Question 83: Please list the number and types of A/E risk management publications offered by your company.																		
	n/a		n/a			Numerous publications available via our website (www.beazley.com/riskinfo)	120 publications- articles, white papers, technical forms, agreement templates, practice management tools/templates		Various white papers via email blasts and posted on our microsite, generally, 1 per month as needed.	N/A	Newsletter	100 Top Risk Avoidance Techniques; Risk Management Quiz; Published Articles (most recent in Engineering, Inc. Jan/Feb 2016 - Managing Risk via Checklists).	Blueprint for Design Professionals	2 electronic newsletters		Stamped, Sealed and Delivered	All of our publications can be found online at www.schinnerer.com	Visit www.xlgroup.com/dp for more information and to access a copy of Professional Services Agreement: A Primer, introductory information from the Contract Guide. Also visit www.xlgroup.com/dp/tools for complimentary risk management tools including regional claim reports, a sample chapter of The XL Insurance Contract Guide for Design Professionals and access to our on-line webcase, What You Need to Know About Indemnities.

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Question 84: Please provide the estimated percentage of claims driven by the following factors. Omit the % sign.

Technical Errors	45	Proprietary	Proprietary	Proprietary		40	N/A - Don't capture this date to-date		30	15		Proprietary	Proprietary		30		Proprietary	7
Project Management (including contractual terms)	30	Proprietary	Proprietary	Proprietary		12	N/A - Don't capture this date to-date		10	15		Proprietary	Proprietary		25		Proprietary	30
Poor communication	10	Proprietary	Proprietary	Proprietary		6	N/A - Don't capture this date to-date		25	50		Proprietary	Proprietary		10		Proprietary	38
Poor documentation	15	Proprietary	Proprietary	Proprietary		3	N/A - Don't capture this date to-date		20	20		Proprietary	Proprietary		25		Proprietary	3
Other (please explain)		Proprietary	Proprietary		We do not code our claims in this fashion. There are usually multiple causation factors.	39			15 Contractors w/ labor shortages or lack of trade experience.			Proprietary	Proprietary		10 misc.		Proprietary	22 Client selection

Question 85: Please provide the estimated percentage of claims related to the following types of projects. Omit the % sign.

Commercial	10	Proprietary	Proprietary	Proprietary		20	23		20	10		Proprietary	Proprietary		5		Proprietary	26 includes Industrial and Healthcare
Single-family residential	10	Proprietary	Proprietary	Proprietary		20	7		32	10		Proprietary	Proprietary		10		Proprietary	30 includes multi-family and residential / condos
Multi-family residential/condominiums	20	Proprietary	Proprietary	Proprietary		23	9		4	35		Proprietary	Proprietary		20		Proprietary	
Schools and universities	20	Proprietary	Proprietary	Proprietary		8	13		20	10		Proprietary	Proprietary		10		Proprietary	14
Industrial	5	Proprietary	Proprietary	Proprietary		2	3		2	10		Proprietary	Proprietary		20		Proprietary	

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<i>Health Care</i>	15	Proprietary	Proprietary	Proprietary		5	6		10	5		Proprietary	Proprietary		10		Proprietary		
<i>Transportation</i>	10	Proprietary	Proprietary	Proprietary		6	7		5	20		Proprietary	Proprietary		15		Proprietary	16 Infrastructure	
<i>Master planning</i>	5	Proprietary	Proprietary	Proprietary			1		0	0		Proprietary	Proprietary		5		Proprietary	3 - 4	
<i>Surveys/ studies</i>	5	Proprietary	Proprietary	Proprietary			3		7	0		Proprietary	Proprietary		5		Proprietary	3 - 4	
<i>Other (please explain)</i>		Proprietary	Proprietary			16, other infrastructure , institutional and recreation projects	28, Mix of Municipal, Waste Water Treatment, Mixed Use, Utilities, Military, etc.					Proprietary					Confidential	Proprietary	
Question 86: Estimate your portfolio turnover.																			
<i>% of new business</i>			Generally 50 to 75%	Proprietary			35	10	20	50		Proprietary	18		15-20	Confidential			
<i>% of renewal business</i>			Generally we lose up to 10% of our renewal book each year.	Proprietary			65	90	80	75		Proprietary	82		85	Confidential			
Question 87: Does your company provide any other lines of insurance to DP's?																			
	Yes	Yes		Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	

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SECTION 8 - ADDITIONAL SERVICES

Question 88: Where can the following special services be obtained if offered by your company?

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

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Question 89: Will you provide a specimen copy of your policy?																		
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

SECTION 9 - COMMENTS

Question 90: If you wish to provide any comments or suggestions on this survey, please do so in the space below.																		
			Responses represent our best information as of the date of response and are subject to change. All coverage will be subject to underwriting to any policy's terms and conditions as issued.		Thank you for allowing us to participate!	We did not answer a number of the questions because the information was proprietary or not a yes/no question.	We appreciate having the opportunity to support this important initiative. Some of the data points you would like feedback on are still in development for us, in particular with claim trends, as we our claims data is still somewhat green (start-up in April 2013).			Questions 5 & 6 did not allow for making the proper selections for each year.	Some of the bullet questions should be checkbox if more than one answer applies.			I had an issue completing questions 5 & 6. 2014 would not populate correctly.		Question #85 - Even if we did answer, the info may be misleading since the question only asks for claim percentages without any premium considerations. For example, the largest project type for claims may not be adverse if the percentage of premium associated with the project types exceeds the claim percentage.		This year, XL Catlin's newest Design Professional insurance enhancements include: Professional Liability protection for a firm's use of drones to cover for Wrongful Acts arising out of data collected or work product derived from the use of unmanned aerial systems and other vehicles; Pro bono Professional Services Coverage extending professional liability coverage to a firm's charitable, non-profit work.