

2020 Professional Liability Survey of Member Firms for Fiscal Year 2019- Final

Firm Size (Gross Revenue)											
	All Firms	Less than \$500,000	\$500,000 to \$.99 mil	\$1 mil to \$2.49 mil	\$2.5 mil to \$4.99 mil	\$5 mil to \$ 7.49 mil	\$7.5 mil to \$9.99 mil	\$10 mil to \$19.99 mil	\$20 mil to \$49.99 mil	\$50 mil to \$99.99 mil	\$100 million or more
Final											
Total Responses (by Firm Size) (Refers to Question 4 of the Survey)											
Total Reponses	213	27	14	20	20	16	16	32	31	13	24
Percent		13%	7%	9%	9%	8%	8%	15%	15%	6%	11%

*Seven firms did not answer the question

Change in Gross Revenue in the Past Year (by Firm Size) (Refers to Question 5 of the Survey)											
Up More than 50 %	2%	7%		10%	5%						
Up 30%-50%	3%	19%						3%	3%		
Up 20%-29%	11%	4%	21%	5%		6%	25%	12%	16%	15%	4%
Up 10%-19%	24%	4%	21%	15%	35%	25%	19%	31%	13%	46%	42%
Up 5% - 9%	23%	7%	21%	15%	25%	25%	31%	12%	42%	23%	25%
Up 1%-4%	11%		14%	5%	5%	13%	13%	16%	6%	8%	25%
Little or no change from last year	17%	37%	21%	30%	25%	13%	6%	19%	13%		
Down 1%-4%	2%	11%				6%			3%		
Down 5%-9%	5%	4%		15%		6%	6%	6%		8%	4%
Down 10%-19%	2%	4%		5%	5%	6%			3%		
Down 20%- 29%											
Down 30%-50%											
Down more than 50%											

Increased	74%	41%	77%	50%	70%	69%	88%	74%	80%	92%	96%
Little or no change from last year	17%	37%	21%	30%	25%	13%	6%	19%	13%	0%	0%
Decreased	9%	19%	0%	20%	5%	18%	6%	6%	6%	8%	4%

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What are Your Firm's Fields of Practices or Disciplines? (by Firm Size) (Refers to Question 2 of the Survey)											
Architectural	4%	15%	14%	5%	0%	12%		9%	32%	54%	42%
Building Commissioning	2%				5%		12%	19%	9%	15%	29%
Civil/General (including Transportation)	14%	52%	43%	40%	65%	69%	56%	69%	75%	85%	79%
Construction Engineering & Inspection	9%	19%	21%	15%	15%	38%	31%	44%	62%	85%	75%
Construction Management	5%	11%	7%	10%	10%	12%	19%	22%	32%	38%	75%
Electrical	6%	15%	21%	10%	5%	6%	19%	34%	26%	61%	58%
Energy/ Industrial	3%	7%			5%		12%	9%	16%	54%	54%
Environmental	7%	7%	7%	5%	35%	6%	25%	34%	45%	69%	79%
Geotechnical	3%		21%	5%	5%	6%	6%	16%	10%	15%	42%
Laboratory Testing	1%				10%	6%	6%	9%			17%
Landscape Architecture	4%			5%	5%	12%		16%	42%	54%	29%
Mechanical / HVAC	5%	4%	21%	10%	5%	6%	12%	28%	23%	61%	50%
Planning	7%	7%	14%	10%	10%	25%	12%	28%	55%	77%	67%
Process	1%								3%	23%	25%
Structural	9%	7%	28%	15%	20%	25%	38%	50%	58%	77%	71%
SUE - Subsurface Utility Locating	1%		7%		5%		6%		10%	15%	4%
Surveying	8%	7%	21%	25%	50%	31%	31%	37%	55%	85%	50%
Water/ Wastewater	9%	11%	14%	35%	15%	31%	31%	44%	58%	77%	75%
Other	2%	4%	7%	5%	15%	6%	12%	12%	13%	23%	8%

*A firm was counted in every category they indicated

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Final											
Which Discipline Produces 50% or More of Your Firm's Gross Revenue? (By Firm Size) (Refers to Question 3 of the Survey)											
Architectural	5%	7%	14%			6%		3%	6%		
Building Commissioning		0%									
Civil/General (including Transportation)	42%	37%	29%	25%	30%	50%	25%	38%	35%	23%	21%
Construction Engineering & Inspection	2%	7%							3%		
Construction Management	2%				5%				3%		4%
Electrical	5%	15%			5%		6%	3%			4%
Energy/ Industrial	2%	4%							3%		4%
Environmental	4%	4%		5%	5%		6%	6%			4%
Geotechnical	4%		14%	5%	5%	6%	6%	3%			
Laboratory Testing											
Landscape Architecture											
Mechanical / HVAC	4%	4%	7%				6%	6%	3%		
Planning	1%			5%						8%	
Process											
Structural	14%	7%		20%	20%	13%	19%	6%	6%		4%
SUE - Subsurface Utility Locating											
Surveying	4%	4%		5%	5%		6%		6%		
Water/ Wastewater	8%			20%	5%		6%	9%		8%	13%

* A firm was counted in every category they indicated

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Firm Size (Gross Revenue)

	All Firms	Less than \$500,000	\$500,000 to \$.99 mil	\$1 mil to \$2.49 mil	\$2.5 mil to \$4.99 mil	\$5 mil to \$ 7.49 mil	\$7.5 mil to \$9.99 mil	\$10 mil to \$19.99 mil	\$20 mil to \$49.99 mil	\$50 mil to \$99.99 mil	\$100 million or more
Final											
Who Has the Primary Responsibility for Risk Management in Your Firm? (By Size) (Refers to Question 6 of the Survey)											
In- House Counsel	10%								13%	38%	54%
Full Time Risk Manager	6%							6%	10%	15%	29%
Principal(s) tasked with this responsibility as needed	35%	37%	50%	40%	50%	63%	56%	34%	10%	23%	8%
CEO/President/COO	36%	52%	36%	60%	45%	31%	44%	41%	32%	15%	4%
CFO/Comptroller	5%				5%	6%		6%	19%	8%	
Other (please specify)	6%	11%	14%					9%	16%		4%
Does Your Firm Carry Professional Liability Insurance (PLI)? (by Firm Size) (Refers to Question 7 of the Survey)											
Yes	99%	96%	100%	100%	100%	100%	100%	100%	97%	100%	100%
No	1%	4%	0%	0%	0%	0%	0%	0%	3%	0%	0%
Did You Change PLI Carriers During Your Most Recently Completed Fiscal Year? (by Firm Size) (Refers to Question 12 of the Survey)											
Yes	11%	5%	8%	6%	25%	6%	13%	3%	17%	17%	10%
No	89%	95%	92%	94%	75%	94%	87%	97%	83%	83%	90%

Firm Size (Gross Revenue)

	All Firms	Less than \$500,000	\$500,000 to \$.99 mil	\$1 mil to \$2.49 mil	\$2.5 mil to \$4.99 mil	\$5 mil to \$ 7.49 mil	\$7.5 mil to \$9.99 mil	\$10 mil to \$19.99 mil	\$20 mil to \$49.99 mil	\$50 mil to \$99.99 mil	\$100 million or more
Final											
Reason Why Firms Change PLI Carriers? (By Size) (Refers to Question 13 of the Survey)											
Lower premium	49%	50%	33%	100%	50%	100%	67%	50%	33%	33%	40%
Better policy terms	19%	50%	33%		12%		33%	50%		33%	
Not satisfied with pre-claims assistance	3%								17%		
Not satisfied with claims handling	11%								33%	17%	20%
Not satisfied with risk management programs											
Need higher limits than existing carrier provided	3%										20%
Could not renew with existing PLI carrier	11%		33%		25%				17%		
Changed carrier based on advice of broker	8%				12%					17%	20%
Other reasons (Please specify)											

*A firm was counted in every category they indicated

Firm Size (Gross Revenue)

	All Firms	Less than \$500,000	\$500,000 to \$.99 mil	\$1 mil to \$2.49 mil	\$2.5 mil to \$4.99 mil	\$5 mil to \$ 7.49 mil	\$7.5 mil to \$9.99 mil	\$10 mil to \$19.99 mil	\$20 mil to \$49.99 mil	\$50 mil to \$99.99 mil	\$100 million or more
Final											

Has your Firm Changed PLI Broker? (by Size) (Refers to Question 16 of the Survey)

Yes	4%	9%	0%	0%	0%	0%	0%	3%	7%	8%	5%
No	96%	91%	100%	100%	100%	100%	100%	97%	93%	92%	95%

Reasons Why Firms Changed PLI Brokers? (by Firm Size) (Refers to Question 17 of the Survey)

Not satisfied with broker	20%							100%			50%
Broker couldn't access desired carrier											
New broker offered additional services	20%	50%									50%
New broker consolidated PLI and other business insurance	20%									100%	
Other reasons	40%	50%							100%		

*A firm was counted in every category they indicated

PLI Broker Presented More than One Option to PLI Carrier? (by Firm Size) (Refers to Question 18 of the Survey)

Yes	58%	36%	36%	39%	75%	47%	87%	71%	64%	58%	62%
No	42%	64%	64%	61%	25%	53%	13%	29%	36%	42%	38%

Did you Request Your Broker Obtain Quotes from Other Carriers? (By Firm Size) (Refers to Question 19 of the Survey)

Yes	63%	25%	25%	50%	69%	78%	54%	60%	60%	100%	80%
No	37%	75%	75%	50%	31%	22%	46%	40%	40%		20%

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Professional Liability Carrier (by Firm Size) (Refers to Question 8 of the Survey)											
AIG/Lexington/ New Hamp. Insur./Chartis	6%	4%		5%			6%			8%	29%
Arch/PUA	1%								3%		
Argo Pro	1%	4%		5%							
Arrowhead/American Alternative Insurance Company											
AXA/XL	18%	4%	7%	20%		25%	13%	34%	6%	38%	17%
AXIS	1%				10%				6%		
Beazley	10%	19%	14%	5%		13%	13%	3%	13%		
Berkley	4%				5%		6%		10%	23%	
Chubb / ACE American Insurance Company	1%						6%				
CNA/Schinnerer; Continental Casualty; Columbia Casualty	21%	19%	14%	10%		6%	25%	25%	29%	23%	21%
Endurance American					15%						
Hanover											
HCC/Houston Cas./US Specialty Insurance	1%										
Hiscox	2%		7%	5%	5%	6%					
Liberty Underwriters / Ironshore	1%		7%		5%						
Lloyds of London	2%		14%					3%			
Markel/ Evanston Insurance/ Alterra											
Navigators	2%		7%			6%					
One Beacon	1%				10%						
RLI	4%	4%		10%	5%	6%	6%	6%	3%		
Starr	1%								3%		4%
Terra Insurance	1%			5%				3%			
Travelers	9%	15%		15%	15%	25%	13%	6%			
Zurich/Steadfast Insurance	1%								3%		
Other	15%	15%	14%	10%	30%	13%	13%	9%	16%		17%

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Coverage Limits Per Claim (by Firm Size) (Refers to Question 21 of the Survey)											
\$100,000	2%	5%						4%			
\$250,000	2%	5%			8%	8%					
\$500,000	20%	16%									
\$1,000,000	27%	58%	36%	47%	17%	15%	27%	7%			
\$2,000,000	7%	16%	55%	47%	44%	69%	27%	26%	11%		
\$3,000,000	2%		9%		22%		6%	18%	4%		
\$4,000,000	27%			6%	5%		6%				
\$5,000,000	1%				5%	8%	33%	41%	74%	58%	17%
\$6,000,000	1%								4%		
\$7,000,000										8%	
\$8,000,000											
\$9,000,000											
\$10,000,000 or more	13%							4%	7%	33%	83%
Firms with the Same Per Claim and Aggregate Limit (by Firm Size) (Refers to Question 22 of the Survey)											
Yes	63%	68%	81%	71%	78%	46%	53%	56%	54%	64%	67%
No	37%	32%	19%	29%	22%	54%	47%	44%	46%	36%	33%

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What is Your Deductible? (by Firm Size) (refers to Question 23 of the Survey)											
\$0 or No Deductible	3%	17%		12%							
\$2,500	3%	28%	10%								
\$5,000	11%	33%	60%	23%	11%	8%					
\$10,000	9%	11%	30%	29%	16%			7%	4%		
\$15,000	2%	5%		6%	6%		7%				
\$20,000	3%			12%	6%	8%	7%				
\$25,000	14%			12%	50%	45%	40%	4%			
\$50,000	11%	6%		6%	11%	31%	20%	22%	11%		
\$75,000	4%					8%	6%	11%	11%		
\$100,000	13%						20%	37%	26%	27%	
\$150,000	6%							11%	26%	9%	
\$200,000	2%							4%	7%	9%	
\$250,000	6%							4%	15%	18%	22%
\$300,000	1%									18%	
\$350,000	1%									9%	
\$400,000	1%										6%
\$450,000											
\$500,000	6%									9%	44%
More than \$500,000	3%										28%
Change in Deductible as Compared to Previous Year (by Firm Size) (Refers to Question 24 of the Survey)											
Increased	11%		9%	17%	11%	23%	7%	4%	19%	8%	11%
Stayed the Same	87%	100%	82%	82%	89%	77%	86%	92%	81%	92%	89%
Decreased	2%		9%	1%			7%	4%			

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Premiums as a Percentage of Gross Annual Revenues (by Firm Size) (Refers to Question 20 of the Survey)											
Less than 0.50%	16%			7%	6%	8%	13%	16%	29%	36%	46%
0.50%	21%		11%	7%	38%	17%	33%	8%	38%	27%	20%
0.75%	12%			7%	6%	25%	27%	24%	4%	9%	20%
1.00%	18%	25%	11%	14%	19%	17%	13%	20%	21%		7%
1.25%	7%	6%	22%					20%		18%	
1.50%	3%	6%		7%	19%	8%		4%	4%		
1.75%	3%			21%	6%	8%					
2.00%	5%	13%	11%	14%			7%	4%			
2.25%	1%			14%							
2.50%	1%						7%				
2.75%	1%		11%								
3.00%	1%				6%	8%					
3.25%	1%	6%									
3.50%											
3.75%											
4.00%	4%	6%	22%					4%		9%	7%
5.00%	1%	13%									
6.00%	1%			7%							
7.00%	1%	6%									
8.00%	1%	6%				8%					
9.00%											
10% or more	2%	13%	11%						4%		
Median	1	2	2	1.8	1	0.8	1	0.9	0.6	0.5	0.5
Average	2	4	2	1.9	0.9	2	0.9	1	1	0.88	0.4

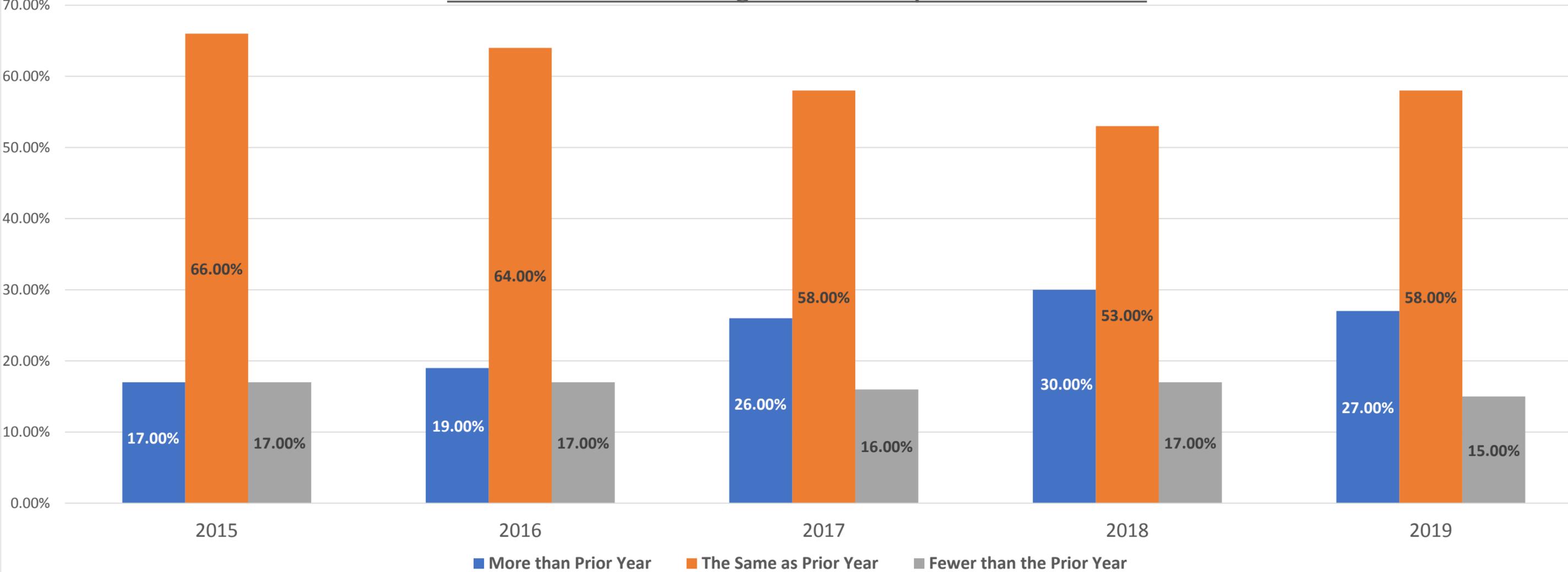
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Percentage Change in Premiums (by Firm Size) (computed using Question 20 of the Survey)											
> or = - 30%	7%	23%			12%			12%			13%
-28.00%											
-26.00%	2%	6%									
-24.00%	1%									9%	
-22.00%									4%		7%
-20.00%	2%		11%				7%	4%		9%	
-18.00%											
-16.00%	2%		11%						8%	9%	
-14.00%	2%							4%			7%
-12.00%	3%			7%			7%		4%		
-10.00%	2%		11%			8%	7%	4%			20%
-8.00%	3%				12%				13%		
-6.00%	1%			7%							
-4.00%	5%				6%	8%	13%		17%	9%	
-2.00%	4%				6%		13%	4%	4%		7%
0.00%	40%	65%	33%	50%	40%	58%	31%	36%	29%	55%	13%
2.00%	1%					8%	7%				
4.00%	1%						7%				
6.00%	1%		11%		6%			4%			
8.00%	3%							12%	4%		
10.00%	3%								4%		20%
12.00%	1%							8%			7%
14.00%											
16.00%	1%				6%						
18.00%	1%				6%				4%		
20.00%	2%			7%		8%			4%		
22.00%	1%							4%			
24.00%	2%	6%				8%			4%		
26.00%	1%				6%					9%	
28.00%											
> or = 30%	6%		22%	29%			7%	8%			7%

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Question 20 (cont.)											
Average	2%	-12%	-1%	33%	-2%	3%	-1%	5%	-1%	-3%	-1%
Decreased	34%	29%	33%	14%	36%	16%	47%	28%	50%	36%	54%
Stayed the Same	40%	65%	33%	50%	40%	58%	31%	36%	29%	55%	13%
Increased	24%	6%	33%	36%	24%	24%	21%	36%	20%	9%	34%
Firms with Present Outstanding Claims (by Firm Size) (Refers to Question 27 of the Survey)											
Yes	43%	5%	9%	6%	39%	31%	27%	58%	59%	83%	94%
No	57%	95%	91%	94%	61%	69%	73%	42%	41%	17%	6%
Number of Claims Made Against Firm (by Firm Size) (Refers to Question 28 of the Survey)											
1	45%	100%	100%	100%	71%	100%	60%	57%	50%	20%	6%
2	18%				14%		40%	14%	25%	20%	17%
3	13%				14%			14%	13%	30%	12%
4	6%									20%	12%
5	3%							7%	6%		6%
6											
7 or More	14%							7%	6%	10%	47%
Firm Size (Gross Revenue)											
Final	All Firms	Less than \$500,000	\$500,000 to \$.99 mil	\$1 mil to \$2.49 mil	\$2.5 mil to \$4.99 mil	\$5 mil to \$ 7.49 mil	\$7.5 mil to \$9.99 mil	\$10 mil to \$19.99 mil	\$20 mil to \$49.99 mil	\$50 mil to \$99.99 mil	\$100 million or more
Number of Claims Made Against Firms Compared with the Prior Year (by Firm Size) (Refers to Question 29 of the Survey)											
More than the prior year.	27%	17%			44%	28%	40%	33%	14%	18%	47%
The same as the prior year.	58%	83%	50%	100%	56%	43%	60%	56%	67%	55%	41%
Fewer than the prior year.	15%		50%			28%		11%	19%	27%	12%

Number of Claims Made Against Firm Compared with Prior Year



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Has your firm purchased a stand-alone Cyber Liability Policy? (by Firm Size) (Refers to Question 25 of the Survey)											
Yes	56%	5%	9%	24%	22%	62%	47%	85%	85%	83%	100%
No	44%	95%	91%	76%	78%	38%	53%	15%	15%	17%	

Final	All Firms	Less than \$500,000	\$500,000 to \$.99 mil	\$1 mil to \$2.49 mil	\$2.5 mil to \$4.99 mil	\$5 mil to \$ 7.49 mil	\$7.5 mil to \$9.99 mil	\$10 mil to \$19.99 mil	\$20 mil to \$49.99 mil	\$50 mil to \$99.99 mil	\$100 million or more
If your firm has purchased a Cyber Liability Policy, what aggregate limits did you purchase? (by Firm Size) (Refers to Question 26 of the Survey)											
\$1,000,000	57%	100%		80%	60%	100%	86%	91%	76%	50%	
\$2,000,000	13%			20%	20%		14%	9%	24%	30%	18%
\$3,000,000	13%				20%					10%	12%
More than \$3,000,000	16%									10%	70%

2020 Professional Liability Survey of Member Firms for Fiscal Year 2019- Final

Firm Size (Gross Revenue)											
Final	All Firms	Less than \$500,000	\$500,000 to \$.99 mil	\$1 mil to \$2.49 mil	\$2.5 mil to \$4.99 mil	\$5 mil to \$ 7.49 mil	\$7.5 mil to \$9.99 mil	\$10 mil to \$19.99 mil	\$20 mil to \$49.99 mil	\$50 mil to \$99.99 mil	\$100 million or more
What is the Causes of Claims? (by Firm Size) (Refers to Question 40 of the Survey)											
Contract	11%	10%			22%	25%	10%	13%	7%	10%	9%
Communications	20%	20%			22%	25%	20%	23%	23%	22%	16%
Client / Project Selection	11%	10%	67%		11%	12%	10%	9%	10%	8%	13%
Project Management	11%	20%			11%	12%	10%	6%	10%	10%	15%
Error or Omission of Technical Nature	19%	10%			11%	12%	20%	21%	20%	26%	16%
Third Party Claim	16%	10%		100%	22%		20%	11%	20%	18%	16%
Scope of Services	8%	10%					10%	11%	7%	8%	9%
Other	4%	10%	33%			12%		6%	3%	%	5%

*A firm was counted in every category they indicated.

Frequency that Work is Turned Down (by Firm Size) (Refers to Questions 43 of the Survey)											
Frequently	4%	18%	18%	6%	6%		8%	11%			11%
Sometimes	48%	29%	27%	38%	44%	38%	31%	55%	48%	67%	50%
Rarely	42%	47%	45%	44%	38%	54%	61%	30%	48%	33%	39%
Never	6%	6%	9%	12%	12%	8%		4%	4%		
Sum of top two boxes	52%	47%	45%	44%	50%	38%	39%	66%	48%	67%	61%
Sum of bottom two boxes	48%	53%	54%	56%	50%	62%	61%	34%	52%	33%	39%

2020 Professional Liability Survey of Member Firms for Fiscal Year 2019- Final

Firm Size (Gross Revenue)											
	All Firms	Less than \$500,000	\$500,000 to \$.99 mil	\$1 mil to \$2.49 mil	\$2.5 mil to \$4.99 mil	\$5 mil to \$ 7.49 mil	\$7.5 mil to \$9.99 mil	\$10 mil to \$19.99 mil	\$20 mil to \$49.99 mil	\$50 mil to \$99.99 mil	\$100 million or more
Final											
Why Specifically Did Your Firm Not Pursue or Turn the Work Down? (All that apply) (By Firm Size) (Refers to Question 44 of the Survey)											
Contract Terms	50%	15%	14%	30%	50%	56%	56%	59%	58%	77%	52%
Client History	41%	30%	36%	40%	30%	50%	81%	38%	39%	38%	40%
Undercapitalized Project	10%	4%		5%		25%	25%	9%	10%	15%	16%
High Risk	44%	26%	36%	30%	35%	56%	50%	47%	52%	77%	44%
Project Type or Delivery Method	26%		21%	30%	25%	31%	25%	22%	29%	62%	40%
Lack Qualifications/ Experience	29%	30%	7%	20%	35%	19%	44%	31%	32%	31%	32%
Other	1%						6%	3%			
What is Your Best Estimate of the Potential Total Fee Value of the Work that Your Firm Declined? (Median Answer) (by Firm Size) (Refers to Question 45 of the Survey)											
0-\$10,000	9%	40%	20%			8%	8%	8%	4%		
\$10,001-\$100,000	38%	60%	80%	76%	43%	41%	54%	23%	30%		
\$100,001-\$250,000	24%			8%	50%	33%	15%	38%	33%	20%	19%
\$250,001- \$500,000	11%			8%			15%	11%	11%	40%	25%
\$500,000 - \$1 million	8%			8%			8%	15%	15%	10%	13%
\$1.01 million - \$2.5 million	3%								7%	10%	13%
\$2.51 million- \$5 million	4%				7%	17%		4%		20%	6%
\$5.01 million - \$10 million	1%										6%
More than \$10 million	2%										18%
Have You Reduced, Dropped, or Modified any Service Offerings Due to High Claims Activity or Other Risk Issues? (by Firm Size) (Refers to Question 42)											
Yes	15%	12%	27%	7%	19%	8%	21%	15%	23%	8%	11%
No	85%	88%	73%	93%	81%	92%	79%	85%	77%	92%	89%

2020 Professional Liability Survey of Member Firms for Fiscal Year 2019- Final

Firm Size (Gross Revenue)											
	All Firms	Less than \$500,000	\$500,000 to \$.99 mil	\$1 mil to \$2.49 mil	\$2.5 mil to \$4.99 mil	\$5 mil to \$ 7.49 mil	\$7.5 mil to \$9.99 mil	\$10 mil to \$19.99 mil	\$20 mil to \$49.99 mil	\$50 mil to \$99.99 mil	\$100 million or more
Final											
To What Extent Does the Threat of Claims Stifle Innovation in the Profession at this Time? (by Firm Size) (Refers to Question 46 of the Survey)											
Very Much	13%	18%	18%	7%	6%	15%	14%	7%	7%	8%	33%
Somewhat	46%	29%	27%	46%	50%	62%	50%	63%	48%	50%	22%
A little	35%	47%	45%	40%	25%	15%	36%	26%	41%	42%	39%
Not at all	6%	6%	9%	7%	19%	8%		4%	4%		6%
Sum of top two boxes	59%	47%	45%	53%	56%	77%	64%	70%	55%	58%	55%
Sum of bottom two boxes	41%	53%	54%	47%	44%	23%	36%	30%	45%	42%	45%
Firms of Whom the Threat of Claims is Hurting Firms Ability to: (by Firm Size) (Refers to Question 47 of the Survey)											
Expand your firm's business	9%	15%	21%	5%				9%	10%	23%	13%
Hire new engineers	1%	4%	7%								
Try innovative approaches	26%	18%	14%	35%	5%	44%	38%	22%	16%	62%	29%
Maintain good relations with other construction team members	13%		7%	10%	15%		19%	13%	10%	31%	29%
Hold down costs / remain profitable	16%	11%	7%	15%	15%	25%	25%	19%	16%	15%	17%
Hold down fees	15%	4%	14%	25%	10%	19%	13%	13%	19%	31%	8%
Build good relations with clients	13%	7%		15%		6%	6%	16%	19%	23%	25%
The threat of claims is having an impact on our firm	31%	30%	43%	10%	40%	31%	38%	31%	48%	15%	25%

*A firm was counted in every category they indicated.

Results by field of Practice

Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater
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Total Responses (by Firm Type [all that apply])

Total Responses	39	56	70	27	46	86	82	86
Percent	18%	26%	32%	12%	21%	39%	38%	39%

Gross Revenue of your Firm (Refers to Question 4 of the Survey)

Less than \$500,000	10%	7%	3%		2%	2%	2%	3%
\$500,000 to \$.99 million	5%	5%	1%	11%	7%	5%	4%	2%
\$1 million to \$2.49 million	3%	4%	1%	4%	4%	5%	6%	8%
\$2.5 million to \$4.99 million		2%	10%	4%	2%	6%	12%	3%
\$5 million to \$7.49 million	5%	2%	1%	4%	2%	5%	6%	6%
\$7.5 million to \$9.99 million		5%	6%	4%	4%	7%	6%	6%
\$10 million to \$19.99 million	8%	20%	16%	18%	20%	18%	15%	16%
\$20 million to \$49.99 million	26%	14%	20%	11%	15%	20%	21%	21%
\$50 million to \$99.99 million	18%	14%	13%	7%	17%	12%	13%	12%
\$100 million or more	26%	25%	27%	37%	26%	20%	15%	21%

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Change in Gross Revenue in the Past Year (Refers to Question 5 of the Survey)

Up More that 50 %	0%	0%	1%	0%	0%	2%	1%	0%
Up 30%-50%	0%	4%	3%	0%	2%	1%	1%	2%
Up 20%-29%	15%	7%	10%	7%	7%	10%	12%	16%
Up 10%-19%	21%	34%	26%	33%	35%	27%	28%	27%
Up 5% - 9%	26%	21%	27%	19%	24%	29%	27%	20%
Up 1%-4%	5%	11%	14%	23%	11%	12%	13%	13%
Little or no change from last year	21%	16%	10%	7%	13%	15%	9%	13%
Down 1%-4%	10%	0%	1%	0%	0%	0%	1%	1%
Down 5%-9%	2%	5%	6%	11%	6%	2%	4%	5%
Down 10%-19%	0%	0%	1%	0%	2%	0%	2%	2%
Down 20%- 29%	0%	0%	0%	0%	0%	0%	2%	0%
Down 30%-50%	0%	0%	0%	0%	0%	0%	0%	0%

Increased	67%	77%	81%	82%	79%	81%	82%	78%
Little or no change from last year	21%	16%	10%	7%	13%	15%	9%	13%
Decreased	12%	5%	8%	11%	8%	2%	9%	8%

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Who Has the Primary Responsibility for Risk Management in Your Firm? (Refers to Question 6 of the Survey)

In-House Counsel	23%	23%	26%	26%	26%	14%	12%	19%
Full Time Risk Manager	15%	13%	11%	19%	13%	13%	11%	9%
Principal(s) risked with this responsibility as needed	31%	28%	29%	30%	26%	28%	27%	21%
CEO / President / COO	18%	27%	21%	11%	28%	31%	35%	37%
CFO/Comptroller	8%	4%	6%	4%	2%	7%	10%	7%
Other (Please specify)	5%	5%	6%	7%	4%	7%	5%	7%

Does Your Firm Carry Professional Liability Insurance (PLI)? (Refers to Question 7 of the Survey)

Yes	95%	95%	94%	89%	96%	90%	89%	92%
No	5%	5%	6%	11%	4%	10%	11%	8%

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Did You Change PLI Carriers During Your Most Recently Completed Fiscal Year? (Refers to Question 12 of the Survey)

Yes	15%	9%	9%	0%	4%	6%	11%	7%
No	85%	91%	91%	100%	96%	94%	91%	93%

Reason why Firms Changed PLI Carriers (Refers to Question 13 in the Survey)

Lower premium	67%	100%	83%		100%	100%	78%	50%
Better policy terms	50%	60%	33%		50%	20%	33%	17%
Not satisfied with pre-claims assistance	17%		17%				11%	17%
Not satisfied with claims handling	50%		17%			20%	44%	33%
Not satisfied with risk management programs								
Need higher limits than existing carrier provided	17%	20%	17%			20%		17%
Could not renew with existing PLI carrier	17%						11%	17%
Changed carrier based on advice of broker	33%	20%	17%			40%	11%	17%
Other reasons								

*A firm was counted in every category they indicated

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Changed PLI Broker? Refers to Question 16 of the Survey)

Yes	8%	4%	4%	4%	2%	1%	5%	6%
No	92%	96%	96%	96%	98%	99%	95%	94%

Reasons why Firms Changed PLI Brokers? (Refers to Question 17 of the Survey)

Not satisfied with broker	20%	25%	0%	0%			25%	20%
Broker couldn't access desired carrier			0%	0%				
New broker offered additional services	20%	25%	0%	100%		100%	25%	20%
New broker consolidated PLI and other business insurance	20%	25%	100%	0%	100%	100%	25%	20%
Other reasons	40%	50%	0%	0%			50%	40%

*A firm was counted in every category they indicated

PLI Broker Presented More than one Option to PLI Carrier? (Refers to Question 18 of the Survey)

Yes	64%	57%	47%	51%	52%	55%	62%	55%
No	36%	43%	53%	49%	48%	45%	38%	45%

Did You Request Your Broker Obtain Quotes from Other Carriers? (Refers to Question 19 of the Survey)

Yes	64%	75%	88%	71%	79%	66%	65%	65%
No	36%	25%	12%	29%	21%	34%	35%	35%

2020 Professional Liability Survey of Member Firms for Fiscal Year 2019- Final

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Professional Liability Carrier (by Firm Type) (Refers to Question 8 of the Survey)

AIG/Lexington	10%	9%	10%	22%	9%	8%	9%	7%
Arch/PUA			1%	4%		1%	1%	1%
Argo Pro						1%		
Arrowhead/ AAIC								
AXA XL	13%	20%	20%	15%	20%	21%	20%	21%
AXIS		2%			2%		1%	1%
Beazley	26%	7%	9%	4%	9%	2%	6%	12%
Berkley	10%	5%	9%		7%	6%	7%	6%
Chubb / ACE American Insurance Company		2%				1%		1%
CNA/ Schinnerer	13%	27%	29%	15%	35%	24%	18%	24%
Endurance American								
Hanover								
HCC/Houston Cas./US Specialty Insurance						1%		
Hiscox	3%	2%	1%	4%	2%		2%	
Liberty Underwriters / Ironshore							1%	1%
Lloyds of London		2%		4%	2%	1%	1%	1%
Markel/ Evanston Insurance/ Alterra								
Navigators						2%	2%	1%
One Beacon						1%		
RLI	3%	5%	1%		7%	1%	2%	2%
Starr	3%	2%	1%			2%		1%
Terra Insurance			1%	7%				
Travelers		2%		4%		5%	11%	5%
Zurich/Steadfast Insurance						1%	1%	
Other	15%	11%	13%	15%	4%	10%	9%	9%

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Coverage Limits Per Claim (Refers to Question 21 of the Survey)

\$100,000			1%	4%				
\$250,000	3%	2%			2%		1%	
\$500,000	3%							
\$1,000,000	10%	7%	10%	7%	7%	4%	12%	17%
\$2,000,000	10%	11%	10%	7%	13%	17%	18%	13%
\$3,000,000	3%	3%	4%	4%	7%	8%	6%	6%
\$4,000,000		2%	1%		2%		1%	1%
\$5,000,000	41%	30%	37%	15%	30%	35%	29%	31%
\$6,000,000			1%	4%		1%	1%	1%
\$7,000,000	3%	2%	1%		2%	1%	1%	1%
\$8,000,000								
\$9,000,000								
\$10,000,000 or more	18%	23%	21%	33%	26%	15%	13%	16%

Firms with the Same Per Claim and Aggregate Limit (Refers to Question 22 of the Survey)

Yes	59%	48%	53%	48%	54%	49%	56%	51%
No	41%	52%	47%	52%	46%	51%	44%	49%

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

What is your Deductible? (Refers to Question 23 of the Survey)

\$0 or No Deductible	3%	4%			2%	2%		
\$2,500	3%		1%			1%		1%
\$5,000	5%	2%	3%	4%	2%	2%	4%	3%
\$10,000	8%	7%	4%	7%	7%	1%	9%	7%
\$15,000			1%			1%	2%	1%
\$20,000	3%				2%	1%	1%	2%
\$25,000		4%	10%	4%	2%	8%	13%	10%
\$50,000	5%	5%	10%	4%	4%	10%	10%	7%
\$75,000	5%	7%	1%	4%	9%	1%	1%	2%
\$100,000	13%	18%	17%	15%	17%	19%	12%	16%
\$150,000	18%	5%	7%	4%	7%	5%	9%	8%
\$200,000	5%	5%	3%	4%	7%	5%	4%	3%
\$250,000	3%	9%	6%	7%	11%	8%	7%	5%
\$300,000	3%	2%	3%		2%	2%	2%	2%
\$350,000	3%	2%	1%		2%	1%	1%	1%
\$400,000			1%					1%
\$450,000								
\$500,000	13%	9%	11%	15%	11%	8%	6%	8%
More than \$500,000	3%	5%	6%	4%	4%	5%	2%	5%

Change in the Deductible as Compared to Previous Year (Refers to Question 24 of the Survey)

Increased	7%	7%	6%	4%	7%	5%	9%	8%
Stayed the Same	89%	90%	93%	96%	90%	95%	89%	91%
Decreased	3%	2%	1%		2%		2%	

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Premiums as a Percentage of Gross Annual Revenues (Refers to Question 20 of the Survey)

Less than 0.50%	18%	24%	21%	16%	17%	21%	26%	22%
0.50%	18%	22%	23%	26%	24%	26%	29%	28%
0.75%	9%	13%	17%	5%	14%	9%	13%	14%
1.00%	18%	9%	8%	11%	10%	14%	16%	16%
1.25%	9%	4%	6%	11%	10%	6%	2%	3%
1.50%	6%	4%			5%	6%	2%	3%
1.75%	3%	7%	6%	5%	5%	6%	3%	3%
2.00%	3%	2%	4%	11%	5%	2%	2%	3%
2.25%		2%	2%	5%				1%
2.50%						2%		
2.75%								
3.00%	3%	4%	2%		2%	3%		
3.25%								
3.50%								
3.75%								
4.00%		2%	4%	5%		5%	3%	3%
5.00%								
6.00%	3%	2%			2%			
7.00%	3%							
8.00%	6%	2%	2%				1%	1%
9.00%								1%
10% or more		2%		5%	7%	5%		
Median	1	0.8	0.8	0.8	0.6	0.8	0.64	0.76
Average	1.8	1.7	1.4	1	1.3	1.2	1.1	1.2

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Percentage Change in Premiums (by Firm Size) (Computed using Question 20 of the Survey)

> or = - 30%	3%	7%	7%	6%	3%	3%	6%	7%
-28.00%								
-26.00%	3%	2%				2%	2%	4%
-24.00%			5%		3%	2%	2%	2%
-22.00%								
-20.00%	3%		4%	6%		2%	3%	4%
-18.00%	6%	5%				3%	3%	2%
-16.00%			4%		8%		2%	
-14.00%	6%	5%	5%		3%	5%		2%
-12.00%	6%	7%	2%		8%	3%	2%	2%
-10.00%		7%	7%	6%	10%	8%	3%	5%
-8.00%			4%			5%	5%	2%
-6.00%		2%				5%		2%
-4.00%	6%	9%	4%	6%	10%	6%	6%	5%
-2.00%	3%	5%	5%		5%	3%	6%	4%
0.00%	50%	39%	33%	44%	38%	36%	37%	33%
2.00%								
4.00%	3%					3%		
6.00%			2%					2%
8.00%		5%			5%	3%	3%	2%
10.00%	6%	5%	9%	13%	3%	5%	5%	9%
12.00%								
14.00%	3%		4%	6%		2%	2%	
16.00%					3%			
18.00%			2%			2%		
20.00%							5%	4%
22.00%			2%	6%				2%
24.00%						2%		
26.00%			2%			2%	5%	5%
28.00%								
> or = 30%		5%	2%	6%	5%	2%	3%	5%

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Question 20 (Cont.)

Average	-6%	-3%	-5%	2%	-2%	-4%	-1%	4%
Decreased	36%	49%	47%	24%	50%	47%	40%	41%
Stayed the Same	50%	39%	33%	44%	38%	36%	37%	33%
Increased	12%	15%	23%	31%	16%	21%	23%	29%

Firms with Present Outstanding Claims (by Firm type) (Refers to Question 27 of the Survey)

Yes	51%	46%	56%	44%	52%	51%	54%	47%
No	49%	54%	44%	56%	48%	49%	46%	53%

Number of Claims Made Against Firm (Refers to Question 28 of the Survey)

1	33%	30%	31%	27%	28%	37%	37%	36%
2	19%	22%	18%	27%	24%	21%	21%	21%
3	5%	15%	21%	9%	16%	16%	12%	15%
4	5%	7%	8%		8%	5%	9%	5%
5	10%	7%	5%		4%	5%	2%	5%
6								
7 or more	28%	15%	18%	36%	20%	16%	19%	18%

Number of Claims Made Against Firm Compared with the Prior Year (Refers to Question 29 of the Survey)

More than prior year.	22%	21%	33%	38%	20%	26%	38%	24%
The same as the prior year.	52%	58%	51%	54%	57%	49%	44%	54%
Fewer than the prior year.	26%	21%	16%	8%	23%	25%	18%	22%

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Type of Project with Largest Claim (Refers to Question 41 of the Survey)

Airport (Runways & Taxiways)	5%	4%	3%		4%	2%	2%	3%
Airport (Terminals)								
Apartment	5%					2%	2%	3%
Bridges & Tunnels			3%	9%			2%	3%
Condominium	5%	4%	3%		4%	5%	2%	3%
Healthcare	14%	15%	8%	9%	17%	12%	12%	7%
Highways & Streets	14%	15%	13%		17%	19%	19%	21%
Hospitality			5%			2%	2%	3%
Industrial & Process	9%	15%	5%	9%	12%	7%	2%	7%
Land Development	14%	8%	8%		4%	10%	10%	7%
Mass & Rapid Transit	5%	4%	5%	9%	4%	5%	2%	3%
Office	9%	4%	3%	9%	4%	2%		
Residential (Single Family)			3%	9%			5%	3%
Retail								
School (Higher Education)		4%			4%	5%		
School (K-12)	5%	8%			8%	5%	2%	5%
Utility		8%	5%	9%	8%	5%	2%	5%
Water and/or Wastewater Conveyance	5%	4%	10%		4%	2%	7%	5%
Water and/or Wastewater Treatment	5%		13%	18%		7%	12%	13%
Other	5%	8%	13%	18%	8%	10%	14%	10%

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Please indicate any possible or alleged causes that could have contributed to the claims that your firm has experienced (Refers to question 40)

Contract	23%	20%	20%	15%	24%	17%	15%	17%
Communications	36%	30%	37%	41%	37%	35%	32%	28%
Client / Project Selection	28%	20%	23%	15%	24%	19%	17%	20%
Project Management	31%	25%	27%	30%	25%	17%	18%	22%
Error or omission of a technical nature	46%	36%	39%	26%	41%	31%	34%	28%
Third Party Claim	44%	30%	36%	26%	33%	33%	30%	30%
Scope of services	23%	18%	16%	15%	22%	11%	15%	14%
Other	5%	7%	9%	11%	9%	6%	5%	5%

*A firm was counted in every category they indicated.

Frequency that Work is Turned Down (Refers to Question 43 of the Survey)

Frequently	3%	4%	7%	15%	5%	3%	6%	4%
Sometime	54%	52%	52%	50%	51%	56%	47%	51%
Rarely	38%	40%	38%	30%	41%	40%	41%	43%
Never	3%	2%	3%	5%	24%	1%	6%	1%
Top Two Boxes	57%	56%	59%	65%	56%	59%	53%	55%
Bottom Two Boxes	41%	42%	41%	35%	65%	41%	47%	44%

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Why Specifically did Your Firm Not Pursue or Turn the Work Down? (Refers to Question 44 of the Survey)

Contract	54%	54%	54%	48%	54%	62%	49%	57%
Client History	56%	48%	43%	30%	46%	41%	40%	45%
Undercapitalized Project	23%	18%	11%	11%	20%	12%	10%	14%
High Risk	51%	52%	56%	59%	59%	52%	44%	51%
Project Type or Delivery Method	38%	30%	34%	41%	33%	30%	30%	34%
Lacked Qualifications/ Experience	31%	29%	36%	26%	26%	35%	29%	33%
Other		2%	1%		2%	1%		1%

*A firm was counted in every category they indicated.

Have you Reduced, Dropped, or Modified any Service Offering Due to High Claims Activity or Other Risk Issues? (Refers to Question 42)

Yes	21%	10%	15%	10%	12%	17%	18%	13%
No	79%	90%	85%	90%	88%	83%	82%	87%

To what extent does the threat of claims stifle innovation in the profession at this time? (Refers to Question 46 of the Survey)

Very much	6%	15%	15%	20%	12%	14%	12%	12%
Somewhat	37%	33%	47%	40%	39%	39%	48%	49%
A little	51%	46%	35%	35%	41%	40%	35%	38%
Not at all	6%	6%	3%	5%	7%	4%	5%	1%

Top Two Boxes	43%	48%	62%	60%	51%	53%	60%	61%
Bottom Two Boxes	57%	52%	38%	40%	48%	44%	40%	39%

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Firms for Whom the Threat of Claims is Hurting Firms Ability to: (Refers to Question 47 of the Survey)

Expand firm's business	5%	16%	11%	15%	20%	8%	9%	8%
Hire new Engineers			1%	4%			1%	
Try innovative approaches	18%	29%	27%	26%	33%	30%	29%	36%
Maintain good relations with other construction team members	18%	12%	20%	19%	15%	14%	21%	13%
Hold down costs / remain profitable	13%	16%	24%	19%	15%	14%	22%	24%
Hold down fees	13%	9%	17%	19%	9%	19%	15%	15%
Build good relations with clients	13%	18%	16%	19%	22%	13%	15%	15%
No Major Impact on Business	49%	38%	30%	19%	39%	31%	32%	29%

*A firm was counted in every category they indicated.

Results by field of Practice								
Final	Architectural	Electrical	Environmental	Geotechnical	Mechanical/ HVAC	Structural	Surveying	Water / Wastewater

Factors Considered when Selecting PLI Carrier (Only showing most important factor) (Refers to Question 14 of the Survey)

Broker Recommendation	31%	20%	26%	30%	17%	24%	27%	27%
Claim Handling Expertise / Reputation of Carrier	31%	27%	27%	26%	28%	24%	28%	33%
Financial Strength of Carrier	13%	14%	14%	19%	13%	6%	10%	9%
Length of time Carrier has been writing PLI for Design Professionals	8%	9%	11%	19%	9%	5%	5%	10%
Price	15%	20%	16%	7%	22%	15%	18%	12%
Risk Management Services Offered by Carrier	5%	11%	6%	7%	11%	8%	4%	7%
Sponsorship / Endorsement of Carrier by a Professional Organization				4%		1%		1%
Other	5%	5%	4%	4%	4%	7%	5%	3%

* A firm was counted in Every Category they Indicated

Professional Liability Insurance (PLI) Carrier								
Final	All Carriers	AIG / Lexington	Beazley	CNA/ Schinnerer	RLI	Travelers	AXA XL	Other

Total Responses (By PLI Carrier)

Number	196	11	19	42	8	18	36	62
Percentage		6%	10%	21%	4%	9%	18%	32%

Satisfaction with PLI Carrier's Risk Management (By PLI Carrier) (Refers to Question 11 of the Survey) (*Does not include respondents who did not use such services)

Very satisfied	49%	50%	44%	53%	57%	31%	69%	49%
Satisfied	38%	38%	39%	35%	43%	56%	31%	38%
Somewhat satisfied	8%	12%	6%	9%		13%		8%
Not very satisfied	4%		11%					4%
Very unsatisfied	1%			3%				1%
Top Two satisfied Boxes	87%	88%	83%	88%	100%	87%	100%	87%
Bottom Two Unsatisfied Boxes	5%	0%	11%	3%	0%	0%	0%	5%

Satisfaction with PLI Carrier's Pre-Claims Assistance (By PLI Carrier) (Refers to Question 9 of the Survey) (*Does not include respondents who did not use such services)

Very satisfied	63%	70%	64%	63%	62%	69%	84%	44%
satisfied	27%	30%	21%	21%	25%	31%	13%	44%
Somewhat satisfied	7%		7%	11%				9%
Not very satisfied	1%		7%					2%
Very unsatisfied	1%			3%	13%			
Top Two satisfied Boxes	90%	100%	85%	84%	87%	100%	97%	88%
Bottom Two Unsatisfied Boxes	2%		7%	3%	13%			2%

Professional Liability Insurance (PLI) Carrier								
Final	All Carriers	AIG / Lexington	Beazley	CNA/ Schinnerer	RLI	Travelers	AXA XL	Other

Satisfaction with PLI Carrier's Claims Handling (By PLI Carrier) (Refers to Question 10 of the Survey) (*Does not include respondents who did not use such services)

Very satisfied	55%	56%	60%	51%	50%	67%	69%	37%
satisfied	33%	33%	30%	32%	33%	33%	24%	39%
Somewhat satisfied	8%	11%	10%	11%			3%	12%
Not very satisfied	2%			3%			3%	10%
Very unsatisfied	1%			3%	17%			2%

Top Two satisfied Boxes	88%	89%	90%	83%	83%	100%	93%	76%
Bottom Two Unsatisfied Boxes	3%			6%	17%			12%

*Does not include respondents who did not use such services

Satisfaction with PLI Broker (by PLI Carrier) (Refers to Question 15 of the Survey) (*Does not include respondents who did not use such services)

Very satisfied	62%	55%	61%	63%	50%	72%	69%	57%
Satisfied	29%	18%	33%	24%	50%	22%	25%	36%
Somewhat Satisfied	7%	27%	6%	7%		6%	6%	7%
Not very satisfied	1%			5%				
Very unsatisfied								

Top Satisfied Boxes	91%	100%	100%	87%	100%	94%	94%	93%
Bottom Two Unsatisfied Boxes	1%			5%				

*Does not include respondents who did not use such services.

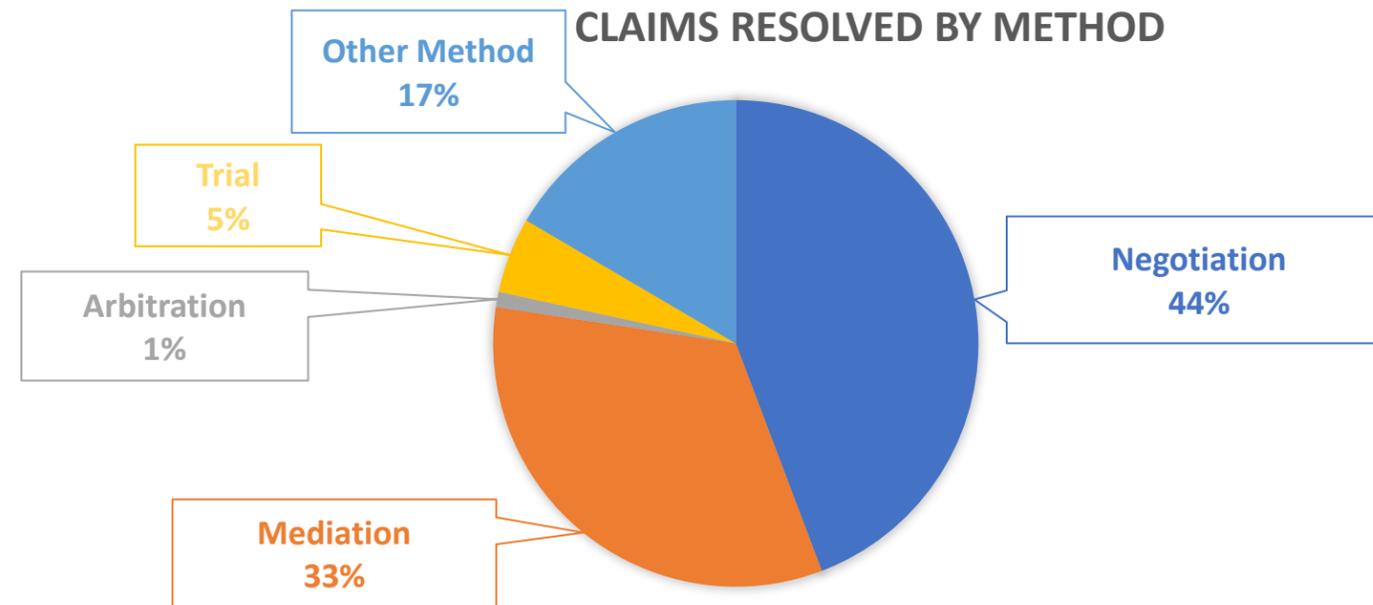
Change in Deductible Compared to Previous Year (by PLI Carrier) (Refers to Question 24 of the Survey)

Increased	11%		5%	5%	38%	7%	12%	15%
Stayed the Same	87%	100%	89%	95%	62%	93%	85%	83%
Decreased	2%		5%				3%	2%

Clients			Non Clients				
Total Claims	Public Sector Clients / Owners	Private Sector Clients / Owners	Non Project-Owners (Prime A/Es, Contractors, etc.)	Construction / Contractors	Construction Workers (eg, due to injury or death)	Non-Construction Workers (eg, due to injury or death)	Others
364	58	88	43	32	75	61	7
	16%	24%	12%	9%	21%	17%	2%

Claims Resolved (by Method) (Refers to Question 34 of the Survey)

Total Claims resolved	Negotiation	Mediation	Arbitration	Trial	Other Method
81	36	27	1	4	13
	44%	33%	1%	5%	16%



Claims Resolved (by Period) (Refers to Question 35 of the Survey)

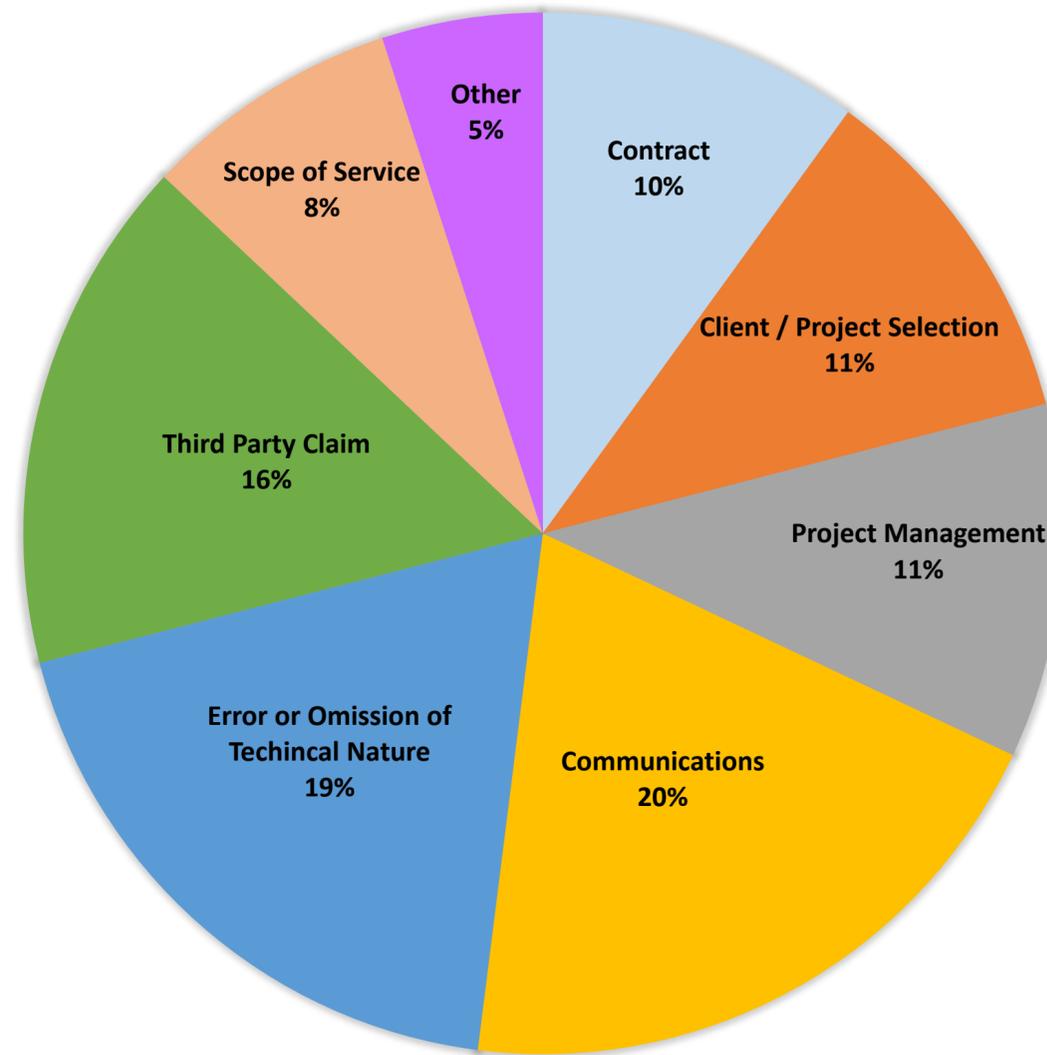
Total Claims Resolved	Before Trial	During Trial	By court Judgment
95	89	0	6
	94%	0%	6%

Payments for All Claims Resolved by Any Method (Refers to Question 37 of the Survey)											
	\$0	\$1-\$10,000	\$10,001-\$100,000	\$100,001-\$250,000	\$250,001-\$500,000	\$500,001- \$1 Million	\$1.01 Million - \$2.5 Million	\$2.51 Million - \$5 Million	\$5.01 Million - \$10 Million	More than \$10 Million	Total
Defense cost YOU paid lawyers, experts, etc.	31%	18%	27%	16%	4%		4%				70
Defense Cost Paid by INSURER	67%	6%	16%	3%	1%	3%	1%		1%		67
Amount of award or settlement YOU paid	46%	3%	29%	11%	6%	1%	3%			1%	72
Amount of award or settlement paid by INSURER	61%	1%	12%	13%	4%	4%	3%	1%			69
Total	142	20	59	30	11	6	8	1		1	278
Firms that Made Payments to a Claimant Believed to be Frivolous to Resolve a Case (Refers to Question 38 of the Survey)											
Total Responses	82										
Yes	32%										
No	68%										

Causes of Claims (Refers to Question 40 of the Survey)			
Contract (contract language, no contract, etc.)	10%	Error or Omission of a Technical Nature	19%
Communications (breakdowns when conflicts arise, poor team, or client communication.	20%	Third Party Claim	16%
Client / Project Selection (QBS vs. cost proposal, client not knowledgeable about construction, client / project financial)	11%	Scope of Services (problems with scope definition, changes in scope, etc.)	8%
Project Management (lack of training, management of human or technical resources.)	11%	Other	5%

*A firm was counted in every category they indicated.

CAUSES OF CLAIMS



2020 Professional Liability Survey of Member Firms for Fiscal Year 2019- Final

Type of Project with Largest Claim (Refers to Question 41 of the Survey)			
Airport (Runways & Taxiways)	2%	Mass & Rapid Transit	2%
Airport (Terminals)		Office	7%
Apartment	2%	Residential (Single Family)	2%
Bridges & Tunnels	2%	Retail	
Condominium	2%	School (Higher Education)	4%
Healthcare	8%	School (K-12)	5%
Highways & Streets	18%	Utility	3%
Hospitality (Hotel, Motel, Entertainment)	2%	Water and/or Wastewater Conveyance	7%
Industrial & Process	5%	Water and/or Wastewater Treatment	10%
Land Development	7%	Other	11%