

**2017 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS
FINAL RESULTS**

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

	Allied World Insurance	Aspen Insurance	AXIS Insurance	Beazley	Berkley Design Professional	Chubb	Hanover Insurance Group	Lexington Insurance Company/AIG	Liberty International Underwriters	Navigators Management Company	PUA	RLI	Terra Insurance Company	TMHCC	Travelers	Victor O. Schinnerer & Company, Inc.	XL Catilin
Question 1: Please provide us with your firm's contact information.																	
Name:	Douglas Hamilton	Robert Cunningham	Lorna Parsons	James Schwartzt	Lawrence Moonan	Christopher O'Connell	Gawain Charlton-Perrin	Tim Whisler	Georges Pigault	Allison Esrig	Sandip Chandarana	Vince Costello	David Coduto	Jeffrey Desrosiers	John Rapp	Kevin Collins	Albert Rabasca
Title:	Vice President	Senior Vice President	Vice President	US A&E Focuss Group Leader	Chief Operating Officer	Vice President	Director of Risk Management	Head of A&E, US and Canada	Vice President	Vice President	Director	Program Manager	President and CEO	Sr. Underwriting Manager	2VP	Senior Vice President	Director of Industry Relations
Address:	311 South Wacker Drive Chicago, IL	101 Hudson Street, 36th floor Jersey City, NJ	300 Connell Drive, Suite 8000 Berkeley Heights, NJ	141 Tremont Street, Suite 1200 Boston, MA	P.O. Box 1705 Carmel, CA	One Financial Center Boston, MA	333 W. Pierce Road, Suite 300 Itasca, IL	99 High St. Boston, MA	55 Water Street, 23rd Floor New York, NY	6011 University Blvd. Ellicott City, MD	2803 Butterfield Road, Suite 260 Oak Brook, IL	150 Monument Road Bala Cynwyd, PA	2 Fifer Avenue, Suite 100 Corte Madera, CA	37 Radio Circle Drive Mount Kisco, NY	111 Schilling Road Hunt Valley, MD	Two Wisconsin Circle Chevy Chase, MD	300 Broadacres Drive Bloomfield, NJ
Telephone:	312-646-7709	646-502-1012	(908) 673-2963	617 239-2607	831-250-7082	617-261-6170	630-379-6068	617-697-2919	212-898-4312	443-364-5940	630-861-2330	610-664-8700	800-872-0077	914-242-7873	443-353-2262	301-951-5412	973-727-9710
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Website:	www.awac.com	http://www.aspen.co/Insurance/	www.AXISCapital.com	www.beazley.com	www.BerkleyDP.com	https://www2.chubb.com/us-en/	www.HanoverProRisk.com	www.lexingtoninsurance.com	www.ae-libertyiu.com	www.navg.com	www.puainc.com	rlidesignpros.com	www.terrarrg.com	www.tmhcc.com	Travelers.com	www.Schinnerer.com	www.xlgroup.com/dp
Question 2: Are you a (n):																	
	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Managing General Agent	Insurer	Insurer	Insurer	Insurer	Underwriting Manager	Insurer
Question 3: How many continuous years has your firm provided professional liability insurance to the A/E market place?																	
	10+	9	8	31	4	15	Hanover purchased Benchmark Professional Insurance in 2010 and Benchmark wrote A&E Professional liability since 1977.	40+	16+	12	27	9	49	30+	18	60	30+
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	Answer to Question #3	N/A	N/A	N/A	4	N/A	N/A	N/A	N/A	60	N/A
Question 5: What was the total number of firms for which you provided engineering and/or architectural liability insurance in the following years (2014, 2015, 2016)?																	
# of Firms (0-500)	2014 2015 2016	2014 2015 2016	N/A	N/A	2014	2014 2015 2016		N/A	N/A		2016		2014 2015 2016				

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# of Firms (501-2,000)					2015 2016					2014 2015 2016							
# of Firms (2,001-5,000)							2014 2015 2016							2014 2015 2016			
# of Firms (5,001-10,000)												2014 2015 2016			2014 2015 2016		2014 2015 2016
# of Firms (10,000+)																2014 2015 2016	

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Question 6: What was your total premium from engineering and architectural liability insurance in the following years (2014, 2015, 2016)?																	
Total Premium 0-25m	2014 2015 2016	2014 2015 2016	N/A	N/A	2014 2015	2014 2015 2016	2014	N/A	N/A	2014 2015 2016	2016		2014 2015 2016				
Total Premium 25.1-50m					2016		2015 2016							2014 2015 2016			
Total Premium 50.1-100m												2014 2015 2016			2014 2015 2016		
Total Premium more than 100m																2014 2015 2016	2014 2015 2016
Question 7: What percentage of your total book of A/E premium comes from firms with revenue of the following?																	
Less than \$500,000			N/A	17%	15%	1%	53%	5%	N/A	30%	10%	44%	4%	25%	33%	Proprietary	N/A
\$500,000 to \$5,000,000	10%	30%		33%	60%	9%	36%	5%		55%	60%	36%	5%	50%	51%	Proprietary	N/A
More than \$5,000,000	90%	70%		50%	25%	90%	11%	90%		15%	30%	20%	91%	25%	16%	Proprietary	N/A
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
Maintain						X	X										
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?																	
2017 Best's Rating	A	A	A+	A	A+	A++	A	A	A	A	A+	A+	A	A++	A++	A	A
2017 Financial Size Category	XV	XV	XV	XV	XV		XV	XV	XV	XI	XV	XI	V	XV	XV	XV	XV
2016 Best's Rating	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	XI	XV	XI	V	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
2015 Financial Size Category	XV	XV	XV	XV	XV		XV	XV	XV	XI	XV	XI	V	XIV	XV	XV	XV
2014 Best's Rating	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	X	XV	XI	V	XIV	XV	XV	XV
Question 10: Do you have coverage restrictions related to:																	
Residential and Condos	Yes	No	Yes	No	No	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	No
Schools	No	No	No	No	No	No	Yes	No	No	No	No	No	No	No	No	No	No
Geotechnical Services	No	Yes	No	Yes	No	Yes	Yes	No	Yes	Yes	Yes	No	No	Yes	Yes	No	No
Structural Engineering Services	No	Yes	No	Yes	No	No	Yes	No	No	No	No	No	No	No	No	No	No

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<i>Other</i>			We generally do not write architects or the associated mechanical, electrical or structural engineers who specialize in condominiums. We also have underwriting restrictions for geotechnical engineers in some states.							We have underwriting restrictions for geotechnical engineering services and/or condominium projects. However, we have no coverage exclusions for this exposure.	No California Geotechs (25% threshold other territories)				No coverage restrictions, we do have underwriting restrictions for condos and geotechs.		

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Question 11: Are there particular exposures for A/E professionals that may lead to higher rate increases than in recent years?																	
	Yes Habitational Risk	No	Yes Poor claims experience.	Yes Yes, residential, claims history, structural and geotechnical firms. However, it is best of contact your Beazley underwriter for further information.	Yes High percentages of condo work Geotechnical Engineers with high % of residential projects Claims frequency or severity.	Yes Condo Work.	Yes In order to achieve target loss and ALAE ratios, we expect that rate increases will be higher than in recent years.	Yes Each account is underwritten individually. Certain risk characteristics such as loss history, discipline, or project type changes may lead to rate increased.	Traffic Fatalities	No While we have no current plans for specific rate increases, we are continuing to monitor our condominium exposure and related claim activity.	No	Yes Accounts are underwritten on an individual basis. Heighted exposures, including claim trends, could lead to increased rates.	No	No	Yes	No	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 a close watch on exposures with potential for volatility such as residential, universities and sustainable design (client expectations vs. actual performance). Also a change in practice by the insured to more volatile areas of design or areas in which they have little or no experience could lead to higher rate increases. The economy as well as other market conditions and variables also impact rates, i.e. capacity.
Question 12: Do you provide multi-year policies?																	
	Yes We will provide multi-year policies on project placements.	No	Yes Two year policies are available to most firms with: less than \$2M in billings, good loss experience, standard disciplines and a stable track record.	Yes multi-year policies are available for qualifying small firms.	Yes For firms with \$2 million or less in annual revenues.	No	Yes Smaller firms with good loss history that are not projecting significant exposure increases in coming years.	Yes Limited to project-specific policies.	Yes A&E small-firm segment, subject to certain underwriting criteria. Project policies up to 10 years including ERP.	Yes We offer a two year policy term for qualifying firms with annual billings under \$1,000,000.	Yes Only available for firms with \$350,000 and less in billings.	Yes Less than \$2M in fees and acceptable claims experience.	No	No	Yes Most small firms (billings up to 1 mil) 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 and Environmental programs.	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?																	
Minimum?	\$500,000	\$500,000	\$250,000	\$1,500	\$250,000	\$500,000	\$100,000	\$100,000	\$100,000	\$250,000	\$5,000,000	\$250,000	\$1,000,000	\$250,000	\$500,000	\$100,000	\$250,000
Maximum?	\$15,000,000	\$25,000,000	\$25,000,000	\$25,000,000	\$20,000,000	\$10,000,000	\$5,000,000	\$25,000,000	\$10,000,000	\$5,000,000	\$5,000,000	\$10,000,000	\$10,000,000	\$5,000,000	\$10,000,000	\$20,000,000	\$10,000,000
Question 14: Are these annual aggregate limits?																	
	Yes	Yes	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

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Question 16: What is the insurer's net retention on the A/E professional liability program?																	
	Proprietary	Proprietary	Proprietary	N/A	Proprietary	N/A	\$2,000,000	Proprietary	Proprietary	Proprietary	\$5,000,000	Proprietary	Varies	N/A	N/A	Proprietary	N/A
Question 17: Please explain any restrictions you have on Prior Acts Coverage.																	
	Coverage is subject to retroactive date and prior knowledge restrictions by the insured.	No Restrictions. However there may be UW criteria that will dictate the extent of Prior Acts Coverage being offered.	We typically match the prior acts coverage in the expiring policy.	Generally, match the expiring policy's coverage.	We typically match the firm's existing retroactive date	N/A	None. Prior acts date is maintained if no gap in coverage.	We generally aim to match the retro date of when the Insured first purchased PL coverage. New purchase would generally have retro date of policy inception.	If prior acts coverage was previously provided w/o interruption.	Prior acts coverage is generally available for qualifying firms which have maintained continuous coverage for at least one year.	None	Offered based on coverage continuity and loss experience.	N/A	N/A	Full prior acts 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)
Question 18: When did your company most recently update it's A/E professional liability policy?																	
Within the past 1-3 years?	X		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		
Question 19: Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes?																	
	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Question 20: How many non-managerial, full-time A/E underwriters do you have supporting your PLI program?																	
	3	3	8	15	8	N/A	6	12	7	4	5	17	Under 10	9	12	35	21
Question 21: On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have?																	
	20-25	12	12	15+	15+	N/A	15	10+	19	9	15	9	20	Five - Ten	10+	5 - 30+	13+

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Question 22: In addition to writing professional liability insurance, does your company write Property and Liability Insurance for engineering firms?	Yes	Yes	No	N/A	No	Yes	Yes	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	Yes
Question 23: What is the minimum premium for your Practice Policy?	\$25,000	\$5,000	\$1,500	\$1,500	\$2,000	N/A	\$1,800 for \$1,000,000/\$1,000,000 limits	Varies by limits and firm size	\$1,000	\$1,225	\$4,000	\$1,250	Varies	\$2,500	\$1,400	\$1,000	N/A
Question 24: Do you offer PL coverage to construction contractors?	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	N/A	Yes	No	No	Yes	No	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 Approx. 40%/60%	Yes	Yes We count the contractors as a separate program.	Yes	No	No	No	Yes Proprietary	Yes Proprietary	No	Yes ~50%	No	No	Yes 60% AE 40% CP	Yes	No	Yes
Question 26: Does your policy cover product liability for the A/E's design of products manufactured and sold by third parties?	Yes	No	No	N/A	No	No	No	N/A	No	No	No	No	No	Yes	No	Yes	No

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Question 27: Does your firm offer D&O coverage?	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	Yes

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Question 28: Does your firm offer Design/Build coverage?																	
	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 29: How do you handle requests for extended reporting?																	
	At minimum we offer 1year erp coverage on all policies for an additional premium. We can offer up to 5 years erp coverage for an additional premium including project policies.	As required by State Regulation or built within the policy form.	The extended reporting options are included in the policy form. We just process the requests via endorsement.	On a case by case basis consistent with, and subject to, state requirements.	Our policy includes options for 12, 24 and 36 month ERP options.	Will review on a case by case basis	Per state mandates, there is a minimum 3 year ERP requirement in most states.	Handled on a case by case basis based on firm's risk profile.	Coverage available upon request by the insured if the policy is cancelled or non-renewed, as required by state insurance regulations.	Optional Extended Reporting Periods are listed in our policy form and available to the insured subject to terms and conditions.	As per industry norms	Offered by Endorsement	N/A	Review the claim history of the firm and reason for the ERP purchase ; proceed with 12, 24 or 36 month ERP term.	Pricing for erp's is listed on the dec page.	The policy provides the option 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 and/or disability of a partner that prevents the firm from continuing in their practice. There is no charge for this the death or disability extended reporting period.	This is a case by case underwriting decision.
Question 30: What options do you have for firms that require extended reporting?																	
	Only if cancelled or non renewed by the insured or company. On project policies the erp is built in to the coverage terms.	N/A	The policy form has 1,2 and 3 year extended reporting options. In some states, 5 years may be available. Our small firm program managed by the A&E Advantage Team has a Non-practicing Extended Reporting option (available to most firms with under \$2M in billings by endorsement) for principals who retire from a firm and want to make sure their personal coverage continues for at least three years (independent of whether their old firm moves or drops coverage).	Up to 5 years depending on state requirements.	Our policy includes options for 12, 24 and 36 month ERP options.	N/A	1-5 years available. Depends on state requirements, loss experience and longevity with program.	Extended reporting periods are generally endorsed onto the policy.	Varies by state up to 5 years.	We offer one, three and five year options.	Up to 5 years of ERP options built into form.	1-5 Year Option	One year and premium to be determined on a risk by risk basis.	12, 24 or 36 month ERP term.	1,2, 3 and 5 year	The policy provides the option 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 and/or disability of a partner that prevents the firm from continuing in their practice. There is no charge for this the death or disability extended reporting period.	N/A

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<i>Comments:</i>		Response relates to primary policies. Aspen offers Admitted Excess in 45 States	Our policy covers firms practicing globally (subject to OFAC and the policy terms) but the firm must have a US address.		Our policy applies Worldwide. We also have options to access W.R. Berkley London to provide international coverage as warranted.			All states offered on both admitted and non-admitted basis. Locally admitted international policies available via our "Passport" program.		We offer admitted in all states (including DC) but Hawaii, Louisiana, and Vermont. We also offer surplus in all states.		Worldwide coverage is provided for US domiciled firms.	Terra is authorized and approved to write business in each state in the US as a Risk Retention Group and pays premium tax in each state that it writes business.			The policy provides world wide coverage.	
Question 32: Describe the circumstances when your surplus lines carrier is used vs. your licensed carrier.																	
	All coverage is on a surplus lines basis except for the NY Free trade Zone	SL - to provide better flexibility with unique coverage requests to meet AE client contractual requirements.	We use surplus lines in two states where we are not filed. We also use surplus lines for very large firms (it gives us form and pricing flexibility) and all size firms that we may not otherwise write if we don't have the flexibility of surplus lines.	In jurisdictions where we are not admitted, and other case specific circumstances.	N/A	Filed and admitted in all states except those above. Will only use surplus lines when not admitted.	Louisiana and Wyoming domiciled risks.	Generally non-admitted for firms above \$5m in fees and admitted for firms under \$5m in fees.	Depends upon state approvals.	Non-admitted terms may be available for firms falling outside our general admitted guidelines.	N/A We always quote admitted if filed in that state.	Surplus lines coverage may be used for increased limits or unique exposures.	N/A	If the form is not yet approved in a particular state, adverse claim history of the firm, or hazardous class of business/project type, S/L would be used.	N/A	We write project specific policies on an E&S basis. All other practice policies for design firms and consultants are written on admitted form.	N/A
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>																	
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	Yes	Yes	Yes	Yes	No	N/A

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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>				N/A						N/A								
<i>Defense costs and damages?</i>	X	X	X	N/A	X	X	X	X	X	N/A	X	X	X	X	X	X	X	X
Question 36: Do you offer First Dollar Defense?																		
	No	Yes	Yes First dollar defense is available to most firms with billings under \$5M and a good practice record.	Yes	Yes First Dollar and Shared Expense options are made available to qualifying firms based on claims history and firm size.	No	Yes Generally, firms less than \$2M in annual gross billings with acceptable loss history.	Yes	Yes	Yes Several factors contribute to the availability of first dollar including, but not limited to, loss history, firm size and deductible size.	Yes For retentions \$25K or less with good claims experience.	Yes Prior claims experience, firm size	No	Yes	Yes We look at the size of the firm, size of the deductible and the firms claims history.	Yes First Dollar defense coverage is a standard deductible option for our Small Firm Program and is also offered to certain firms outside of the Small Firm program that have good loss experience.	Yes	
Question 37: Do you offer stop-loss on deductibles (i.e., maximum deductible limit option for all claims in the aggregate)?																		
	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	

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Question 38: How have your rates increased or decreased over the past three years?																	
2016	Proprietary	Flat	Stable	N/A	2%	5%	N/A	Proprietary	N/A	No Change	Flat	0-5%	Stable	Flat	N/A	No Change	N/A
2015	Proprietary	Flat	Decreased via filing	N/A	0%	7%	N/A	Proprietary	N/A	No Change	Flat	0-5%	Stable	Slight Decrease	N/A	No Change	N/A
2014	Proprietary	Flat	Stable	N/A	N/A	3%	N/A	Proprietary	N/A	No Change	Flat	No Change	Stable	Slight Decrease	N/A	No Change	N/A

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Question 39: How do you expect your rates to change going forward?																	
2018	Flat to slight increase	Flat	Stable	N/A	0%	3%	No	N/A	N/A	No Change Expected	Flat	N/A	Stable	Flat	N/A	No Change	Stable
2019	Flat to slight increase	Flat	Stable	N/A	0%	3%	No	N/A	N/A	No Change Expected	Flat	N/A	Stable	Flat / Slight Increase	N/A	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	No	Yes	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes	No
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	N/A	X	X	X	X	X	X	X	X		X	X
<i>Risk Management programs?</i>	X	X	X	X	X	N/A	X	X	X	X	X	X	X	X		X	X
<i>Peer Reviews?</i>	X	X	X	X	X	N/A	X	X		X	X	X	X	X		X	X
<i>Risk Assessments?</i>	X	X	X	X	X	N/A	X	X	X	X	X	X	X	X		X	X
<i>Other financial incentives?</i>	X	X			X	N/A			X	X		X	X		X		X
<i>If you checked "Other financial incentives," please specify:</i>	Both membership in professional societies and participation in the above are subject to underwriter review and assessment for possible credit				We offer a variety of deductible and premium credits for contracting and sound business practices.				LIU Continuing Education through on-line courses; limitation of liability credit; successful claims resolution through mediation.	Other premium credits available for LEED projects and projects utilizing BIM or Virtual Design and Construction.		Multi-line discounts with purchase of RLI P&C coverage.	Attendance rebates for association or shareholder meetings		Individual firm risk management practices our reflected in our premium rating plans.	We have both a premium and deductible credit that applies based on the firms ability to meet certain criteria such as those listed above.	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>	8	7	4	6	4	3	4	7	8	4	7	5	6	7	4	3	7

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<i>Location of projects</i>	7	8	8	5	6	5	8	6	7	7	6	7	5	4	7	7	8
<i>Type of practice</i>	4	2	2	2	3	7	2	4	3	3	2	1	4	2	3	2	2
<i>Type of projects</i>	3	4	6	4	5	4	5	5	4	5	3	3	3	1	5	5	3
<i>Annual billings</i>	1	1	1	1	1	1	1	1	1	1	4	2	2	5	1	1	1
<i>Claims history</i>	2	3	3	3	2	2	3	2	2	2	1	4	1	3	2	4	4
<i>Firm experience</i>	5	5	7	7	7	6	7	3	6	6	5	6	7	6	6	6	6
<i>Other</i>	6	6	5	8			6		5	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	We give credits (and debits) for good business practices, risk management practices, careful contract drafting and education.	Contracting practices and internal risk management programs	N/A	N/A	Where Other = Limit(s) of Liability, Alternate Deductible, First Dollar Defense, Special Services, Internal Loss Prevention Program, Use of Written Contracts, Feasibility Studies, Sublet or Subcontracted Work, Project Insurance, Retroactive Date and Foreign Work.	N/A	Risk mgmt practices; Contract mgmt; loss prevention initiatives; data privacy and protection practices.	Risk Management Practices	N/A	N/A	All Terra firms have been peer reviewed multiple times. Implementation of peer review guidance and suggestions are part of the rating process. In addition, we review each firm for adherence to Terra's critical success factor analysis theory.	N/A	N/A	N/A	Loss Prevention/Risk Management Practices and Contracts utilized by the firm.
Question 44: Do you offer project-specific insurance?																	
	Yes	Yes	Yes	No	Yes	No	No	Yes	Yes	No	No	No	Yes	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	No	No	No	N/A	No	Yes	Yes	No	N/A	No	No	No	N/A	No	Yes
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	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Yes	Yes	N/A	Yes	Yes
Question 47: 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	N/A	N/A	50	N/A		Proprietary	N/A	Proprietary	N/A	< 5%	approximately 20% of all policies issued	More than 100	N/A	Proprietary	N/A
<i>Maximum Limits</i>	\$5,000,000	Proprietary	N/A	N/A	\$5,000,000	N/A	\$5M/\$5M	\$5,000,000	N/A	Proprietary	N/A	\$10,000,000	\$5,000,000	\$5,000,000	N/A	Proprietary	N/A
Question 48: Are your project policies "primary" or "excess" coverage for the A/E firm?																	
		Both Aspen provides both Primary & Excess	It can be done either way.	N/A	Excess We currently offer specific job and specific client excess coverage. We also offer stand-alone excess. We do NOT offer stand alone project insurance. We have begun offering Per Project Primary limits to select firms as well.	N/A	No project policies.	Primary	Primary Primary Project Excess Insurance (PXi) provides multi-year excess limits.	N/A	N/A	N/A	Primary	Primary	N/A	Primary	Primary
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	N/A	0	N/A	N/A	Proprietary	N/A	N/A	N/A	N/A	N/A	More than 100	N/A	Proprietary	N/A
<i>Maximum Limits</i>		Proprietary	\$25,000,000	N/A		N/A	N/A	\$25,000,000	N/A	N/A	N/A	N/A	N/A	\$5,000,000	N/A	Proprietary	N/A
Question 50: How does your company define a claim?																	

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	Demand received for money or services alleging a wrongful act.	See Policy Form	"Claim" means a 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 notification received by you demanding compensatory money Damages or compensatory, corrective or remedial services. Two or more Claims for or arising out of the same or related Wrongful Act(s) shall be considered a single Claim for all purposes under this Policy.	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 relief, commenced by the service of a complaint or similar pleading, including any appeal therefrom.	Written demand or suit alleging wrongful act or pollution conditions arising from your Professional Services.	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.	A demand for money or services, naming you and alleging a Wrongful Act, Pollution Incident, Data Breach.	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" shall mean a demand received by any Insured for money or services as a matter of right, including: 1. the service of suit or institution of arbitration proceeding or other alternative dispute resolution requests; and 2. a threat or initiation of a suit seeking injunctive relief (meaning temporary restraining order or permanent injunction).	Claim(s) means a demand received by the Insured for money or services and which alleges a Wrongful Act. Claim(s) included but is not limited to lawsuits, petitions, arbitrations or other alternative dispute resolution requests filed against the Insured.	Two prongs: A demand or request received by the insured for damages and your professional acts, errors or omissions that is reasonably likely to result in damages.	(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.	1. A demand for money or services; 2. A civil proceeding commenced by service of a complaint or similar pleading; or 3. a written request to toll or waive a statute of limitations relating to a potential civil or administrative proceeding, against any insured for a wrongful act. A claim will be deemed to be made on the earliest date such notice thereof is received by any principal insured.	A demand for money or services alleging a wrongful act.	1. A WRONGFUL ACT arising from the performance of PROFESSIONAL SERVICES; 2. POLLUTION CONDITIONS arising from the performance of CONTRACTING SERVICES; or 3. A NETWORK SECURITY COMPROMISE. A demand can take the form of, but is not limited to, lawsuits, petitions, arbitration demands, mediation requests or other alternative dispute resolution requests served on the INSURED.
Question 51: Is "circumstance" reporting allowed?																	
	Yes	Yes	Yes We encourage early 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 Free Claim Prevention Assistance If during the Policy Year, you report a Circumstance in accordance with Conditions A., until a Claim related to that Circumstance is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or avoiding a Claim	Yes	Yes Policyholders may report circumstances which may reasonably be expected to give rise to a claim.	The conditions for reporting a circumstance are outlined in the policy.	Subject to policy terms and conditions.	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 As per industry norms.	Yes	As long as a PH is insured with Terra, we require our policyholders to report everything to Terra, and we determine whether it fits the definition of a claim. If it doesn't, we note in an UW file to protect the insured's rights under the policy if the circumstance becomes a claim at a later date while still covered with the Company.	Yes	Yes	Yes Circumstance reporting is voluntary but encouraged.	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	Yes	No	No	No	No	No	Yes As soon as practicable	No	Yes Same as Question #51	No	No	No	No

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Question 53: If a "circumstance" has been reported, do you recognize the claim as covered by the policy in force at that time?																		
	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
Question 54: Who supervises claims for your company?																		
	All claims are managed internally from our Farmington Ct office. Carrie Campi is the manager of the unit.	Dedicated Aspen Professional Liability Experts who are also Attorneys.	Anthony Terranova	In-house claims managers.	Laila Santana, EVP, Chief Claims Officer	Claims are handled by Chubb claims group.	Matthew Hays is the AVP of A&E Claims and has the day to day supervision of the claims handlers	In house dedicated A&E claims managers.	Dedicated in-house A&E adjusters, most of whom are attorneys.	Dedicated Navigators Claims Counsel	Dave Gagliardi, Director of Claims of NSM Insurance Group (PUA's parent company). I am also an attorney and am heavily involved in claims.	Nic Mesco	Lisa Dyson Gamblin	Jill Daly, Esq. - Vice President Claims	Professional liability claims are managed by Travelers claim professionals located regionally across the US.	Company claims specialists	Company claims specialists	Company claims specialists
Question 55: What assistance do you offer your insured's with potential claims?																		
	We have the right to assist the insured, as agreed upon, in the investigate of a circumstance at our cost as pre claim assistance. Defense expense, when or if it becomes a claim, are covered under the terms of our policy.	Free Pre-Claim Assistance and Free Subpoena Assistance.	We offer pre-claims assistance at our option and our cost. We may hire a photographer, an expert witness or pay for a few hours of legal advice.	Beazley offers free pre-claims assistance and will retain counsel at our expense to assist the insured as necessary.	Free Claim Prevention Assistance If during the Policy Year, you report a Circumstance in accordance with Conditions A, until a Claim related to that Circumstance is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or avoiding a Claim.	Claims will discuss potential claims with Insured.	Pre-claim assistance and risk management hotline.	Pre-claim assistance is provided through the law firm Donovan-Hatem.	Liberty provides assistance to policyholders to resolve issues before they may develop into a claim and/or circumstance.	Navigators claims counsel will work with the insured and, if needed, outside defense counsel as part of free pre-claim assistance.	We offer robust risk management services thru Kent Holland of Construction Risk, LLC	Free pre-claims assistance through the expertise of in-house claims attorneys and outside counsel.	Management expertise that dwarfs anything in the entire industry.	Pre-claim counseling, contract review services, pre-claim assistance - each policy holder has access to our defense firm panel who can assist each firm with any potential claim matter.	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 a leader in the industry. Our Early Warning System pairs the insured with an experienced Claim Specialist to address issues before they become claims. The 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.	
Question 56: Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?																		
	Yes At our discretion or thru our risk management services program.	Yes	Yes An attorney is available at our option for pre-claim assistance.	Yes We have mutual selection of counsel, not panel counsel.	Yes We enlist whatever resources are necessary to help resolve pre-claim matters, including hiring qualified panel counsel if necessary.	Yes Claims may assign panel counsel on a pre-claims assistance basis if necessary.	Yes At the discretion of the claims handler.	Yes	Yes An attorney may be assigned if the facts require additional support.	Yes	Yes Pre claims is built into the form.	Yes Insured may discuss selection of counsel with RLI claims staff.	No	Yes	Yes, at the company's discretion, the company will pay pre-claim expenses for a potential claim including the legal expense of legal counsel	N/A	XL Catlin will retain counsel for an insured on a preclaim 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?																		
	Yes Depending on the account and the individual circumstances.	No	No	No	No	No	No	Yes \$10,000	No	No	No	It is discretionary	N/A	N/A	Yes No cost caps, but potential claims needs to be reported during the policy term and must contain specific details regarding the particulars of such potential claim	No	No	No

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Question 58: Do you have claims offices that manage claims?																	
<i>If Yes, provide locations of claims offices by city/state.</i>	Yes Farmington, CT	Yes Jersey City; New York City; San Francisco	Yes Claims are managed out of the Berkeley Heights NJ office.	Yes Farmington, CT; Philadelphia, PA; San Francisco, CA; Atlanta, GA; and London, England	Yes Irvine, CA New York, NY Chicago, IL San Francisco, CA	Yes A&E claims are primarily handled in Jersey City, NJ	Yes Itasca, IL and New Jersey.	Yes Boston, MA	Yes New York, NY	Yes New York, NY Stamford, CT Danbury, CT Iselin, NJ		Yes Chicago and Peoria, IL	Yes Corte Madera, CA	Yes 37 Radio Circle Drive Mount Kisco, NY	Yes Maryland, New York, New Jersey, Illinois, Georgia, Texas and California	15 Offices located in NY, OH, NJ, TN, TX, LA, DC, CA, FL, IL, KS, WA, MD, PA, and WA	Yes CA, IL, NJ, TX, GA, Ontario, Alberta, Quebec, British Columbia
<i>If No, please indicate how your company manages claims.</i>											Claims are handled by Arch (our carrier). PUA/NSM gets involved if their is a problem.						
Question 59: What is the total number of your staff devoted exclusively to A/E professional liability claims?																	
	3	2	4	9	7	5	4	9	4	2	1	12	5	Four - Seven	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?																	
<i>Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.</i>		N/A	N/A	15+	20+	7	15	10+	16	10	25	15	25	5+	15+	10+	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	No	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes

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Question 62: Do you do independent surveys of insured's regarding their level of satisfaction with your services?																	
Yes	No	No	Yes	No	No	No	No	No	No	No	No	Yes	No	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	No	Yes	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	No	N/A	No	Yes	N/A	Yes	Yes	Yes	No	Yes	Yes	Yes	N/A	No	No	No

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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	No	Yes Firms in the A&E Advantage Program with billings under \$2M receive a \$100K or \$250K supplemental amount of defense cost coverage in addition to the practice policy limits.	No	Yes Available by endorsement and at an additional premium.	No	No	Yes Generally only offered in venues where it is legally required internationally	Yes LIU A&E small-firm segment endorsements provide defense outside the limit of liability subject to guidelines or state insurance regulations.	Yes Where required by state law.	No	Yes	No	No	No	No	No	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.
Question 66: What is your company's practice regarding issuing a "reservation of rights" letter?																		
	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 position is not to issue ROR Letters unless there is a responsible and prudent reason for doing so.	We issue reservation of rights letters as needed to give our policyholders a clear picture of any coverage issues.	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 reserve rights on specific issues as warranted.	Reservation of rights letter will be issued by the claims group after review of the submitted claim or potential claim.	To follow state requirements in conjunction with the policy and issue written ROR letters to policyholders.	Reservation of Rights letters are generally issued if there is a question of coverage under the policy.	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.	Reservation of rights letters are only used on a select case-by-case basis and only when appropriate.	Used when necessary.	Prior to sending a reservation of rights letter, a call is made to the insured and broker to discuss.	If it is clear that something isn't covered by the policy that is part of a demand, we issue an ROR.	"ROR" letters are issued by TMHCC Professional Lines Claims for each matter submitted for review by a policyholder.	Travelers claim managers provide the insured with a written explanation of each coverage.	N/A	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 issues are discussed in detail with the insured and their agent before the issuance of a letter and the insured is requested to challenge any reservation of rights they believe to have been made in error.	
Question 67: Does your company offer mediation or other Alternative Dispute Resolution credit?																		
	Yes 50% of the deductible subject to a max of \$20,000	Yes	Yes Mediation must be pre-arranged with AXIS agreement.	Yes 50% credit up to \$25,000	Yes Reduction of deductible up to 50% or maximum of \$15,000.	Yes 50% of the retention, up to a maximum of \$25,000	Yes 50% up to \$25,000.	Yes 50% of the deductible up to a maximum reduction of \$20,000	Yes 50% of deductible, up to a maximum reduction of \$25,000.	Yes 50% of the deductible up to a maximum credit of \$25,000.	Yes 50% reduction in retention up to MAX savings of \$25,000	Yes 50% up to \$25,000	No	Yes 50% up to \$15,000	Yes 50% of the deductible subject to a \$25,000 maximum for successful use of mediation	Yes \$10,000	Yes	Dispute Resolution and Mitigation Deductible Credits 1. Mediation Credit a. In the event that a CLAIM(S) is resolved with the consent of the Company through the use of MEDIATION within one (1) year following the date that the CLAIM(S) was first made against the INSURED, the INSURED will be given a credit or reimbursement for seventy-five percent (75%) of the Deductible amount owed or paid by the INSURED, not to exceed a maximum credit or reimbursement of \$25,000. b. If any CLAIM(S) is resolved with the consent of the Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first made against the INSURED, the INSURED will be given a credit or reimbursement for fifty percent (50%) of the Deductible amount owed or paid by the INSURED, not to exceed a maximum credit or reimbursement of \$25,000.
Question 68: If the answer to the previous question is "Yes," are there any restrictions to receiving the credit?																		

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	Yes	Yes	Yes	No	Yes Claim has to be fully and finally resolved by such mediation.	No	No	Yes See policy form.	Yes Claim must be fully and finally resolved by Mediation.	Yes The claim must be resolved through voluntary mediation.	Yes Claim must fully and finally be resolved through the use of Mediation.	No	N/A	Yes The claim must be fully and finally resolved to the satisfaction of all parties, including the Company, through Mediation.	No	Yes The early resolution credit is subject to resolution of the claim within 180 days of the claim being made.	<p align="center">Yes</p> <p><small>Dispute Resolution and Mitigation Deductible Credits 1. Mediation Credit a. In the event that a CLAIM(S) is resolved with the consent of the Company through the use of MEDIATION within one (1) year following the date that the CLAIM(S) was first made against the INSURED, the INSURED will be given a credit or reimbursement for seventy five percent (75%) of the Deductible amount owed or paid by the INSURED, not to exceed a maximum credit or reimbursement of \$25,000. b. If any CLAIM(S) is resolved with the consent of the Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first made against the INSURED, the INSURED will be given a credit or reimbursement for fifty percent (50%) of the Deductible amount owed or paid by the INSURED, not to exceed a maximum credit or reimbursement of \$25,000.</small></p>

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Question 69: Do you reserve the right to appoint defense counsel on all claims?	No	N/A	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 70: Do you accept alternate defense counsel when requested by insured?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	We partner with our insureds in all aspects of a matter and will certainly discuss the potential to utilize alternative defense counsel that are both recommended by and have successfully worked with our insured's in the past.	Aspen's program and Policy Form provides for the flexibility to accept alternative counsel subject to our prior approval.	We use highly qualified defense counsel and will happily consider client requests submitted along with their claim.	If they meet our reporting requirements and can demonstrate expertise.	When a Claim made against you is a civil proceeding, defense counsel may be designated by us, or, at our option, designated by you with our prior written consent and subject to our guidelines.	Depending on jurisdiction and whether Chubb has worked with the particular firm previously.	On a claim by claim basis.	Subject to prior approval from the claims department.	Liberty's policy form allow the flexibility to accept alternative defense counsel subject to our prior approval.	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.	As long as firm is qualified and fits within our rating structure, we will agree to insured's choice of counsel.	Provided they have A&E experience and are approved by our claims team.	Each claim is reviewed on a claim by claim basis.	We will consider requests made by a policyholders - assuming no conflicts of interest and a positive vetting of the requested firm by TMHCC PL Claims, generally accommodations are made for most requests.	We reserve the right to select counsel, but we will consider requests from the insured.	As appropriate to the circumstances of the claim.	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.

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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	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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Question 72: Do you have to obtain the consent of the insured to compromise on or settle a claim?																	
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	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?																	
	Yes	Yes	No	N/A	Yes	Yes	Yes	Yes	No	No	No	No	Yes	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
Question 75: Do you engage outside agencies to review defense counsel's billings?																	
	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	No	No	No	Yes	No	No	Yes
Question 76: Does your company provide the following risk management services and products for your insured's?																	
Contract Review	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Publications				X	X		X	X	X	X	X	X	X		X	X	X
Seminars	X	X	X	X	X		X	X	X	X	X	X	X		X	X	X
Question 77: Does your company provide any other risk management programs for your insured's?																	
	Yes Program Management services on project placements.	Yes Tailored seminars to qualified policyholders, and participatory funding of Peer reviews and Loss Prevention Audits by third parties.	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 offer a wide range of resource and reference materials, contract selection and review guides, webinars, in-house seminars and on-demand educational programs. See www.bdprisk.com for more details	No	Yes Risk Management hotline, webinars, underwriting consultations	Yes	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 We are currently expanding our risk management materials and services to better meet the needs of our insureds.	Yes 1-800 hotline	Yes Webinars, further information is maintained on our website.	Terra devotes roughly 20% of its operating costs to fund or reimburse risk management programs. This why Terra's operating expense ratio is high and its loss ratio is low. AM Best 2016 rating analysis indicated that Terra's combined ratio is only 69%, compared to an industry composite of 103%. We are by far, the best carrier in the business despite our smaller size. In fact, AM Best's Capital Ratio Analysis score at 3.31:1.7 is 63% compared to an industry wide BCAR mean score of about 270- or over 220% of the industry average. BCAR is the most important measure of an insurer's ability to meet its obligations to its policyholders. As a result, Terra is the highest rated PL provider in the US according to its BCAR score and its BCAR score implies that Terra is an "A++ Superior" carrier, despite its stated rating of "A, Excellent".	Yes Pre-claim counseling and assistance.	Yes Webinars, a contract solutions matrix, preclaims assistance.	Yes We provide a wealth of information through webinars, association presentations along with individual firm presentations to clients and brokers.	Yes
Question 78: Provide the names of the primary contact for your company's risk management personnel.																	
First name	Doug	Chris	Lorna	Colleen	Andrew	N/A	Gawain	Steve	Georges	Roseanne	Kent	Abbey	Lisa	Jill	Joe	Yvonne	Albert
Last name	Hamilton	Piety	Parsons	Palmer	Mendelson	N/A	Charlton-Perrin	Grippio	Pigault	DeBellis	Holland	Johnson	Gamblin	Daly	Jones	Castillo	Rabasca
Question 79: How many A/E risk management seminars does your company conduct annually?																	

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	Proprietary	We do not track	One	4 webinars per year, plus individual seminars as requested	60	N/A	Six - Eight	50	Numerous	Multiple	4	40	Dozens	0	15+	Numerous	200+
Question 80: What is the estimated number of A/E contracts your company reviews annually?																	
	Proprietary	We do not track	150	Hundreds	70-100	50	260	1,200+	Numerous	Hundreds	500	1,000	Thousands	100	400+	1,500	700 by our Claims Specialists alone.
Question 81: Who performs these contract reviews?																	
	Karl Duff of Professional Liability Consultants, LLC	Claims / Underwriting/ Risk Management counsel	Heuer Law Group	Colleen Palmer	Andy Mendelson and Outside Counsel	Outside counsel	Outside vendor	Donovan Hatem attorneys	Underwriting and Claims personnel, and select law firms	Navigators claim counsel and outside counsel	Kent Holland	Dedicated risk management staff	Lisa and her team	Outside panel firms, regionally specific	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?																	
	2 Days	48 hours or under depending on the complexity of the review	24-48 hours	24-48 hours	48 hours	24 hours	1 business day	24 hours	24-48 hours	24-48 hours	1-2 business days	1-2 business days	Less than 24 hours with each contract.	48-72 hours	24-48 hours	1 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	N/A	Numerous publications available via our website (www.beazley.com/aeriskinfo)	We publish a monthly BDP Risk Highlight and a bi-monthly piece on Leadership. We also produce a quarterly risk management webinar and publish white papers on pertinent topics as they arise.	N/A	Numerous. We also publish in trade journals as well. They are housed on www.HanoverProRisk.com our risk management portal.	N/A	Newsletter	Blueprint for Design Professionals	We do a quarterly newsletter called the Blueprint.	2 electronic newsletters	We have everything from soup to nuts; Just look at our website.	N/A	N/A	All of our publications and offerings can be found at www.schinnerer.com	Visit www.xlgroup.com/dp for more information and to access a copy of Professional Services Agreement: A Primer
Question 84: Please provide the estimated percentage of claims driven by the following factors. Omit the % sign.																	
Technical Errors	Proprietary	Proprietary		40	25	50	15	Proprietary		Proprietary	50	N/A	20% of total frequency and 54% of incurred loss and LAE	35	N/A	Proprietary	7
Project Management (including contractual terms)	Proprietary	Proprietary		12	15	25	25	Proprietary		Proprietary	30	N/A		15	N/A	Proprietary	30

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<i>Poor Communication</i>	Proprietary	Proprietary		6	25	10	25	Proprietary		Proprietary	10	N/A	4% of Frequency and 4% of incurred loss at LAE	20	N/A	Proprietary	38
<i>Poor Documentation</i>	Proprietary	Proprietary		3	25	15	35	Proprietary		Proprietary	10	N/A		30	N/A	Proprietary	3
<i>Other (please explain)</i>	Proprietary	Proprietary	We do not code our claims in this fashion. There are typically several causation factors.	39	10			Proprietary		Proprietary		N/A	Shotgun and nuisance provide 34% of frequency and 11% of incurred loss and LAE			Proprietary	22 - client selection
Question 85: Please provide the estimated percentage of claims related to the following types of projects. Omit the % sign.																	
<i>Commercial</i>	Proprietary	Proprietary		20	26	25	22	Proprietary		Proprietary	8	N/A	29	5	N/A	Proprietary	26
<i>Single-family residential</i>	Proprietary	Proprietary		20	16	14	18	Proprietary		Proprietary	20	N/A	11	10	N/A	Proprietary	30
<i>Multi-family residential/condos</i>	Proprietary	Proprietary		23	8	5	10	Proprietary		Proprietary	25	N/A	24	20	N/A	Proprietary	
<i>Schools and Universities</i>	Proprietary	Proprietary		8	15	15	9	Proprietary		Proprietary	10	N/A	6	15	N/A	Proprietary	14
<i>Industrial</i>	Proprietary	Proprietary		2	5	1	1	Proprietary		Proprietary	10	N/A		10	N/A	Proprietary	
<i>Health Care</i>	Proprietary	Proprietary		5	10	15	3	Proprietary		Proprietary	15	N/A		10	N/A	Proprietary	
<i>Transportation</i>	Proprietary	Proprietary		6	12	15	2	Proprietary		Proprietary	10	N/A	8	20	N/A	Proprietary	16
<i>Master Planning</i>	Proprietary	Proprietary			1	5		Proprietary		Proprietary	1	N/A		5	N/A	Proprietary	3 or 4
<i>Surveys/Studies</i>	Proprietary	Proprietary			7	5		Proprietary		Proprietary	1	N/A		5	N/A	Proprietary	3 or 4

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<i>Other (please explain)</i>	Proprietary	Proprietary	Proprietary	16, other infrastructure, institutional and recreation projects			36	Proprietary		Proprietary		N/A	22		N/A	Proprietary	
Question 86: Estimate your portfolio turnover.																	
<i>% of new business</i>	50%	Proprietary	Low	N/A	15%	N/A	26%	Proprietary	N/A	Proprietary	20%	N/A		5%	N/A	Proprietary	
<i>% of renewal business</i>	Generally we retain 90% of our renewal business.	Proprietary	Low	N/A	85%	N/A	74%	Proprietary	N/A	Proprietary	80%	N/A	95%	10%	N/A	Proprietary	
Question 87: Does your company provide any other lines of insurance to DP's?																	
	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	N/A
Question 88: Where can the following special services be obtained if offered by your company?																	
<i>Insurance needs assessment</i>	Agent/Broker	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker	Not Offered	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker	Agent/Broker	Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter	Underwriter, Attorney, Claims Dept.	Agent/Broker	Agent/Broker	Agent/Broker, Underwriter
<i>Application paperwork and assistance</i>	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker	Not Offered	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter
<i>Explanation of coverage</i>	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter	Underwriter, Claims Dept.	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Claims Dept.	Underwriter	Agent/Broker, Underwriter, Claims Dept.	Underwriter	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>	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter, Attorney, Claims Dept.	Attorney	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter	Agent/Broker, Claims Dept.	Agent/Broker	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.
<i>Review of contracts</i>	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter	Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Attorney	Agent/Broker, Underwriter, Attorney	Claims Dept.	Agent/Broker, Attorney, Claims Dept.	Agent/Broker, Claims Dept.	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.
<i>Assistance with incidents and claims</i>	Underwriter, Claims Dept.	Agent/Broker, Attorney, Claims Dept.	Agent/Broker, Attorney, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Attorney, Claims Dept.	Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Claims Dept.	Attorney, Claims Dept.	Agent/Broker, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Attorney, Claims Dept.
<i>Education programs/seminars</i>	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Not Offered	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter, Attorney	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter	Not Offered	Agent/Broker, Claims Dept.	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter, Attorney, Claims Dept.

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<i>Publications</i>	Agent/Broker	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Not Offered	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter, Attorney, Claims Dept.	Claims Dept.	Agent/Broker, Attorney, Claims Dept.	Underwriter, Attorney	Agent/Broker, Underwriter, Attorney	Underwriter, Claims Dept.	Not Offered	Agent/Broker, Claims Dept.	Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.