

2011 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS

9/16/2011

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

	ACE USA	Arrowhead Design Insurance Division (ADI)	Beazley	Catlin Design Professional	Endurance Worldwide Insurance	HCC Specialty (Formerly RA&MCO)	Insight Insurance Services, Inc	Lexington Insurance Company	Liberty International Underwriters	Markel/Evanston	RLI Insurance Company	Terra Insurance Company	Travelers Insurance	Victor O. Schinnerer & Co., Inc.	XL Insurance	Zurich
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Section 1. GENERAL INFORMATION

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

Contact Person	Christopher Calnon	Larry Moonan	James K. Schwartz, Esq.	Tom Bongji	Amber Amann	Jim Bechter	Sue Harker	Robert Rogers	Georges Pigault	Glen R. Mangold	Lenny Waldhauser	Hal Arditti	Homer M.Sandridge	Kate Enos Frownfelter	Albert J. Rabasca	John Willard
Title/Role	A&E Product Manager	Co-President, Architects & Engineers Division	US A&E Product Leader	President	Senior Underwriter	Senior Vice President	VP-Underwriting	Vice President, Product Line Manager A&E Professional Liability	Vice President	Managing Director	Director	Vice President and Treasurer	Underwriting Director	Senior Vice President and Construction Program Manager	Director of Industry Relations	Professional Liability Product Line Manager
Mailing Address	601 S. Figueroa Street, 15th Floor	99 Pacific Street, Suite 155F	141 Tremont Street, Suite 1200	1990 N. California Ave., Suite 230	400 Interstate North Parkway	2300 Clayton Road, Suite 1100	2000 S. Batavia Avenue, Suite 300	100 Summer Street	55 Water Street, 18th Floor	Ten Parkway North	150 Monument Road, Suite 605	2 Fifer Avenue, Suite 100	111 Schilling Road	2 Wisconsin Circle	300 Broadacres Drive	10 South Riverside Plaza
City/State/Zip	Los Angeles, CA 90017	Monterey, CA 93940	Boston, MA 02111	Walnut Creek, CA 94596	Atlanta, GA 30339	Concord, CA 94520	Geneva, IL 60134	Boston, MA 02110	New York, NY 10041	Deerfield, IL 60015-2544	Bala Cynwyd, PA 19004	Corte Madera, CA 94925	Hunt Valley, MD 21031	Chevy Chase, MD 20815	Bloomfield, NJ 07003	Chicago, IL 60606
Phone	213.833.3164	1-800-887-7811, x105	617 239 2600	800 556-9373	770-799-2677	925-685-1600	800-447-4626	617-330-8564	212-898-4312	(847) 572-6187	610-664-8700 Extension 1492	415-927-2901	443-353-2263	301-961-9800	973 727 9710	312-496-9631
Fax	213.833.3188	831-333-9847	617 239 2659	925 937-9779		925-685-1750	888-447-6289	617-439-9794	212-208-2865	(866) 730-2526	no response	415-927-3204	877-235-3754	301-951-5444	973 771 1100	312-496-9635
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Web site	www.acegroup.com	www.arrowheadgrp.com	www.beazley.com/A&E	www.catlinus.com	http://www.enhinsurance.com/	www.hccspecialty.com	www.insightinsurance.com	http://www.lexingtoninsurance.com/	www.ae-libertyiu.com	http://www.markelcorp.com/products/Pages/ProfessionalLiability.aspx	www.rlipsg.com	www.terrarrg.com	www.travelers.com/1stChoice	www.Schinnerer.com and www.PlanetAEC.com	www.xldp.com	zurichna.com

Question 2 - Are you a (n): Insurer? Underwriting manager? Managing general agent? Intermediary or wholesaler? Lloyd's broker? Other (please specify)

	Insurer	Underwriting Manager	Insurer	Insurer	Insurer	Underwriting Manager	Insurer/Managing General Agent	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Underwriting Manager	Insurer	Insurer
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Question 3 a- If you are NOT an insurer:

Who is (are) the insurer(s) you represent (lead company and group)?		Hudson Insurance Company/Group				U.S. Specialty Insurance Company	Argonaut Insurance Company; Colony Specialty Insurance Company; Colony Insurance							CNA - Continental Casualty Company		
What is your relationship with the carrier?		Underwriting/Program Manager				We are owned by the carrier	Wholly owned MGA/Underwriting Manager							Underwriting Manager		
What is the length of your relationship?		7+ Years				Seven years.	3 years							54 years		
Do you have premium setting authority? (Yes) or (No)		Yes				Yes	Yes							Yes		
Do you have claims settlement authority? (Yes) or (No)		No				Yes	Yes							No		

Question 4 - How many continuous years has your firm provided professional liability insurance to the A/E market place?

		10	25	25	6	29	19	40		38	3	24	11	54 years	38	20
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Question 5 - If your firm is not the insurer, with which insurers has your firm previously been associated over the past decade and for what duration?

		Liberty International Underwriters - 3 years			Great American Insurance Company 5 years		SAFECO/ 9 Yrs Everest National/ 7 Yrs							CNA 54 years		
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Question 6 - What was your total book of business for engineering and architectural liability insurance in the following years?

2010 - Number of Firms Insured	no response	1000	7500+	decline to state	no response	3,458	1,900	Proprietary	Proprietary	proprietary	1,924	81	6,725	Proprietary	no response	Proprietary
2010 - Premium in Millions	no response	30	135	decline to state	no response	no response	20	no response	Proprietary	proprietary	14,430,000	10	81	Proprietary	181,000,000	Proprietary
2009 - Number of Firms Insured	no response	1000	7500+	decline to state	no response	4,285	1,982	no response	Proprietary	proprietary	866	80	7,230	Proprietary	no response	no response
2009 - Premium in Millions	no response	30	145	decline to state	no response	no response	24	no response	Proprietary	proprietary	7,540,000	11	90	Proprietary	190,000,000	no response
2008 - Number of Firms Insured	no response	1000	7,500	decline to state	no response	4,947	2,400	no response	Proprietary	proprietary	no response	81	7,836	Proprietary	no response	no response
2008 - Premium in Millions	no response	30	150	decline to state	no response	no response	27	no response	Proprietary	proprietary	no response	11	103	Proprietary	197,000,000	no response

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

Less than \$500,000	10	30	17	no response	no response	no response	34	5	no response	43	38	2	23	no response	no response	0
\$500,000 to \$5,000,000	25	40	33	no response	no response	no response	59	10	no response	10	56	38	60	no response	no response	0
More than \$5,000,000	75	30	50	no response	no response	no response	7	85	no response	47	6	60	17	no response	no response	100

Question 8 - Are you trying to gain, maintain, or decrease market share in the next two years in specific regions, as to insured's with certain underwriting characteristics or premium size, or in certain market segments? Please explain.

Underwriting Characteristics	maintain market share	gain market share	gain market share	no response	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	maintain market share	
Premium Size	maintain market share	gain market share	gain market share	no response	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	maintain market share	gain market share	gain market share	decrease market share	
Market Segments	maintain market share	gain market share	gain market share	no response	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	gain market share	maintain market share	gain market share	gain market share	decrease market share	
	Ace is focused on developing and growing long term relationships with Design Firms, while maintain underwriting discipline.	We have capacity and appetite for growth in all areas	We will continue to look to grow in the segments where it makes underwriting sense.	Unfortunately, we are unable to answer the question as posed. The question is not specific enough to warrant a single answer. For example, Catlin is looking to "Gain Market Share" for insured's with the "Underwriting Characteristic" of being claims free. Conversely, we are looking to "Decrease Market Share" with firms that have the "Underwriting Characteristics" of having a significant number of claims.		We would like to grow prudently.		We seek to gain market share across all segments of the business. Our focus is on long-term stability, so we will not grow market share at the expense of prudent underwriting.		Markel made admitted filings for the first time in 38 years serving the AE marketplace in 2011. We will continue to offer non-admitted paper in all states. We offer coverage to a broad segment of architects, engineers and related consultants. We have the ability to entertain all size firms; the admitted filings will provide access to a larger portion of AE firms.		Program emphasis is small to medium size firms.		We are trying to increase market share in geographic locations, project specialties, and design segments that most consistently offer the potential for underwriting profitability.		XL is looking to increase its market with particular emphasis on small and medium sized firms.	Exiting segment for firms under \$5m revenues. Exiting firms doing residential work unless over \$50m in revenues.

Question 9 - What have been your carrier's Best's Rating and financial size category, and market share for the following years? (Please use year-end results, but use July for the current year). 2011, 2010, 2009, 2008

Best's Rating	2011 - A+ 2010 - A+ 2009 - A+ 2008 - A+	2011 - A+ 2010 - A+ 2009 - A+ 2008 - A+	2011 - A 2010 - A 2009 - A 2008 - A	2011 - A 2010 - A 2009 - A 2008 - A	no response	2011 - A+ 2010 - A+ 2009 - A+	2011 - A 2010 - A 2009 - A 2008 - A	2011 - A 2010 - A 2009 - A+ 2008 - A	2011 - A 2010 - A 2009 - A 2008 - A	2011 - A 2010 - A 2009 - A 2008 - A	2011 - A+ 2010 - A+ 2009 - A+ 2008 - A+	2011 - A 2010 - A 2009 - A 2008 - A	2010 - A+ 2009 - A+ 2008 - A+	2011 - A 2010 - A 2009 - A 2008 - A	2011 - A 2010 - A 2009 - A 2008 - A	no response
Financial Size Category	2011 - XV 2010 - XV 2009 - XV 2008 - XV	2011 - XV 2010 - XV 2009 - XV 2008 - XV	2011 - XV 2010 - XV 2009 - XV 2008 - XV	2011 - XV 2010 - XV 2009 - XV 2008 - XIV	no response	2011 - XIV 2010 - XIV	2011 - XII 2010 - XII 2009 - XII 2008 - IX	2011 - XV 2010 - XV 2009 - XV 2008 - XV	2011 - XV 2010 - XV 2009 - XV 2008 - XV	2011 - XIII 2010 - XIII 2009 - XIII 2008 - VIII	2011 - XI 2010 - XI 2009 - X 2008 - X	2011 - V 2010 - V 2009 - V 2008 - V	2011 - XV 2010 - XV 2009 - XV 2008 - XV	2011 - XV 2010 - XV 2009 - XV 2008 - XIV	2011 - XV 2010 - XV 2009 - XV 2008 - XV	no response
Market Share	no response	no response	no response	no response	no response	no response	no response	no response	no response	no response	2011 - 6% 2010 - 6% 2009 - 6.5% 2008 - 6.5%	no response	no response	no response	no response	no response

Question 10 - What was your combined ratio in the following years?

2010																
A/E book of business	no response	Withheld at Carrier's request	not broken out	no response	no response	no response	Not currently available	Proprietary	Proprietary	proprietary	Individual program data not available for disclosure	96.4	no response	Proprietary	no response	Proprietary
Entire Company	90.2	Withheld at Carrier's request	88	89.8	no response	84.6	Not currently available	Proprietary	Proprietary	proprietary	80.7	96.4	no response	Proprietary	no response	98.0 99.3 for 1st H 2011
2009																
A/E book of business	no response	Withheld at Carrier's request	not broken out	no response	no response	no response	Not currently available	Proprietary	Proprietary	proprietary	Individual program data not available for disclosure	88	no response	Proprietary	no response	no response
Entire Company	88.3	Withheld at Carrier's request	90	96	no response	84	96	Proprietary	Proprietary	proprietary	82.3	88	no response	Proprietary	no response	96.8
2008																
A/E book of business	no response	Withheld at Carrier's request	not broken out	no response	no response	no response	Not currently available	Proprietary	Proprietary	proprietary	Individual program data not available for disclosure	83.3	no response	Proprietary	no response	no response
Entire Company	89.6	Withheld at Carrier's request	89	96	no response	85.1	96.5	Proprietary	Proprietary	proprietary	no response	83.3	no response	Proprietary	no response	98.1

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Question 11 - Do you have underwriting restrictions based on:

a) Size of firm?	no	no	no	no	yes	yes	no	no	no	no	no	yes	yes	yes	no	yes
b) Location of firm?	no	no	no	no	yes	no	yes	no	no	no	no	no	yes	no	no	no
c) Type of practice?	no	no	no	no	yes	no	yes	no	yes	no	no	yes	yes	no	no	yes
d) Type of projects?	no	no	no	no	yes	yes	no	no	no	no	no	yes	yes	no	no	yes
e) Location of projects?	no	no	no	no	yes	no	no	no	no	no	no	no	no	no	no	no
f) Restrictions on percentage of residential?	no	no	no	no	yes	no	no	yes	no	yes	no	yes	no	no	no	yes
g) Restrictions on percentage of multi-family and/or condominiums?	no	no	no	no	yes	yes	no	yes	no	yes	no	no	yes	no	no	yes
h) Specific job excess?	no	no	no	no	yes	no	no	yes	no	no	no	no	yes	no	no	no
i) Other restrictions?	no	no	no	no	no response	no	no	no	no	no	no	no	yes	no	no	no

Question 12 - Explanation to Q.11 "other restrictions" above.

			Beazley does not have restrictions per se, but exercises underwriting judgment in many of these areas.			Discipline, project types, claims history, firm qualifications, gross billings, scope of services are amongst the items scrutinized.	We are unable to consider risks physically located in foreign territories. Our program is not available in Alaska or Hawaii. We are not able to consider Geotechnical Engineering, Environmental Engineering, Land Surveying or Product design exposures. Our focus is on firms with annual billings of \$10MM or less, though we are able to consider larger risks. We do not consider environmental or soils engineering exposures in our program. Specific Project Excess has limit of \$5MM total.		Geotechnical firms	More restrictive admitted versus non-admitted with respect to residential. We avoid predominant residential and have tiered pricing based upon several unique account characteristics.						
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Question 13 - Do you have coverage restrictions related to:

a) Asbestos claims?	no	no	yes	no	yes	no	no	no	no	no	no	yes	no	no	yes	no
b) Mold claims?	no	no	no	no	yes	no	no	no	no	no	no	yes	no	no	no	no
c) Silica claims?	no	no	no	no	yes	no	no	no	no	no	no	yes	no	no	no	no
d) Hazardous waste claims?	no	no	no	no	yes	no	no	no	no	no	no	yes	no	no	no	no
e) Other claims?	no	no	no	no	no response	yes	no	no	no	no	no	no	no response	no	no	no

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Question 14 - Explanation to Q.13 "other claims" above.

If yes, please explain.			Asbestos is excluded only for acts prior to 1990 but covered going forward.			Non-professional exposures are excluded.											While the policy excludes coverage for claims relating to the insured's specification for any asbestos-containing materials or products, this exclusion does not apply to the payment of any CLAIM EXPENSES for CLAIM(s) based upon or arising out of the INSURED's specification of any asbestos-containing materials of products.
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Question 15 - Do you provide multi-year policies?

	2 year on selected risks.	no	Yes - Two year policies	We provide multi year policies of up to ten years for project-specific policies. We also can offer two year policies for smaller firms.	no	no	2 year maximum	no	no	no	2 - year policy term	no	2 years	3 and 2 year policies	2 years	Project-specific policies up to 5 years
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Question 16 - If your answer to Q.14 was "Yes," please explain the general criteria you apply to such policies.

	Firms with less than 1m in fees and 1m or less in aggregate limit.		For firms under \$250,000 in fee, subject to guidelines relating to discipline and project type.	Project-specific policies must meet our underwriting guidelines. Two year policies are available for firms with net annual fees of \$1m or less.			Billings must be \$1MM or less and the firm must have an acceptable loss history (no more than 2 paid claims in the past 5 years). Firm must have been in practice for a minimum of 3 years. Multi-year policies are not available to structural engineering firms.				<= \$500k annual revenue; newly established firms accepted		Firms with revenues in excess of \$1,000,000 are written on a 1 year policy.	A multi-year product is available for small business across the Construction Program including Architect, Engineers, Environmental, Construction Managers and Miscellaneous Specialty firms with revenue under \$250,000. A two year program is available to qualifying firms with revenue up to \$500,000.	Firms in our small firms programs and firms needing run-off policies may purchase multi-year policies.	Length of project.
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Question 17 - What limits of A/E professional liability coverage are available through your company?

Minimum \$	100,000	250,000	100,000	250,000	1,000,000	250,000	100,000	250,000	100,000	300,000	100,000	1,000,000	500,000	100,000	100,000	1,000,000
Maximum \$	15,000,000	10,000,000	30,000,000	10,000,000	10,000,000	5,000,000	5,000,000 (\$10MM through FAC)	25,000,000	10,000,000	10,000,000	5,000,000	10,000,000	5,000,000	20,000,000	10,000,000	25,000,000

Question 18 - Are these annual aggregate limits?

	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	yes	yes
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Question 19 - What is the insurer's net retention on the A&E professional liability program?

	no response	Withheld at carrier's request	proprietary	no response	no response	Majority of exposure.	Proprietary	Proprietary	Proprietary	3,000,000	Proprietary	200,000	Currently 100%	\$20 Million	no response	Proprietary
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Question 20 - Does your professional liability policy provide the following:

a) Full prior acts of coverage if there is	no	yes	no	no	yes	no	no	no	no	yes	no	yes	no	no	yes	no
b) Full prior acts of coverage	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
c) Coverage for acts of an insured	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
d) Restricted coverage for prior acts through use	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	yes	no

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Question 21 - If you have answered "No" to any of the choices in Q.20 above, please explain.																
Please explain.			no response	When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date utilized by the prior carrier.		We don't provide retroactive coverage for firms who have not carried professional liability insurance.	Firms with no prior coverage are offered terms on a retro-inception basis. After two years of consecutive coverage, with positive loss experience, a quote including full prior acts may be offered.	Our practice is to honor the retroactive date on the current policy. If the policy or limit has not been carried before, we would restrict coverage for prior acts	Underwriting consideration will be made on the merits of the particular account. This may include prior acts for projects, individuals, and/or firms.	no response	Retroactive date policy inception applies. Full prior acts coverage available at policy renewal.	no response	Prior acts coverage is generally offered after 1 year of coverage. Most often, prior acts coverage is offered without a retro date limitation.	no response	no response	We typically match retroactive coverage to expiring retroactive coverage.
Question 22 - When did your company most recently update it's A/E professional liability policy?																
	Within the past 4 - 5 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 4 - 5 years	More than 5 years ago	Within the past 1 - 3 years	Within the past 1 - 3 years	More than 5 years ago	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 4 - 5 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years
Question 23 - When were your PLI rates most recently adjusted?																
	Within the past 4 - 5 years	Within the past 4 - 5 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	More than 5 years ago	Within the past 1 - 3 years	Within the past 1 - 3 years	no response	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years
Question 24 - Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes? (Yes, No)																
	no response	no	Yes - We seek input from our broker partners, industry groups i.e. ACEC, AIA etc, as well as our insured's.	The drafting of Catlin's current A&E Professional and Pollution Liability Policy involved consulting with a number of design professionals, attorneys specializing in the representation of design professionals, insurance brokers and at least one professional society.	no	We do get feedback from insured's and their brokers.	Insight regularly consults with agencies that specialize in Architects & Engineers Professional liability for feedback and input before any rate or form changes are implemented	We have a Lexington Client Advisory Board comprised of a dozen of our long-term, loyal clients. We also attend meetings with trade associations. We participate on the ACEC Risk Management Committee.	We encourage our brokers and longstanding policyholders to provide feedback and suggestions to further enhance our program and market presence.	We consult with our distribution and clients.	RLI consults regularly with brokerage specialists and various industry associations.	no	Feedback is consistently sought from customers through their specialist insurance brokers.	As the commended program of the AIA and NSPE, we consult with them and provide periodic updates to them regarding our rates and Program.	XL Insurance consults with the Design Professional Risk Control Group (DPRCG) at least twice a year concerning policy issues and trends. Additionally we seek feedback from the Professional Liability Agent's Network (PLAN) on a continual basis concerning coverages and rate issues.	no
Question 25 - How many non-managerial, full-time A/E underwriters do you have supporting your PLI program?																
	35	5	13	4	no response	10	5	15	4	54	9	3	15	36	23	Varies
Question 26 - On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have?																
	no response	16	Greater than 15 Years on average	20	no response	8	19	10	15	7	7	15	5 - 15 years	7+ years - up to over 40 years on the high end of the range	16	Ten
Question 27 - Is your policy form "pay on behalf of" or "indemnity basis"?																
	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Indemnity	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Indemnity	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of

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Section 2. COVERAGE

Question 28 - For each state/jurisdiction, do you offer coverage on an: Admitted basis, Surplus basis, or No coverage?

Alabama	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Alaska	Surplus	Admitted	Surplus	Admitted/Surplus	Surplus	Surplus	No Coverage	Admitted/Surplus	Surplus	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Arizona	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Arkansas	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
California	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Colorado	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Connecticut	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Surplus	Admitted	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Delaware	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
District of Columbia	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Florida	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Georgia	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Hawaii	Surplus	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	No Coverage	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	No Coverage	Admitted	Admitted	Surplus
Idaho	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Illinois	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Indiana	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Iowa	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Kansas	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Kentucky	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Louisiana	Surplus	Admitted	Surplus	Admitted/Surplus	Surplus	Surplus	Surplus	Surplus	Surplus	Surplus	Admitted	Admitted	No Coverage	Admitted	Admitted	Admitted
Maine	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Maryland	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Massachusetts	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Michigan	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Minnesota	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Mississippi	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Missouri	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Montana	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Nebraska	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Surplus	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Nevada	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
New Hampshire	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
New Jersey	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
New Mexico	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
New York	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Surplus	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
North Carolina	Admitted	Admitted	Admitted/Surplus	Admitted/Surplus	Surplus	Admitted	Admitted	Admitted/Surplus	Admitted	Admitted/Surplus	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted

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Section 4. PREMIUMS

Question 34 - What is your minimum premium for each of the following limits of liability:

\$100,000?	1,250	2,500	1,500	N/A	no response	n/a	1,400	2,500	no response	Not offered	\$1,500 structural only	\$3,500 structural only	no response	N/A	1,000	867	Not available
\$250,000?	1,500	2,500	1,500	1,100	no response	2,500	1,400	2,500	no response	1,000	\$1,500 structural only	\$3,500 structural only	no response	N/A	1,350	1,418	Not available
\$1,000,000?	2,500	2,500	1,875	1,100	5,000	4,000	1,400	5,000	no response	1,850	\$1,500 structural only	\$3,500 structural only	5,000	1,800	1,850	2,102	5,000
\$5,000,000?	2,500	N/A	no set minimum	2,000	no response	none stated	varies, but typically in the 5000 range	25,000	no response	9,000	Varies based on insured characteristics		no response	no response	5,850	varies based on exposure	No filed minimum

Question 35 - How have your rates increased (or decreased) over the past four years?

2010 percentage?	No Change	No Change	no response	No Change	Increased 5 - 6%	Decreased 1 - 2%	Increased 3 - 4%	no response	no response	Decreased 5 - 6%	Decreased 1 - 2%	Increased 1 - 2%	no change	No Change	no response	no response
2009 percentage?	No Change	Decreased 3 - 4%	no response	No Change	no response	Decreased 3 - 4%	Decreased 1 - 2%	no response	no response	Decreased 5 - 6%	Decreased 1 - 2%	No Change	Decreased 1 - 2%	no response	no response	no response
2008 percentage?	No Change	Decreased 5 - 6%	no response	No Change	no response	Decreased 5 - 6%	Decreased 1 - 2%	no response	no response	Decreased 9 - 10%	no response	No Change	Decreased 3 - 4%	no response	no response	no response

Question 36 - Are there particular exposures for A&E professionals that may lead to higher rate increases than in recent years?

	no response	Condo's, Residential, some disciplines such as Geotechnical Engineers	Yes - Residential, claims history, school work (k- 12). However, it is best to contact your Beazley underwriter for further information.	Residential condominiums and custom home exposure will continue to require higher rates.			Custom residential Schools and multi-family Structural engineers	k-12 schools, residential, recent claims, financial distress	Condo residential, subsurface, stadiums, schools, waster water treatment	Residential.	Rate development is based on individual firms risk qualities to include claims experience, risk management program, qualifications, project types, disciplines rendered.		The trend of an increase in the average claim cost.		no response	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). While remaining mindful that the present state of the economy continues to impact severity and frequency, the economy as well as other market conditions and variables also impact rates, i.e. capacity.	Continued growth in severity of loss exacerbated by slower design and construction spending.
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Question 37 - How do you expect your rates to change?

2012 percentage?	No Change	Increase 5 - 6%	no response	No Change	no response	No Change	Increase 5 - 6%	no response	no response	Increase 5 - 6%	No Change	Increase 1 - 2%	no response	No Change	Increase 3 - 4%	no response
2013 percentage?	No Change	Increase 5 - 6%	no response	No Change	no response	Increase 1 - 2%	Increase 5 - 6%	no response	no response	Increase 5 - 6%	No Change	Increase 1 - 2%	no response	no response	Increase 3 - 4%	no response

Question 38 - Do you offer any type of profit sharing, dividend return program, or excess premium for your A/E program?

Profit Sharing?	no	no	no	no	no	no	no	no	no	no	no	no	no	no	no	no
Dividend Return?	no	no	no	no	no	no	no	no	no	no	no	no	no	no	no	no
Excess Premium Return?	no	no	no	no	no	no	no	no	no	no	no	no	no	no	no	no

Question 39 - If you do not offer any of the programs in Q.38, are such programs nevertheless of interest to your company?

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	no	no	no	no	no	no	no	We have considered retrospective rating plans (retros) or loss-sensitive programs as a solution for tough accounts.	no	no	no	no	no	no	no	no

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

	3%	no	no	Catlin Design Professional offers a premium credit for members of professional societies that undergo an organizational peer review.	Subject to qualifications of the firm	yes, as it is assumed this is tied in with continuing education, use of standard society contract forms, etc. Credit varies but in the range of 1-10%.	The amount of credit is at the discretion of the Underwriter, but cannot exceed 25%	Up to 10%	no	no	Premium credits are available based on the # and type of association memberships	no	no	Premium credit up to 5% for qualifying firms.	no	no
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Question 41 - Do you offer other financial incentives (e.g., credits for education programs completed by an insured)? Please describe.

Credits for educational programs completed by an insured	yes	yes	yes	yes	yes	yes	yes	no	yes	yes	yes	yes	no	yes	yes	no
Risk management programs	yes	yes	yes	yes	no	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Peer reviews	yes	no	yes	yes	no	yes	no	yes	yes	yes	yes	yes	no	yes	yes	no
Risk assessments	yes	no	yes	yes	no	yes	yes	no	yes	yes	yes	no	no	yes	yes	yes
Other financial incentives		Credits for negotiating Limitation of Liability clauses and resolving disputes through mediation		Catlin offers a credit for design of LEED certified projects, a credit for participation in mediation and a credit for appropriate risk management practices such as having a written contract, obtaining certificates of insurance from subconsultants and having a limitation of liability or waiver of consequential damages.			Free premium financing for premiums of \$10,000 or more		LIU Continuing Education through on-line courses; Limitation of Liability credit; Successful Claims Resolution through Mediation	All above are potential credits based upon their merits. Incentive (deductible credit) is available to settle by negotiation, mediation, arbitration.	Contractual Limitation of Liability (up to 20%) LEED certification (up to 5%) Deductible mediation credits			We offer various underwriting credits that are loss ratio dependent. We offer a Risk Mitigation credit, loss prevention credit, experience credit and Association membership credit.	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 (least) in your premium determination process. If a characteristic is not considered in the premium determination basis, leave it blank.

Location of firm	5	6	6	6	6	7	5	7	8	7	8	8	3	1	7	5
Location of projects	6	7	5	7	7	5	7	6	7	8	6	8	7	1	8	7
Type of practice	3	3	2	2	2	3	2	4	3	2	3	1	4	1	2	2
Type of projects	4	4	4	3	3	4	3	5	4	4	4	1	5	1	3	4
Annual billings	1	1	1	1	5	1	1	1	1	1	1	4	1	1	1	1
Claims history	2	2	3	4	4	2	4	2	2	3	2	1	2	1	4	3
Firm experience	7	5	7	5	1	6	6	3	5	5	5	2	6	1	6	6
Other (explain)			8				8		6	6	7			1	5	

Question 43 - If you included "Other" as one of the characteristics for Question 42, please explain.

			Contracting practices and internal risk mgmt programs				We also evaluate the firm's risk management and loss control programs, use of industry standard contracts, membership in professional associations, policy against suits for fees.		Risk Management Practices; Contract Management; Loss Prevention Initiatives	Risk Management	Risk management practices of insured			Risk Management Practices	Loss Prevention/Risk Management Practices and Contracts utilized by the firm.	
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Section 5: PROJECT INSURANCE

Question 44 - Do you offer project-specific insurance? If the answer is "No," proceed to Section 6 (CLAIMS PROCESS).

	no	no	no	yes	no	no	no	yes	yes	no	no	yes	no	yes	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)?

	no	no	no response	Catlin Design Professional offers project insurance policies for infrastructure projects. Limits of up to \$10m are available.	N/A	no	no	About 30-40 policies per year. Limits up to \$25m.	Proprietary	no	no	no	no	no	no	no
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Question 46 - Do you offer project specific excess or other supplemental additional limits to your "practice policy insured's" by endorsement? (If yes, please state the number of such policies your company wrote in its most recently completed fiscal year and provide your maximum limits).

	no	150, limits to \$10 million	no response	Project specific excess limits are available to Catlin insured's.	N/A	Up to \$5,000,000 limits. No precise number available but it is more common with prime firms i.e. architects.	We do offer Specific Project Excess Endorsements on a practice policy, up to a total of \$5MM.	Approximately 50 policies. Limits up to \$3m.	Proprietary	Number not available; \$10M max capacity.	Limits vary based on underlying practice policy limits; Maximum limits available under program \$5,000,000; <1,200 endorsements	no	The maximum policy limit and project specific limit cannot exceed \$5,000,000 combined.	Proprietary	Many policies. Maximum limits vary based on limits of underlying coverage.	Number proprietary. Maximum is 2 times the underlying practice policy limit.
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Question 47 - Are your project policies "primary" or "excess" coverage for the A/E firm? Please state the number of such policies written in its most recently completed fiscal year and provide your maximum limits.

	no response	We don't write Project policies	no response	Primary	Primary	no response	no response	Primary About 30-40 policies per year. Limits up to \$25m.	Proprietary	no response	RLI does not offer project specific policies.	Excess	no response	Primary	Primary	Primary
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Section 6. CLAIMS PROCESS

Question 48 - How does your company define a claim?

	1. a written demand against and 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 there from.	A demand for money or services, naming you and alleging a wrongful act or pollution incident.	"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 a demand for money or services, naming the Insured, and alleging a wrongful act or pollution condition.	" means a demand received by the Insured for money and alleging a Wrongful Act, including the service of suit or institution of arbitration, mediation or other formal alternative dispute resolution proceeding. Claim shall not include a demand for equitable, non-pecuniary or injunctive relief, or for legal fees or expenses in connection therewith.	CLAIM means: 1. The service of a summons on a suit or a demand for arbitration against YOU alleging YOUR negligent act, error or omission in the performance of YOUR professional services. 2. A demand or request of YOU, whether in writing or orally, for DAMAGES or services alleging YOUR negligent act, error or omission in the performance of YOUR professional services. 3. An allegation by another person of YOUR negligent act, error or omission in the performance of YOUR professional services. 4. An incident, circumstance, dispute or situation of which YOU first become aware during the POLICY PERIOD or an applicable Extended Reporting Period, which a reasonably prudent person might expect to give rise to a CLAIM and which subsequently does give rise to a CLAIM and of which YOU notify US as provided in this policy. It shall be considered a CLAIM from the date first reported to US.	Claim means a demand received by the Insured for money, "damages" or "professional services" alleging a wrongful act arising out of the performance of "professional services".	Claim means any written demand received by an Insured seeking Damages and alleging liability or responsibility on the part of the Insured or persons for whose conduct the Insured is legally liable.	A demand for money or services, naming an Insured and alleging a Wrongful Act or Pollution Incident.	Written demand for money damages or remedial Professional Services...or the service of suit or institution of arbitration proceedings against the Insured.	A demand received by the Insured for money or services and which alleges a wrongful act.	damages or allegation of damages	Claim means: 1. a demand for money or services; 2. a civil proceeding commenced by service of a complaint or similar pleading; or 3. a written request to toll or waive a statute of limitations relating to a potential civil or administrative proceeding, against any Insured for a Wrongful Act.	Demand for money or services alleging a wrongful act.	CLAIM means a demand received by the INSURED for money or services and that alleges one or more of the following: 1.A WRONGFUL ACT arising from the performance of PROFESSIONAL SERVICES; 2. POLLUTION CONDITIONS arising from the performance of CONTRACTING SERVICES; 3. A NETWORK SECURITY COMPROMISE.	"Claim(s)" means a demand or notice received by the "insured" for "damages" or services that is a result of: 1.An actual or alleged act, error or omission in the rendering of or failure to render "professional services"; or 2.A "pollution event" resulting from "covered operations" or "completed operations."
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Question 49 - Is "circumstance" reporting allowed? If yes, please comment.																
	Insurer must provide written notice during the policy period and provide detailed information	We encourage circumstance reporting and provide free loss prevention assistance.	Yes - We encourage reporting of all circumstances that might give rise to a claim.	Circumstance reporting in not only allowed; it is highly encouraged.	2.any circumstance, if written notice of such circumstance has been given under any policy of which this Policy is a direct or indirect renewal or replacement and if such prior policy affords coverage (or would afford such coverage except for the exhaustion of its limits of liability) for such Claim, in whole or in part, as a result of such notice;	We recommend circumstances be reported so that it helps reduce the possibility of a coverage dispute should a known circumstance develop into a claim.	We strongly encourage the reporting of circumstances in order to protect the insured's interest should an actual claim develop at a later date.	See section V.B. of our policy for our stance on reporting potential claims.	Liberty offers free pre-claims assistance and advice to mitigate situations prior to becoming a claim. Liberty also provides assistance to policyholders to resolve issues before they may develop into a circumstance and/or claim.	Circumstance reporting is available at option of the insured.	RLI encourages circumstance reporting and recommends that insured's consult with RLI claims experts. All pre-claim services are free of charge.	no	NOTICE OF POTENTIAL CLAIMS If a Principal Insured becomes aware of a Potential Claim and gives the Company written notice during the Policy Period of the particulars of such Potential Claim including: A. all known facts related to the Potential Claim; B. the identity, if known, of each person allegedly involved in or affected by such Potential Claim; C. the date such persons became aware of the Potential Claim; D. the dates of the alleged events; and E. the reasons for anticipating a Claim, any Claim subsequently made against any Insured arising out of such Potential Claim will be deemed to have been made on the date such notice was received by the Company. All notices under this section must be sent or delivered to the Company set forth in ITEM 3 of the Declarations and will be effective upon receipt.	no	CIRCUMSTANCE means an event or occurrence from which the INSURED reasonably expects that a CLAIM(s) could be made.	no

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Question 50 - Is "circumstance" reporting required? If yes, please comment.																	
	no	no	no	no	no	We recommend circumstances be reported so that it helps reduce the possibility of a coverage dispute should a known circumstance develop into a claim.	Circumstance reporting is encouraged in order to protect the insured's interest in the event the circumstance develops into a claim at a later date.	no	no	no	no	no	no	Only when applying on a new business basis or when applying to increase the limit of liability.	It is encouraged and voluntary.	no	2.Notice of a Circumstance If during the "policy period" the "insured" first becomes aware of a "circumstance" the "insured" may, during the "policy period," provide the Company with written notice of such "circumstance" at the address indicated on the Declarations including therein all the following information: (a)A detailed description of the "circumstance" including the "professional services" or "covered operations" forming the basis for such "circumstance"; (b)The nature of any actual or possible injury or "damages," if known; and (c)How and when the "insured" first became aware of such "circumstance"; Then any "claim" that is subsequently made against the "insured" arising out of such "circumstance" shall be deemed to have been made on the date the Company received notice of the "circumstance" and such "claim" shall be subject to the terms, conditions and remaining Limits of Liability, if any, of the policy in effect when the "circumstance" was reported to the Company.
Question 51 - 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	no	yes	yes	yes	yes	yes	yes	no	yes	yes	yes	yes	
Question 52 - Who supervises claims for your company:																	
Company adjusters?	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	
Independent contractors?	no	no	no	no	no response	yes	no	no	no	no	no	no	no		no		

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Question 53 - What assistance do you offer your insured's with potential claims?																
	Pre Claims Assistance	We advise as to reporting requirements and procedures, and assist putting into motion our free loss-prevention assistance.	Beazley offers free pre-claims assistance and will retain counsel at our expense to assist the insured as necessary.	Catlin offers free pre-claim assistance. Our experienced claim professionals will work with the insured's and will retain experienced counsel to assist with pre-claim matters when appropriate. We will also retain experts when appropriate to assist the insured and counsel. Catlin's claim professionals also provide free contract review services. Our pre-claim services were recently ranked highest in customer satisfaction in a major survey of design professionals.		RA&MCO is pleased to offer excellent claims services provided by the law firm of Wilson, Else, Markowitz, Edelman & Dicker ("Wilson Else"). Wilson Else is the claims administrator for the program, and their services are overseen by RA&MCO's Vice President of Claims. As experienced lawyers and claims administrators, they can provide advice to policyholders at no charge who are dealing with potential claims. Wilson Else act in capacity of claim administrators only, and their services are paid by the insurer. When local legal representation is warranted, Wilson Else will utilize the services of RA&MCO's vast network of panel defense counsel with specific experience and expertise in the field of architects and engineers and construction related professional liability. Such charges by outside counsel will be paid for by the insured and be chargeable against its deductible.	Insight offers a toll-free pre-claims assistance hotline for insured's to call for claim advice. The policy form provides assistance for the handling of subpoenas, with the cost incurred by the company and not applicable to the insured's deductible. The company may investigate a potential claim at our own expense, up until a claim is actually made.	Insured's receive free legal advice from either Lexington or Donovan Hatem staff.	Liberty also provides assistance to policyholders to resolve issues before they may develop into a claim. Liberty also provides assistance to policyholders to resolve issues before they may develop into a circumstance and/or claim.	Pre-claim assistance from our Claim staff; AE specialist attorneys available when needed; Supplemental payments available for subpoena of records.	Free pre-claim assistance is available to all insured's.	Help them manage the claim administration process, assist in selection of counsel and expert witnesses.	PRE-CLAIM ASSISTANCE At the Company's discretion, the Company will pay Pre-Claim Expenses for a Potential Claim reported in accordance with section VIII. NOTICE OF POTENTIAL CLAIMS. Pre-Claim Expenses must be incurred prior to the date that any Claim is made based upon or arising out of such Potential Claim. Payment of Pre-Claim Expenses is not subject to a Deductible and does not reduce the applicable Professional Liability Coverage Limits. Once a Potential Claim becomes a Claim, Damages and Defenses Expenses that result from such Claim are subject to a Deductible and will reduce the applicable Professional Liability Coverage Limits.	Free pre-claims assistance	XL Insurance's pre-claim assistance remains second-to-none in the industry. Our Early Warning System pairs the insured with an experience Claim Consultant to address issues before they become claims. The Claim Consultants, 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.	II.SUPPLEMENTAL PAYMENTS All payments made under this section are not subject to the Deductible and are in addition to the Limits of Liability set forth in Item 5. of the Declarations. The Company shall not be obligated to pay any payments under this section after the Aggregate Limit of Liability set forth in the Declarations has been exhausted by payments of "damages" and/or "claim expenses" or tendered into court. A.Pre-Claims Assistance If the "insured" reports a "circumstance" during the "policy period," in accordance with CONDITIONS (Section VIII.) Item A. 2. Notice of Circumstance, the Company may, in its sole discretion and at its expense, investigate or monitor such "circumstance," and such costs or expenses will not erode the Deductible or the Limits of Liability until a "claim" is made. B.Travel and Participation Reimbursement For Claims If the Company requests that an "insured" attend a trial, hearing, deposition, mediation, arbitration or any other proceeding, the Company will pay up to five hundred dollars (\$500) a day per person, for reasonable and necessary travel expenses incurred with the Company's prior written consent for such "insured's" attendance at any trial, hearing, deposition, mediation, arbitration or other proceeding. C.ADA, FHA, OSHA, State Licensing and Regulatory Board Legal Expense Reimbursement The Company will reimburse the "insured" for reasonable and necessary legal expenses in

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																	responding to a proceeding initiated directly against the "insured" by a: 1. government agency under the Americans with Disabilities Act of 1990 (ADA) as amended 42 USC §§ 12101-12213 (2005), the Fair Housing Act (FHA) as amended 42 USC §§ 3601-3631 (2003), or the Occupational Safety and Health Act (OSHA) as amended 29 USC §§ 651-678 (1999); or 2. by a state licensing or regulatory board; Up to a maximum of twenty-five thousand dollars (\$25,000) per proceeding subject to a maximum of fifty thousand dollars (\$50,000) per "policy period"; Provided always that any such proceeding results from "professional services" and is: 1. First commenced against the "insured" during the "policy period"; and 2. Reported to the Company in writing during the "policy period" and before any legal expenses have been incurred; and 3. The "professional services" occurred on or after any applicable "retroactive date."

Question 54 - Does your pre-claims assistance include availability of panel counsel with A/E defense expertise? If yes, please comment.

	assistance is determined at the time of the pre-claims and dependent upon the circumstances.	Panel attorneys specializing in A/E defense may be involved to assist policyholders, at company expense, if appropriate.	Yes - We have mutual selection of counsel not panel counsel.	Catlin will only retain counsel who have significant A/E defense experience.	no	no	If deemed necessary, counsel will be appointed to assist the insured. Though we operate from a list of panel experts, we are able to consider an insured's request for counsel.	Yes, but generally we try to use Donovan Hatem for cost efficiency	In the event of a circumstance that requires the use of defense counsel, we will provide.	AE expert panel counsel available nation-wide.	If necessary, counsel or defense experts may be retained free of charge.	no	Yes, upon authorization by the Company	no response	XL will retain counsel for an insured on a pre-claim matter when appropriate. This is done at no cost to the insured.	yes
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Question 55 - Are there any costs caps or other restrictions on your pre-claim assistance? If yes, please comment.

	no	no	no	no	no	no	no	\$10,000 per Loss Prevention matter	no	no	no	no	Pre-Claim Expenses means reasonable fees, costs and expenses incurred by the Company in the investigation of a specific Potential Claim.	no	no	All preclaims assistance is subject to the Company's discretion.
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Question 56 - Do you have claims offices that manage claims? If yes, please provide the locations of your claims offices by city and state. If no, please indicate how your company manage claims.																
	New York City	New York, NY and San Francisco, CA	Yes - NY, CT, PA, CA, and London, England	Catlin Design Professional claims are handled by professionals based in our Irvine, CA office and our New York, NY office.	Endurance approved counsel	Concord, CA Mt. Kisco, NY White Plains, NY	Geneva IL Chicago IL Edison NJ	All located Boston, MA	New York, NY; Boston, MA	Deerfield, IL.	Chicago	no	Regional design claims professionals are located in Georgia, Maryland, New York, New Jersey, Illinois, Texas, and California.	18 office locations in NY, OH, NJ, PA, TN, TX, MN, DC, CA, FL, GA, IL, KS, LA, WA, MD, MI, MA	CA, IL, NJ, TX, FL, Ontario, Alberta, Quebec, British Columbia	Chicago, Illinois; Parsippany, NJ, New York, NY, Marlton, NJ
Question 57 - What is the total number of your staff devoted exclusively to A/E professional liability claims?																
	6	5	12	2	no response	Six of our staff, plus five non-employee claims administrators.	2 exclusive, supported by 2 additional adjusters and VP	10	4	6	5	2	13	32	XL Insurance has a dedicated A/E claim staff of 38 including 30 Claim Professionals working directly with the insured's on claims and pre-claim issues	14
Question 58 - On average, how many years of A/E professional liability claims experience do the staffers in Q.57 have?																
	no response	12	15	15	no response	10	15	Almost all Claims Examiners are attorneys. Average experience is more than 10 years.	15	8	. 10+ years	15	15-20 years	10+ years	10	Fifteen
Question 59 - 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?																
	no response	no	yes	yes	no response	no	yes	yes	yes	no	yes	yes	yes	yes	yes	yes
Question 60 - Do you do independent surveys of insured's regarding their level of satisfaction with your services? (If yes, please email a sample of that survey to ckim@acec.org or fax to Charles Kim of ACEC at (202) 898-0068.)																
	no response	no	yes	no	no response	no	no	yes	no	no	yes	no	yes	yes	yes	yes
Question 61 - Does your policy cover claims brought outside the U.S., its territories, or Canada?																
	no	yes	yes	yes	no	no	yes	yes	yes	yes	yes	no	yes	yes	yes	yes
Question 62 - If your policy covers claims brought outside the U.S., its territories, and Canada, does the insured have the right to select legal counsel?																
	no response	yes	yes	yes	no	no response	yes	yes	yes	no	no	no response	no	no	no	yes
Section 7. LITIGATION AND SETTLEMENT																
Question 63 - Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement? If yes, please identify the conditions required for such endorsement.																
	no	no	no	no	Case by Case Basis	no	This option is available to virtually any insured with a positive loss experience.	Where legally required, e.g. Province of Quebec.	Our small firm program provides for an additional limit of liability subject to program guidelines.	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.	no

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Question 64 - What is your company's practice regarding issuing a "reservation of rights" letter?																
	reservation of rights letters are issued if appropriate, depending of the circumstances of the claims.	Used very rarely, only if appropriate and necessary.	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.	catlin Design Professional goes out or its way to avoid sending reservation of rights letters to insured's unless it is absolutely necessary given the circumstances of the particular claim.		We utilize ROR letters.	The claims department does invoke the use of ROR letters as a means to advise the insured of any possible coverage limitations or conflicts.	Reservations of rights letters are generally issued if there is any question of coverage under the policy.	Generally, Liberty's position is not to issue ROR letters unless there is a responsible and prudent business reason for doing so.	Moderate use.	Reservation of rights letters are issued on select basis and based on nuances associated with a particular matter.	Only if facts and circumstances of the potential claim warrant such reservation.	We consistently strive to carefully outline to the insured the extent to which our insurance contract will be able to respond to a claim.	We give broad form coverage and partner with our insured and conduct an individual case by case analysis when a reservation of rights letter is issued.	XL Insurance 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.	In accordance with state law.
Question 65 - Do you reserve the right to appoint defense counsel on all claims?																
	yes	yes	yes	yes	yes	yes	yes	yes	no	no	yes	yes	yes	yes	yes	yes
Question 66 - Do you accept alternate defense counsel when requested by insured? If yes, please specify any conditions.																
	that determination would be made at the time of the claim	When requested by insured, attorney will be vetted by claims staff and approval is almost always granted.	Yes - If they meet our reporting guidelines and can demonstrate expertise.	While Catlin's policy form provides that the company has the right to appoint counsel, we regularly confer with our insured prior to counsel selection. If the insured has a preferred attorney, that preference will usually be honored assuming the attorney has the appropriate experience representing design professionals.	If Endurance Counsel has pre-approved the alternative options.	Yes, rarely, when it is the most viable option.	Assuming that the requested counsel has the appropriate A/E experience and an acceptable rate, they may be considered	Provided the counsel has appropriate experience and agrees to abide by Lexington's guidelines.	Liberty's program and policy form allows the flexibility to accept alternative defense counsel subject to our prior approval.	Pre-qualified counsel considered.	RLI does not maintain panel counsel listing and strives to appoint competent counsel. Alternate counsel can be considered subject to RLI claims review.	yes	While we retain the right select the defense counsel, we will consider insured recommendations for a specific defense counsel.	As appropriate under the circumstances.	Legal counsel for the defense of any CLAIM(S) 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.	Options discussed with firms with deductible of \$100,000 per claim or more.
Question 67 - 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	no	yes	yes	no response	no response	yes	yes	no	yes	yes	yes	yes	yes	yes	yes
Question 68 - Do you have to obtain the consent of insured to compromise on or settle a claim?																
	yes	yes	yes	yes	no response	yes	yes	yes	yes	yes	yes	no	yes	yes	yes	yes
Question 69 - 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	yes	no	no response	yes	yes	yes	yes	yes	no	yes	no	no	yes	yes
Question 70 - Does insured have to obtain the consent of the insurer to compromise on or settle a claim?																
	yes	yes	yes	yes	no response	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Question 71 - Do you engage outside agencies to review defense counsel's billings?																
	yes	no	no	no	no response	yes	no	yes	no	no	yes	no	no	no	yes	no

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Question 72 - Does your company provide the following risk management services and products for your insured's?																
Contract review	yes	yes	yes	yes	no response	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Publications	no	yes	yes	no	no response	yes	yes	yes	yes	yes	no	yes	yes	yes	yes	yes
Seminars	no	yes	yes	yes	no response	no	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Question 73 - Does your company provide any other risk management for your insured's? If yes, please specify other current risk management programs.																
	no	Loss prevention training for agents, which is then passed along to policyholders Loss prevention programs, produced by ADI and delivered by agents and our Director of Loss Prevention/Education, Steve Rowinski.	Yes - Quarterly risk management webinars available to all insured's and broker partners. Quarterly AE newsletter. Extensive risk management website (www.beazley.com/A&E) as well as on-site seminars by request.	no	no response	Website material - risk resource library available to all AE firms.	Webinars "Brown Bag" risk management discussions on an individual basis	Password protected website that covers many risk management topics.	LIU Risk Management Website includes on-line courses, white papers, claims case studies and other industry specific content.	no	no	no	Travelers offers a wide range of risk management services for Travelers insured design professionals including 1. Stamped, Sealed & Delivered - risk management news letter 2. Contract Solutions Matrix - An electronic contract handbook 3. Loss Lessons Learned - Claims lessons for architects, structural engineers, and MEP engineers 4. Pre-Claim Assistance 5. Contract Reviews for insurability and coverage issues 6. Risk Management Webinars 7. Risk Management Training Programs	We provide a wide array of risk management services including the above as well as webinars, podcasts, CDs, web-enabled risk management materials, also deliver materials via blogs, Twitter, Facebook. We do national, regional and in-house seminars in conjunction with state and local associations.	Last year over 22,000 individuals from our insured firms took advantage of our full curriculum of optional loss prevention and education programs eligible for premium credits and continuing education credits. The XI Insurance Contract Guide for Architects and Engineers, a combination of issue-driven-discussions, claim scenarios, problem solving strategies and contract language solutions was updated in 2010 and is now available exclusively to our insured's 24/7 on the XI Learning Management System (LMS). Also, XLDP and PSMJ, Resources, Inc., the world's leading educator, publisher,	Webinars Zurich Risk Engineering Best Practices
Question 74 - How many of your company's risk management personnel exclusively support A/E firms?																
	no response	1	2	3	no response	1	1	1	no response	0	2	2	Both claims and risk management services	7	100%	Varies
Question 75 - Please provide the name of the primary contact for risk management personnel.																
	no response	Steve Rowinski, Esquire	Colleen M. Palmer, Esq. 617 239 2606 colleen.palmer@beazley.com	Tom Bongio, Esq. and Laila Santana, Esq.	no response	David Wiley	Frank Inderwies	Donna Hunt, 617-330-1100 donna.hunt@chartisinsurance.com	no response	Glen Mangold	Barb Sable Phone 301-802-0068 Laurel Tenuto Phone 610-664-8700 Ext. 1489	Lisa Gamblin	John Droutsas Michael Gillen	Joseph Jones, Esq., AIA	Randy Lewis - VP of Loss Prevention and Client Education	Mark Bergman
Question 76 - How many A/E risk management seminars does your company conduct annually?																
	no response	30-40	4 webinars per year, plus 10 - 20 individual seminars	12	no response	2	Varies	50	Numerous	8	35 to 55	2	15	Numerous	approximately 200	Varies
Question 77 - What is the estimated number of A/E contracts your company reviews annually?																
	no response	220	Over 500	220	no response	It has decreased in the last few years - 20 or so annually now.	250	2000	Numerous	100	Several hundred annually	1000	200	1500 a year	Approximately 700 for the Claim Consultants alone. This does not include our PLAN agents' numbers, which could easily equal those of the Claim Consultants.	Several hundred
Question 78 - Who performs these contract reviews?																
	Wilson Elser Moskowitz Edelman & Dicker LLP	Steve Rowinski	Colleen M. Palmer, Esq. 617 239 2606 colleen.palmer@beazley.com	Contract reviews are performed by our claim professionals (who are licensed attorneys).	no response	Management staff in Claims or Underwriting.	Claims Department	Donovan Hatem attorneys	Underwriting and claims personnel.	AE designated panel counsel.	In - house risk management personnel, outside counsel, and qualified underwriters	Claim Administrator	Our claims & risk management professionals and specialist agents and brokers	Qualified risk management staff and specifically trained underwriters.	XL Insurance Claim Consultants, PLAN agents and where appropriate, defense counsel.	ConstructionRisk, LLC: Kent Holland
Question 79 - What is the average turnaround time for these contract reviews?																
	24 to 48 hours	24 hours	24 - 48 hours	Catlin Design Professional aims to review contracts and get back to the insured within 48 hours although most are completed within 24 hours.	no response	One-two days.	24-hours (8 business hours)	<24 hours.	Under 48 hours	24 hours.	24 - 48 hours	24-48 hours	Generally 1 week or less	1 business day turnaround.	Within 24 hours.	no response

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Question 80 - Please list the number and types of A/E risk management publications offered by your company. Please also provide a sample of your latest publication, preferably in an electronic format, to ckim@acec.org or fax to Charles Kim of ACEC at (202) 898-0068.

		Quarterly Risk Management newsletter delivered to all policyholders and agents.	Numerous publications available via our website @ beazley.com/A&E			One - Ten Commandments of Loss Prevention.							Currently samples of risk management materials are available at www.travelers.com/1st Choice	Numerous and can be found at our website of www.Schinnerer.com and www.PlanetAEC.com	Visit xldp.com for more information and to access a copy of Professional Services Agreement: A Primer, introductory information from the Contract Guide. Also visit www.xldp.com/tools for complimentary risk management tools including regional claim reports, a sample chapter of The XL Insurance Contract Guide for Design Professionals and access to our on-line webcast, What You Need to Know About Indemnities.	AE Briefings Risk Management Guide
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Question 81 - Please provide estimated percentage of claims driven by:

Technical Errors		We have not performed such a study	43					Proprietary				35%		Proprietary	10	20
Project Management (including contractual terms):			2									15%		Proprietary	30	20
Poor communication			10									30%		Proprietary	39	20
Poor documentation			9									20%		Proprietary	included above in Project management and Poor	20
Other (please explain)			36												21	20

Question 82 - If you included "Other" in your response to Question 81, please explain.

			Other includes QA/QC issues; fee claims; and project delivery methods					The above categories are not all captured in our loss data at the present.								Subconsultant error
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Question 83 - Provide estimated percentage of claims related to the following:

Commercial	no response	Not known	20	no response	no response	Low	12%	Proprietary	no response	no response	no response	no response	no response	Proprietary	no response	no response
Single-family residential	no response	Not known	20	no response	no response	High	22%	Proprietary	no response	no response	no response	no response	no response	Proprietary	no response	no response
Multi-family residential/condos	no response	Not known	20	no response	no response	Very High	14%	Proprietary	no response	no response	no response	no response	no response	Proprietary	no response	no response
Schools and universities	no response	Not known	10	no response	no response	High	9%	Proprietary	no response	no response	no response	no response	no response	Proprietary	no response	no response
Industrial	no response	Not known	no response	no response	no response	Low	2%	Proprietary	no response	no response	no response	no response	no response	Proprietary	no response	no response
Health care	no response	Not known	5	no response	no response	Medium	8%	Proprietary	no response	no response	no response	no response	no response	Proprietary	no response	no response
Highway/heavy utilities	no response	Not known	10	no response	no response	High	3%	Proprietary	no response	no response	no response	no response	no response	Proprietary	no response	no response
Master planning	no response	Not known	no response	no response	no response	Low	1%	Proprietary	no response	no response	no response	no response	no response	Proprietary	no response	no response
Surveys/studies	no response	Not known	no response	no response	no response	Medium - Surveys, Low - Studies		Land Survey 4%	Proprietary	no response	no response	no response	no response	Proprietary	no response	no response
Other (please explain)	no response	Not known	15	no response	no response	no response		no response	Proprietary	no response	no response	no response	no response	no response	no response	no response

Question 84 -If you included "Other" in your responses to Question 83, please explain.

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2011 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS

9/16/2011

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

	ACE USA	Arrowhead Design Insurance Division (ADI)	Beazley	Catlin Design Professional	Endurance Worldwide Insurance	HCC Specialty (Formerly RA&MCO)	Insight Insurance Services, Inc	Lexington Insurance Company	Liberty International Underwriters	Markel/Evanston	RLI Insurance Company	Terra Insurance Company	Travelers Insurance	Victor O. Schinnerer & Co., Inc.	XL Insurance	Zurich
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Section 8. ADDITIONAL SERVICES

Question 85 - Where can the following special services be obtained if offered by your company? (Mark all that apply)

Insurance needs assessment	no response	Agent/broker	Agent/broker Underwriter	Agent/broker	no response	Agent/broker Attorney	Agent/broker Underwriter Claims Department	Agent/broker Underwriter Attorney	Agent/broker	Agent/broker Underwriter	Agent/broker	Underwriter	Agent/broker	Agent/broker	Agent/broker Underwriter	Agent/broker
Application paperwork and assistance	no response	Agent/broker Underwriter	Agent/broker Underwriter	Agent/broker Underwriter	no response	Agent/broker	Agent/broker Underwriter	Agent/broker Underwriter Attorney	Agent/broker Underwriter	Agent/broker Underwriter	Agent/broker Underwriter	Underwriter	Agent/broker	Agent/broker Underwriter	Agent/broker Underwriter	Agent/broker
Explanation of coverage	no response	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney	Agent/broker Underwriter Attorney Claims Department	no response	Agent/broker Underwriter	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney	Agent/broker Underwriter Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Underwriter	Agent/broker Underwriter	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker
Help with loss prevention programs	no response	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Claims Department	Agent/broker Underwriter Attorney Claims Department	no response	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Underwriter	Agent/broker Claims Department	no response	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter
Review of contracts	no response	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	no response	Underwriter Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Claims Department	Agent/broker Claims Department	Agent/broker Underwriter	Agent/broker Underwriter Attorney Claims Department	Agent/broker Attorney
Assistance with incidents and claims	no response	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	no response	Claims Department	Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Claims Department	Agent/broker Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department
Educational programs/seminars.	no response	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	no response	Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Underwriter Attorney	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney	Underwriter	Agent/broker Claims Department	Agent/broker Underwriter Attorney	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney
Publications	no response	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney Claims Department	no response	no response	Underwriter	Agent/broker Underwriter	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney	Agent/broker Underwriter Attorney	no response	Underwriter	Agent/broker Underwriter Claims Department	Underwriter	Agent/broker Underwriter Attorney Claims Department	Agent/broker Underwriter Attorney

Question 86 - Would you provide a specimen copy of your policy? (If yes, please send a sample of your policy in PDF format via email to legal@nspe.org, or fax to 703/519-3763.

	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	yes	yes	no
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Question 87 - If you wish to provide comments on this survey, please do so in the space below.

	no response	Thank you for including us in your survey!	no response	no response	no response	no response	no response	no response	no response	no response	no response	no response	no response	While we have answered the survey questions to the best of our ability, our policy terms and conditions, not our survey responses, will determine the coverage provided to a Travelers insured.	no response	no response	too long
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