

**2009 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS**

9/1/2009

Information compiled by the National Society of Professional Engineers' Professional Engineers in Private Practice (NSPE/PEPP), the American Institute of Architects (AIA), and the American Council of Engineering Companies (ACEC)

	ACE USA	Arrowhead	AVRECO	Beazley	Benchmark	Catlin	Euclid	Insight	Lexington	Liberty	RA&MCO	Travelers	VOSCO	XL	Zurich
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**GENERAL INFORMATION**

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

Contact Person	Paul Dietrich	Jack Doran Larry Moonan	Linda Deiss	Jerry Sullivan Dana Brown	Katherine "Kitty" Dimit	Tom Bongi	Brian Van Cleave	Michelle Duffett	Robert Rogers	Robert Cunningham	James L. Bechter David Wiley	William G. Farran	Lorna Parsons	Albert J. Rabasca	Michael A. Davis John Willard
Title/Role	Vice President	Co-Presidents	Vice President	Product Manager	President		Vice President	Executive Vice President	AVP - Architects & Engineers	Vice President/ Underwriting	COO VP Risk Mgmt.	Practice Leader	Managing Director	Director of Industry Relations	Product Manager
Mailing Address	436 Walnut Street	99 Pacific Street Suite 155F	550 W. Van Buren	30 Batterson Park Road	201 E. Ogden Avenue Suite 212	1990 N. California Blvd., Suite 230	234 Spring Lake Drive	2000 S. Batavia Ave. Suite 300	100 Summer Street 31st Floor	55 Water Street 18th Floor	2300 Clayton Road Suite 1100	111 Schilling Road B1825-C	Two Wisconsin Circle	300 Broadacres Drive 4th Floor	1818 Market Street 21st Floor
City/State/Zip	Philadelphia, PA 19106	Monterey, CA 93940	Chicago, IL 60607	Farmington, CT 06032	Hinsdale, IL 60521	Walnut Creek, CA 94596	Itasca, IL 60143	Geneva, IL 60134	Boston, MA 02110	New York, NY 10041	Concord, CA 94520	Hunt Valley, MD 21031	Chevy Chase, MD 20815	Bloomfield, NJ 07003	Philadelphia, PA 19103
Phone	215-640-4854	831-333-9840	312-294-5475	860-677-3700	630-986-5151		630-238-2702	800-447-4626	617-330-8564	212-208-2814	800-684-7475	443-353-2253	301-961-9825	973-771-1010, Ext. 27	215-979-6639
Fax	215-640-5487	831-333-9847	312-803-2170	860-679-0247	630-986-9780		630-773-8590	888-447-6289	617-439-9794	212-208-2865	925-685-1750	866-763-7773	301-951-5444	973-771-1100	215-979-6723
E-mail	paul.dietrich@ace-usa.com	jdoran@arrowheadgrp.com lmooan@arrowheadgrp.com	ldeiss@avreco.com	jerry.sullivan@beazley.com dana.brown@beazley.com	kdimit@benchmarkprofessional.com		bvanleave@euclidmanagers.com	mduffett@insightinsurance.com	robert.rogers@aig.com	Robert.Cunningham@Libertyiu.com	jbechter@ramco-ins.com dwiley@ramco-ins.com	wgfarran@travelers.com	lorna.m.parsons@schinnerer.com	albert.rabasca@xgroup.com	michael.davis@zurichna.com john.willard@zurichna.com
Web site	www.ace-usa.com	www.arrowheadgrp.com	www.avreco.com	www.beazley.com	www.benchmarkprofessional.com		www.euclidmanagers.com	www.insightinsurance.com	www.lexingtoninsurance.com	www.Libertyiu.com	www.ramco-ins.com	www.stpaultravelers.com/1stchoice	www.schinnerer.com	www.xldp.com	www.zurichna.com

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

Type of Company	Insurer	General Agent	Underwriting Manager	Insurer	Underwriting Manager	Insurer	Underwriting Manager	Insurer	Insurer	Insurer	Underwriting Manager	Insurer	Underwriting Manager	Insurer	Insurer
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**Question 3 - If your firm is not the insurer:**

Who is(are) the insurer(s) you represent (lead company and group)?		Hudson Insurance Group	Certain Underwriters at Lloyd's, London		Navigators		Scottsdale Insurance Company - National Casualty Company				U.S. Specialty Insurance Company, Houston Casualty Company		Continental Casualty Company (CNA)		
What is your relationship with the carrier?		We have a contract to underwrite & issue policies	Lloyd's cover holder		Underwriting Manager		Underwriting Manager				We are both wholly owned subsidiaries of HCC Insurance Holdings, Inc.		Underwriting Manager		
What is the length of your relationship?		5+ years	40 years		5 years		9+ years				5 years		52 years		
Do you have premium setting authority? (yes or no)		yes	yes		yes		yes				yes		yes		
Do you have claims settlement authority? (yes or no)		no	no		no		no				yes		no		

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

		7+													
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**Question 5. If your firm is not the insurer, with which insurers has your firm previously been associated over with the past decade, and for what duration?**

Insurer 1			Certain Underwriters at Lloyd's, London		Navigators Group		Scottsdale / National Casualty		Everest National Insurance Company					CNA	
Years			39		5		9		6					52	
Insurer 2					Gulf Insurance Group		Tudor Insurance Company		Safeco Insurance Companies						
Years					13		8		9						

**Question 6 - What was your total book of business for engineering and architectural insurance in the following years?**

2008 - Number of Firms Insured	Proprietary	1000+	We don't release this information	7500+	Proprietary				Proprietary	Proprietary					
2008 - Premium in Millions	Proprietary	25-35	We don't release this information	150	Proprietary			26.5	Proprietary	Proprietary		104	300	197	
2007 - Number of Firms Insured	Proprietary	1000+	We don't release this information	7500+	Proprietary			2800	Proprietary	Proprietary		7,350	18,389		
2007 - Premium in Millions	Proprietary	25-35	We don't release this information	135	Proprietary			30	Proprietary	Proprietary		100	310	196	
2006 - Number of Firms Insured	Proprietary	1000+	We don't release this information	5000+	Proprietary			3100	Proprietary	Proprietary		6,940	18,890		
2006 - Premium in Millions	Proprietary	25-35	We don't release this information	110	Proprietary			34	Proprietary	Proprietary		94.2	340	201	

**Question 7 - Are you trying to gain, maintain or decrease market share in the next two years in specific regions, as to insureds with certain underwriting characteristics or premium size, or in certain market segments? Please explain.**

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	ACE USA	Arrowhead	AVRECO	Beazley	Benchmark	Catlin	Euclid	Insight	Lexington	Liberty	RA&MCO	Travelers	VOSCO	XL	Zurich
Underwriting Characteristics?	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Maintain	Gain	Gain	Gain	Gain
Premium Size	Gain	Gain	Maintain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Maintain	Gain	Gain	Gain
Market Segments	Gain	Gain	Maintain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain
Explain		We have the capacity & appetite for growth in all areas	We'd like to increase our overall volume but not the make-up of our book	Beazley is an industry leader in the large risk sector. We insure over 50% of the top 50 firms on the ENR 500. Beazley also writes thousands of firms in the mid-market and small risk segments. We will continue to grow in the segments where it makes underwriting sense.	Our focus remains on the better risks in the better classes allowing us to continue to offer a stable market with competitive premiums unburdened by severe disciplines.			We have expanded our underwriting guidelines and increased the available limit of liability. We plan to write more policies in all areas as a result.		Liberty is a high quality provider of professional liability insurance to the design community with a consistent stable approach. We take great pride in our expertise in underwriting and claims management and offer a robust Risk Management/loss prevention website.	RA&MCO/HCC are trying to grow our market share of small to mid-sized accounts.	We are looking to increase our market share across the board. We focus on small and medium size design, environmental and miscellaneous design firms.		XL Insurance is looking to increase its market share across the board. Particular emphasis will be placed on the small and medium firm programs, mechanical and civil engineers. Also Forensic Engineers and Landscape Architects.	Looking to grow all classes at adequate rates.

**Question 8 - What have been your carrier's Best's Rating and financial category for the following years? (Please use year-end results, but use July for the current year). 2007, 2006, 2005, 2004**

2009 Best Rating	A+	A	A	A	A	A	A+	A	A	A	A+	A+	A	A	A
2008 Best Rating	A+	A	n/a	A	A	A	A+	A	A+	A	A+	A+	A	A	A
2007 Best Rating	A+	A	n/a	A	A	A	A+	A	A+	A	A+	A+	A	A+	A
2006 Best Rating	A+	A	n/a	A	A	A	A+	A	A+	A	A+	A+	A	A+	A
2009 Financial Size Category	XV	XV	XV	XV	X	XV	XV	XII	XV	XV	XIV	XV	XV	XV	XV
2008 Financial Size Category	XV	XV	n/a	XV	X	XV	XV	IX	XV	XV	XIII	XV	XV	XV	XV
2007 Financial Size Category	XV	XV	n/a	XV	IX	XV	XV	IX	XV	XV		XV	XV	XV	XV
2006 Financial Size Category	XV	XV	n/a	XV	IX	XIII	XV	IX	XV	XV		XV	XV	XV	XV
2009 Market Share	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.5
2008 Market Share	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2007 Market Share	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2006 Market Share	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

**Question 9 - What was your combined ratio in the following years?**

2009 (to date) - A/E Book of Business	Proprietary	Withheld at carrier's request		Proprietary								proprietary	proprietary		
2009 (to date) - Entire Company	Proprietary	Withheld at carrier's request	90	Proprietary		96		96				92.3	proprietary		95.8
2008 (to date) - A/E Book of Business	Proprietary	Withheld at carrier's request	89	Proprietary								proprietary	proprietary		
2008 (to date) - Entire Company	Proprietary	Withheld at carrier's request				95		96.5			85.4	92.9	proprietary		98.1
2007 (to date) - A/E Book of Business	Proprietary	Withheld at carrier's request		Proprietary								proprietary	proprietary		
2007 (to date) - Entire Company	Proprietary	Withheld at carrier's request	88		87.5	84.1		99.4			83.4	99.4	proprietary		95.6
2006 (to date) - A/E Book of Business	Proprietary	Withheld at carrier's request		Proprietary								proprietary	proprietary		
2006 (to date) - Entire Company	Proprietary	Withheld at carrier's request	86		87.8	8.73		93.8				88.1	proprietary		93.9

**Question 10 - Do you have underwriting restrictions based on:**

Size of firm?	no	no	no	no	yes	no	yes	no	no	no	yes	yes	yes	no	no
Location of firm?	no	no	yes	no	yes	no	yes	yes	no	no	no	yes	yes	no	no
Type of practice?	no	no	yes	no	yes	no	yes	yes	no	no	no	no	no	no	no
Type of projects?	no	no	yes	no	yes	no	yes	no	no	no	yes	yes	yes	no	no
Location of projects?	no	no	yes	no	yes	no	no	no	no	no	no	yes	no	no	no
Restrictions on percentage of residential?	no	no	no	no	yes	no	yes	no	no	no	no	yes	no	no	no
Restrictions on percentage of multi-family and/or condominiums?	no	no	no	no	yes	no	yes	no	no	no	no	yes	no	no	no
Specific job excess?	no	no	no	no	yes	no	yes	no	no	no	no	yes	no	no	no
Other restrictions?	no	no	no	no	yes	no	no	no	no	no	no	yes	no	no	no

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<b>Question 11 - Please explain any restrictions you noted in Question 10</b>															
			Cannot write in Dade/Broward/Los Angeles counties; can't write heavier risks/projects - nuclear, aerospace, etc.; can't do 100% condo		Pls see our underwriting guidelines attached or they can be viewed on our or Navigators' websites.	Catlin does not have any specific prohibitions or restrictions on particular risk. For firms with difficult practice areas or project types, we seek information from the firm that indicates the they have the appropriate approach and resources to perform their services successfully.		We do not accept firms located outside the United States or geotechnical engineers.			We rely on underwriting judgment and each account is reviewed as an individual, stand alone risk.	We write design firms with annual billings up to \$25 million in all states except VT, LA & HI and do not provide geotechnical or petrochemical services. We will underwrite design firms with up to 25% of their annual billings derived from condominium projects. However, we will not offer coverage to a design firm with \$250,000 in annual billings and less with any billings derived from condominium projects.	We are not accepting firms with over \$250 million in billings. Applicants must have a licensed architect or engineer in management, an address in the US, PR or VI and agree to use some sort of written contract on all projects.		
<b>Question 12 - Do you have coverage restrictions related to:</b>															
Asbestos claims?	no	no	yes	yes	no	no	no	no	no	no	no	no	no	yes	no
Mold claims?	no	no	no	no	no	no	no	no	no	no	no	no	no	no	no
Silica claims	no	no	no	no	no	no	no	no	no	no	no	no	no	no	no
Hazardous waste claims	no	no	no	no	no	no	no	no	no	no	no	no	no	no	no
Other claims	yes	no	no	no	no	no	no	no	yes	no	no	yes	no	no	no
<b>Question 13 - Explain all "other claims" noted in Question 12</b>															
			don't cover asbestos prior to 1990	Asbestos is excluded for acts prior to 1990 but covered going forward. We have also removed the exclusion for the small firms.		We believe Catlin's policy form has the fewest exclusions and coverage restrictions of any widely-used form available.			POLICY FORMS HAVE RESTRICTIONS COMMON TO THE MARKETPLACE FOR EXAMPLE CLAIMS CAUSED BY INTENTIONAL ACTS.			Claims are underwritten on an individual basis.		While the policy excludes coverage for claims relating to the insured's specification of any asbestos-containing material or product, 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 or products.	
<b>Question 14 - Do you provide multi-year policies?</b>															
	yes	no	yes	yes	yes	yes	yes	yes	no	no	no	yes	yes	yes	yes
<b>Question 15 - If your answer to Question 14 was "Yes," please explain the general criteria you apply to such policies.</b>															
	Clean Loss history, fees less than \$2.5m		available for smaller, stable, clean risks (no land surveys, though)	For firms under \$3m in fee-no structural or soils engineers.	Offered on renewal policies only. Risk must be consistent as respects billings, project types for example.	Catlin can provide two year policies for firms with net annual fees of \$1M or less.	Offer two year Policies to firms in operation at least three years with annual billings below \$1,000,000	Firms with revenues less than \$1,000,000 at least 2 years in business, stable practice			We offer a two-year policy to firms with annual billings up to \$1,000,000 and meet our underwriting criteria	A multi-year product is available for small business across the construction program including Architects and Engineers, Environmental and Miscellaneous Specialty Firms with revenue under \$250,000. A two year program is available to qualifying firms with revenues up to \$1 Million.	Firms in our small firm program may purchase multi-year policies.	Firms not exceeding \$500,000 in annual fees.	
<b>Question 16 - What specific limits of A/E professional liability coverage are available through your company? Please specify the amount (rounded to the nearest thousand) and omit the \$ sign and punctuation.</b>															
Minimum		250,000													
Maximum	15,000,000	10,000,000	5,000,000 (could place more if needed)	30,000,000	5,000,000	10,000,000	5,000,000	10,000,000	25,000,000	25,000,000	5,000,000	5,000,000	20,000,000	10,000,000	30,000,000

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<b>Question 17 - Are these annual aggregate limits?</b>	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	yes	yes	yes
<b>Question 18 - What is the insurer's net retention on the A&amp;E professional liability program?</b>	Significant	Withheld at carrier's request			35%	Catlin does not disclose the terms of its reinsurance treaties.	1,000,000		Proprietary	Proprietary	100%	proprietary	20,000,000		
<b>Question 19 - Does your professional liability policy provide the following:</b>															
Full prior acts of coverage if there is no prior insurance	yes	yes	yes	no	no	no	no	no	no	no	no	no	no	yes	no
Full prior acts of coverage when switching from another insurance?	yes	yes	no	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Coverage for acts of an insured in a predecessor firm?	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Restricted coverage for prior through use of a retroactive date?	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
<b>Question 20 - If you have answered "Yes" to any of the choices in Question 19, please explain.</b>															
		Each of these areas are subject to underwriter judgement on individual accounts.	will consider full prior acts after we've been on the risk one year; would consider the predecessor firm but not an individual who just switches employers; we normally have a retroactive date			When switching from another carrier to Catlin, Catlin will generally adopt the retroactive date provided by the prior carrier.	We will match the expiring policy retroactive coverage. We will provide predecessor firm coverage if the firm meets our policy definition.	Our policy always includes a retroactive date. In most cases, this is the date of the inception of the oldest predecessor firm included in the coverage.	USUAL PRACTICE IS TO HONOR THE RETRO DATE ON THE CURRENT POLICY. IF THE POLICY OR LIMIT HAS NOT BEEN CARRIED BEFORE, WE WOULD RESTRICT COVERAGE FOR PRIOR ACTS.	Underwriting consideration is made on the merits of a particular account. This may include prior acts coverage for projects, individuals, and/or firms	We will cover predecessor firm to the retroactive date of the other carrier.	We will provide full prior acts coverage to firms that have current coverage. Predecessor firms are automatically covered by our new policy form. Some situations require the use of a retroactive date.	If a predecessor firm is named for 19b. Small Firms, Landscape Architects and Surveyors must carry PL coverage for at least one year before they are eligible for prior acts coverage. All other programs require at least two years of coverage with any carrier.	Prior acts coverage is available with prior carriers retroactive date when the insured has maintained continuous coverage. Other requests for prior acts coverage are subject to underwriter approval. The definition of INSURED includes coverage for partners, principals and employees (current, former and retired) of any PREDECESSOR FIRM, defined in the policy as a firm that was dissolved or ceased performing PROFESSIONAL SERVICES prior to the policy effective date, and in which the insured acquired more than 50% of that firm's remaining assets. The	Standard coverage. We match previous retroactive dates. Firms with five years of retroactive coverage may be eligible for full prior acts coverage.
<b>Question 21 - When did your company most recently update its A/E professional liability policy?</b>															
Within the past 1-3 years	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Within the past 4-5 years															
More than 5 years ago							X								
<b>Question 22 - When were your PLI rates most recently adjusted?</b>															
Within the past 1-3 years			X	X	X	X	X	X	X	X		X	X	X	X
Within the past 4-5 years	X	X													
More than 5 years ago							X				X				
<b>Question 23 - Do you consult or obtain feedback from user groups or professional societies prior to making policy and /or rate changes?</b>															
	yes	yes	yes	yes	no	yes	no	yes	yes	yes	no	yes	yes	yes	yes

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explain			we discussed with individual insurance agents what they saw as insureds' needs	We seek input from our broker partners, industry groups i.e. ACEC, AIA etc, as well as our insureds.		Significant policy changes are shared with select brokers and insureds for review and input.		We regularly consult with the agencies that specialize in Architects & Engineers professional liability insurance prior to making policy or rate changes.	WE HAVE OUR OWN ADVISORY BOARD COMPRISED OF A DOZEN OF OUR LONG-TERM LOYAL CUSTOMERS THAT MEETS TWICE A YEAR. WE ALSO ATTEND ANNUAL MEETINGS OF MAJOR PROFESSIONAL SOCIETIES AND WHEN POSSIBLE SERVE ON THEIR SUBCOMMITTEES.	We encourage our brokers, and long-standing policyholders to provide feedback and suggestions to further enhance our program, risk management services, and market presence		We solicit feedback from agents that specialize in consulting with design firms.	We are commended by the AIA and NSPE. We consult with them and provide periodic updates to them regarding rates and our program.	XI Insurance consults with the Design Professional Risk Control Group (DPRCG) at least twice a year regarding policy issues and trends. Additionally, we seek the feedback from the Professional Liability Agents Network (PLAN) on a continual basis regarding coverages and rate issues	Specialist agents.

**Question 24 - How many non-managerial, full-time A/E underwriters do you have supporting your PLI program?**

50	6	1	15	5	4	2	6	15		10	15	45	24		
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**Question 25 - On average, how many years of experience do your non-managerial full-time A/E professional liability underwriters have?**

			Greater than 15 years on average							eight to ten - we have a very experience staff		7+, high end of the range is 40 years			
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**COVERAGE**

**Question 26 - For each state or jurisdiction, do you offer coverage on an: Admitted basis, Surplus basis or No coverage?**

Alabama	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Alaska	Surplus Basis	Admitted Basis	Surplus Basis	Surplus Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	Admitted/Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus
Arizona	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Arkansas	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
California	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Colorado	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Connecticut	Surplus Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Surplus Basis	No Coverage	Admitted Basis	Admitted Basis	Admitted Basis
Delaware	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
District of Columbia	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Florida	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Georgia	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Hawaii	Surplus Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	No Coverage	Admitted/Surplus Basis	Surplus Basis	No Coverage	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Idaho	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Illinois	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Indiana	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Iowa	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Kansas	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Kentucky	Admitted Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Louisiana	Surplus Basis	Admitted Basis	Surplus Basis	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Maine	Admitted Basis	No Coverage	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Maryland	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Massachusetts	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Michigan	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Minnesota	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Mississippi	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Missouri	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Montana	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Nebraska	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Nevada	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
New Hampshire	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	No Coverage	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
New Jersey	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
New Mexico	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
New York	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
North Carolina	Surplus Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
North Dakota	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Ohio	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Oklahoma	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Oregon	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Pennsylvania	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Rhode Island	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
South Carolina	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
South Dakota	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Tennessee	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Texas	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Utah	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Vermont	Surplus Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Virginia		Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Washington		Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
West Virginia		Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Wisconsin		Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis

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9/1/2009

Information compiled by the National Society of Professional Engineers' Professional Engineers in Private Practice (NSPE/PEPP), the American Institute of Architects (AIA), and the American Council of Engineering Companies (ACEC)

	ACE USA	Arrowhead	AVRECO	Beazley	Benchmark	Catlin	Euclid	Insight	Lexington	Liberty	RA&MCO	Travelers	VOSCO	XL	Zurich
Wyoming	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted/Surplus Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted/Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis
Guam	No Coverage	No Coverage	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage	Surplus Basis	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis	Surplus Basis	Surplus Basis
Puerto Rico	No Coverage	No Coverage	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage	Surplus Basis	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis	Surplus Basis	Surplus Basis
U.S. Virgin Islands	No Coverage	No Coverage	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage	Surplus Basis	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis	Surplus Basis	Surplus Basis
International/Other	No Coverage	No Coverage	No Coverage	Admitted/Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	Admitted/Surplus Basis	Surplus Basis	No Coverage	No Coverage	Admitted Basis	Admitted Basis	Admitted Basis

**DEDUCTIBLES**

**Question 27 - Does your company have underwriting guidelines or restrictions on deductibles based on firm size?**

No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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**Question 28 - Does the deductible apply to damages only, or to a combination of defense costs and damages?**

Defense costs and damages	Defense costs and damages	Damages only	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages
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**Question 29 - What is your deductible MINIMUM amount?**

2,000	2,500	1,500	2,000	5,000	0	2,500	1,000	2,500	2,500	2,500	2,500	0	0	none	2,500
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**Question 30 - What is your deductible MAXIMUM amount?**

5M	500,000	10% of firm's gross receipts	Unlimited	2% of gross billings	No max	100K		No max	n/a	250K	Based on firm size and ability to pay	Based on firm size and ability to pay	None	None
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**Question 31 - Do you offer stop-loss deductibles (i.e., a maximum deductible limit option for all claims in the aggregate)?**

Yes	yes	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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**PREMIUMS**

**Question 32 - What is your minimum premium for each of the following limits of liability:**

\$100,000?	1250	2,500		1875	N/A	N/A	1400			2500	N/A	N/A	1000	867	2500
\$250,000?	1500	2,500		2813	1100	2800	1400			2500	2500	N/A	1350	1418	2500
\$1,000,000?	2500	2,500		4100	1100	4600	1400		25000	4000	4000	1800	1850	2102	2500
\$5,000,000?	N/A	N/A		Negotiated	1100	Varies	Varies		50000	N/A	TBD	9,800		Varies based on exposure	5,000

**Question 33 - How have your rates increased (or decreased) in each of the past five years for small firms?**

2009 percentage change?	n/a	-5		Flat					Proprietary			Flat	Decrease		
2008 percentage change?	n/a	-5		Flat			-1					-3	Decrease		
2007 percentage change?	n/a	-5		Flat			0				-5	-3	Decrease		
2006 percentage change?	n/a	-5		Flat			0				-4	2	Flat		
2005 percentage change?	n/a	0		Flat			3				-1	3	Increase		

**Question 34 - How have your rates increased (or decreased) in each of the past five years for medium firms?**

2009 percentage change?	n/a	-5		Flat					Proprietary			Flat	Decrease		
2008 percentage change?	n/a	-5		Flat			-2					-3	Decrease		
2007 percentage change?	n/a	-5		Flat			0				-5	-3	Decrease		
2006 percentage change?	n/a	-5		Flat			0				-4	2	Flat		
2005 percentage change?	n/a	0		Flat			3				-1	3	Increase		

**Question 35 - How have your rates increased (or decreased) in each of the past five years for large firms?**

2009 percentage change?	n/a	-5		Flat					Proprietary			Flat	Varies		
2008 percentage change?	n/a	-5		Flat			-3					-3	Flat		
2007 percentage change?	n/a	-5		Flat			-1				-5	-3	Flat		
2006 percentage change?	n/a	-5		Flat			0				-4	2	Increase		
2005 percentage change?	n/a	0		Flat			3				-1	3	Increase		

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	ACE USA	Arrowhead	AVRECO	Beazley	Benchmark	Catlin	Euclid	Insight	Lexington	Liberty	RA&MCO	Travelers	VOSCO	XL	Zurich
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**Question 36 - Are there particular exposures for A&E professionals that may lead to higher rate increases than in recent years?**

	Residential, Schools	No		Residential, claims history, school work (k-12). However, it is best to contact your Beazley underwriter for further information.	Due to economic concerns, claims frequency may increase as a/e's try to collect fees.	As in prior years, condominium projects remain a difficult class. Other difficult project types include custom homes, stadiums and convention centers.	Residential	No	RESIDENTIAL		Residential Condo/Townhouse. Speculative clients, speculative projects.	Our claim experience will be a key factor in what happens to rates.	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). While remaining mindful that the present state of the economy is having an impact on claim severity and frequency, the economy as well as other market conditions and variables also impact rates.
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**Question 37 - How do you expect your rates to change going forward?**

2010 percentage?	0%	-5%	Flat to increasing	unknown	Unknown	Flat	0	PROPRIETARY		2	Flat	Not anticipated		
2011 percentage?	Unknown	5%	Increasing	unknown	Unknown	Flat	0			7	Unknown	Not anticipated		

**Question 38 - Do you offer any of the following other financial incentives?**

Credits for education programs completed by an insured?	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured	Credits for educational programs completed by an insured
Risk management programs?	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs
Peer reviews?			Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews			Peer reviews		
Risk Assessments?			Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments			Risk assessments	Risk assessments
Other financial incentives?		Limitation of Liability and Mediation credits				Catlin recently received approval from the various states to provide a premium credit for LEED design. Insureds may obtain up to a 10% premium reduction if 20% or more of their projects in the past three years have obtained some level of LEED certification.			Liberty Continuing Education through website / Limitation of Liability clause credits / successful claims resolution through mediation	use of standard contracts, claims history, LOL		Risk Mitigation Premium 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 39 - Rank the following characteristics from 1(highest) to 8 (lowest) in your premium determination process.**

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

**Question 40 - If you included "Other" as one of the characteristics for Question 39, please explain.**

			Contracting practices and internal risk management programs.	Longevity with our Program	Firm's commitment to loss prevention and risk amangement education of staff		Risk management and loss control, use of industry standard contracts, membership in professional societies		Risk management practices/ contract management practices/ Loss preventions initiatives	Type of Clients...developers, lawyers, other design professionals, government, schools, etc.	Limits of Liability, Deductible, prior acts, etc.	Risk Management Practice	Loss Prevention/Risk Management Practices, Business Practices, and Contracts utilized by the firm.
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**PROJECT INSURANCE**

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**Question 41 - Does your company offer project-specific insurance?**

	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes
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**Question 42 - 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	No		Yes	Yes			No	Yes	No
Please state the number of such policies your company wrote in its most recently completed fiscal year and provide your maximum limits:					Catlin does not disclose the number of its insureds or number of policies issued.			MAX LIMITS \$25M	Proprietary				\$10M maximum limits.	

**Question 43 - Do you offer project insurance only to your "practice policy insureds"?**

					No	No		No				Yes	No	Yes
Please state the number of such policies your company wrote in its most recently completed fiscal year and provide your maximum limits:												TBD		30,000,000

**Question 44 - Are your policies "primary" or "excess" coverare for the A/E firm?**

Primary					Primary			Primary	Primary			Primary	Primary	
Excess								Excess	Excess					
Please state the number of such policies your company wrote in its most recent complete fiscal year and provide your maximum limits:					Do not offer Project Policies			MOST POLICIES ARE PRIMARY.				TBD		

**Question 45 - Do you offer project specific excess or other supplemental additional limits to your "practice policy insureds" by endorsement?**

Please state the number of such policies your company wrote in its most recently completed fiscal year and provide your maximum limits:				Unknown - 3mm/5mm	Catlin does not disclose the number of its insureds or number of policies/endorsements issued.	Do not have this information	148; \$6,000,000 for Specific Project Excess	ESTIMATE 150 POLICIES, MAX LIMITS \$3-5M	Proprietary		133 SALE's, maximum limit of liability is \$5,000,000	Numerous, up to \$20 Million	Many. Maximum limits vary based on limits of underlying coverage.	30,000,000
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**CLAIMS PROCESS**

**Question 46 - How does your company define a claim?**

Written demand for monetary or non-monetary damages, civil proceeding against the insured	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).	Demand for money or services, naming YOU and alleging a negligent act, negligent error or omission resulting from and negligently committed in performance of YOUR PROFESSIONAL SERVICES on behalf of the Named Insured for others by YOU or any entity, including joint ventures, for whom you are legally liable.	Claim means a demand for money or services, naming the Insured, and alleging a wrongful act or pollution condition.	Policy Wording	Claim means a demand for money or professional services received by the Insured for damages, including but not limited to, the service of a lawsuit or the institution of arbitration proceedings or other alternative dispute resolution proceedings, 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	Briefly: 1) Service of a summons on a suit. 2) a demand or request of you for damages or services.. 3) an allegation by another of your negligent, act, error or omission.	A claim means a demand for money or services, a civil proceeding commenced by service of a complaint or similar pleading, or 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.	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; or 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 47 - Is "circumstance" reporting allowed?**



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	Encouraged	We encourage circumstance reporting and provide free Loss Prevention Assistance		We encourage reporting of all circumstances that might give rise to a claim.	Pre-Claim Circumstance: An event, incident, allegation, circumstance, dispute or situation of which YOU first become aware during the POLICY PERIOD that a reasonably prudent person might expect to give rise to a claim.	Circumstance reporting is not only allowed; it is encouraged.	We encourage early reporting	Possible claims should be reported as soon as possible to allow us the best chance to mitigate a situation and to preserve coverage for the Insured.	ENCOURAGED	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	yes, it is strongly recommended per claim definition #4 in our 3240 policyform.	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 all known facts related to the potential claim; the identity, if known, of such person allegedly involved in or affected by such potential claim; the date such persons became aware of the potential claim; the dates of the alleged events; and the reasons for anticipating a claim, then 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.	It is encouraged and voluntary.	CIRCUMSTANCE means an event or occurrence from which the INSURED reasonably expects that a CLAIM(S) could be made.	Not required, but highly encouraged.

**Question 48 - Is "circumstance" reporting required?**

	No	No		No	Yes	No	Yes	Yes	Yes	No	Yes	No	No	No	No
					Only to the extent that an insured handling on their own may prejudice the carrier.		Yes by policy language	Possible claims should be reported as soon as possible to allow us the best chance to mitigate a situation and to preserve coverage for the Insured.	NOT STRICTLY REQUIRED, BUT ENCOURAGED.		If you become aware of a circumstance, situation etc, that could give rise to a claim, submit the claim to us.				

**Question 49 - Who supervises claims:**

Company adjusters?	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Independent contractors?	No	No		Yes	Yes	No	No	No	Yes	Yes	Yes	Yes	No	No	No

**Question 50 - What assistance do you offer your insureds with potential claims?**

Free pre claims assistance if available, our claim group will evaluate the circumstance and hire council to help mitigate the issue. Retentions are not applied to pre-claims assistance.	We advise as to reporting requirements and procedures, and assist putting into motion our Free Loss Prevention Assistance		To encourage early reporting, the deductible does not apply until a claim is made. Either inhouse counsel or local defense counsel will assist insured as needed.	Free Pre-Claims Assistance - the deductible does not apply until a claim is actually made.	Our insureds may contact and consult with our claims counsel at any time regarding potential claims. Claims counsel also reviews contracts and project documentation for insureds. If warranted, we will also retain outside counsel or experts at our cost to assist the insured in addressing issues and avoiding a claim.	We assist brokers with claims issues	Insight offers a toll-free hot line that the Insured may call for advice regarding potential claim situations. The staff also provides assistance in drafting responses to potential claim situations and will work to mitigate problems before a situation deteriorates into a claim. If needed, defense counsel may be assigned to assist with potential claim mitigation.	FREE LEGAL SERVICES FROM OUTSIDE LAW FIRMS.	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	Our claims managers are licensed attorneys who specialize in professional liability and can offer advice/assistance to our policyholder on items that could develop into claims at no cost to the insured.	Pre-Claim Assistance	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 experienced 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.	Investigation, monitoring, and counsel at our discretion and cost without eroding the deductible or limit.
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**Question 51 - Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?**

Yes panel counsel is available	Panel attorneys specializing in A/E defense may be involved to assist policyholders, at company expense, if appropriate		We have mutual selection of counsel not panel counsel	Either in-house or local panel counsel or outside experts if needed.	We will retain experienced counsel for the insured to assist with pre-claim matters when appropriate. This is done at no cost to the insured.	We have an 800 number Hot line for claims assistance	If needed, defense counsel may be assigned to assist with potential claim mitigation.	MOST OFTEN DONOVAN HATEM HANDLES PRE-CLAIMS, BUT WHEN APPROPRIATE OTHER PANEL COUNSEL CAN BE USED.	In the event a circumstance requires the use of A/E defense expertise, Liberty will provide	No	Pre-Claim assistance may involve the hiring of counsel and expert consultants.	Yes, it may.	XL Insurance 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 52 - Are there any cost caps or other restrictions on your pre-claims limit?**

No	No		No	No	No	No	No	No	No	No	No	No	No	No	All preclaims assistance is at our discretion. No arbitrary caps apply.
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**Question 53 - Do you have claims offices that manage claims? If yes, where are they located?**

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	New York, NY	New York, NY San Francisco, CA		NY, CT, PA, CA and London England	Navigators manages a/e claims from their NY office.	Catlin Design Professional claims are handled out of our Irvine, CA office.	Scottsdale, AZ	Geneva, Illinois Chicago, Illinois	ALL CLAIMS ARE MANAGED IN BOSTON	New York, Chicago	Concord, CA Mt. Kisco, NY White Plains, NY	Atlanta, GA, Chicago, IL, Walnut Creek, CA, Orange, CA, Hunt Valley, MD, NY, NY, Edison, NJ, Richardson, TX	20 Cities in 18 states	CA, IL, NJ, TX, FL, Ontario, Alberta, Quebec, British Columbia	New York, New York; Parsippany, NJ; Marlton, NJ; Chicago, IL

**Question 54 - If you answered "No" to Question 51, how does your company manage claims?**

											Claims are reported to RA&MCO and the information is transmitted to our claims managers' office in White Plains. Shortly thereafter, contact is made by our claims managers with the policyholder/insured.				
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**Question 55 - What is the total number of your staff devoted exclusively to A/E professional liability claims?**

	6	0, Claims are handled by the Carrier (3 people)		7	Navigators has a full claims department supplemented by a law firm specialist	1 claims counsel	Unavailable	1	12	6	Approx six, plus outside claims managers (4)...for a total of about ten.	12	47	XL Insurance has a dedicated A/E claim staff of 37 including 30 Claim Professionals working directly with the insureds on claims and pre claim issues.	13
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**Question 56 - On average, how many years of A/E professional liability claims experience do the staffers in Question 55 have?**

	10	15		Greater than 15 years	20	20	Unavailable	12	10	14	five plus.	11	12	10	
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**Question 57 - Do you conduct any type of follow-up evaluation after the claim is closed out to determine the insureds' satisfaction with your claims handling process?**

	No	No		Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	Yes	Yes	No
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**Question 58 - Do you cooperate with insureds who want to conduct their own claims audit?**

	No	Yes			Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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**Question 59 - Do you conduct any claims audits of insureds' claim operations?**

	No	No				No	No	No	Yes, and we are willing to share the results with individual insureds	No	No	No	No	Yes, and we are willing to share the results with individual insureds	No
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**Question 60 - Do you do independent surveys of insureds regarding their level of satisfaction with your services?**

	No	No		Yes	No	No	No	No	No	No	No	No	Yes	Yes	No
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**Question 61 - Does your policy cover claims brought outside the U.S., its territories, and Canada?**

	Yes	Yes		Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
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**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	Yes		Yes		No	No	Yes	Yes	Yes	No	No	No	No	Yes
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**Question 63 - If the insured does have the right to select legal counsel, do you:**

pay on behalf?		Yes		Yes				No	No		Yes				
indemnify?		No		No				Yes	Yes						Yes

**LITIGATION AND SETTLEMENT**

**Question 64 - 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.**

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	No	If required by state law		No	No	No	15% Additional Premium charge	This option is available to most firms for an additional premium.	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 judgement of settlement of any CLAIM that exceeds the remaining Limits of Liability.	No

**Question 65 - What is your company's policy regarding issuing a "reservation of rights" letter?**

		Reservation of rights letters are issued when appropriate.	Used very rarely -- only if actually appropriate			Since first notice of a claim typically lacks full detail, it is common for the carrier to initially reserve their rights as well as the insured's rights.	Catlin goes out of its way to avoid sending reservation or rights letters to its insured unless such a letter is absolutely necessary given the circumstances of the particular claim.	A reservation of rights letter is sent to the Insured when a claim includes allegations that are not included in the coverage or if the claim appears to fall outside of the coverage for other reasons (such as prior knowledge).	If a reservation of rights letter is required, we first discuss it with our Insured and follow up with the formal letter within 30 days.	Liberty's position is NOT to issue ROR letters unless there is a responsible and prudent business reason for doing so.	We generally will utilize them.	We only issue a reservation of rights letter when there is a real coverage issue identified.	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, 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 or 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 or rights letters 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 may have been made in error.
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**Question 66 - Do you reserve the right to appoint defense counsel on all claims?**

	Yes	Yes		Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes
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**Question 67 - Do you accept alternate defense counsel when requested by insured?**

	We will consider on a case by case basis	When requested by insured, attorney will be vetted by claims staff and approval is almost always granted	If they meet our reporting guidelines and can demonstrate expertise.	If insured's suggested defense counsel is a qualified, experienced construction litigator with no conflicts or other relationship to the insured, the request will be considered.	While Catlin's policy form provides that the company has the right to appoint counsel, we regularly confer with our insureds 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.	On a case by case basis we will consider	Appropriately qualified counsel and reasonable billing rates, as well as a lack of any conflict of interest.	Provided the alternate counsel can demonstrate expertise, follow our reporting guidelines, and bill at rates comparable to our Panel.	Liberty's program and policy form allow the flexibility to accept alternative defense counsel subject to prior approval	Occasionally where we don't have available panel counsel.	We will consider alternative defense counsel provided they have the requisite skill and experience and accept our defense counsel guidelines.	Yes, as appropriate under 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.	For firms with larger retentions.
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**Question 68 - 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	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
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**Question 69 - Do you have to obtain the consent of insured to compromise on or settle a claim?**

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	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 70 - 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?</b>															
	Yes	Yes		Yes	Yes	No	Yes	Yes	Yes		Yes	No	No	Yes	No
<b>Question 71 - Does insured have to obtain the consent of the insurer to compromise on or settle a claim?</b>															
	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 72 - Do you engage outside agencies to review defense counsel's billings?</b>															
	No			Yes	Yes	No	No	No	Yes	No	Yes	No	No	No	Yes
<b>Question 73 - Does your firm provide the following risk management programs for your insureds?</b>															
Contract review	Yes			Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Publications	No			Yes	No	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Seminars	No			Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 74 - Does your firm provide any other risk management for your insureds?</b>															
	No			Yes	Yes	No	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes
<b>Question 75 - How many of your company's risk management personnel exclusively support A/E firms?</b>															
				Quarterly risk management webinars available to all insureds and broker partners. www.beazley.com/a&e. Expert retreat for our top 100 insureds. Quarterly AE newsletter. Extensive risk management website as well as on-site seminars by request.	We assist our insureds on an individual needs basis whether in-house or via legal counsel.				Comprehensive risk management programs are available on our website: WWW.LEXAEHELP.COM, including publications, best practice guides, state laws, and seminars that usually qualify for CE credit.	Liberty offers Risk Management services, loss prevention content, & training to all size firms. Training can be offered online through Liberty's dedicated AE website. Online courses developed by Liberty qualify for AIA distance learning CE credits. Liberty conducts an Annual Invited firm risk management conference addressing current industry topics and trends for brokers and insureds. Premium credits can be obtained by completing our risk management training sessions as well as other risk management training sessions delivered by a qualified instructor. 5% - 10% premium credit can be obtained for completing risk management		Webinars	We provide webinars, podcasts, CDs and web-enabled risk management material. We do national, regional and in-house seminars in conjunction with state/local associations.	A full curriculum of optional loss prevention and education programs eligible for premium credits and continuing education credits. The XL Insurance Contract Guide for Architects and Engineers, published in 2007 as a 500+ page book and CD, is a combination of issue-driven discussions, claim scenarios, problem-solving strategies and contract language solutions. An update will be released in the near future.	
<b>Question 76 - Please provide the name of the primary contact for risk management personnel.</b>															
	Chris Calnon	N/A		James Schwartz 617-261-8414 james.schwartz@beazley.com / Colleen Palmer 617-261-8412 colleen.palmer@beazley.com	Kitty Dimit	Laila Santana, Esq. and Tom Bongji, Esq.		Mat Cozzi	PATRICK MCCARTHY PAT.MCCARTHY@CHART ISINSURANCE.COM		David Wiley	Gary Prather	Joe Jones	Albert J. Rabasca - Director of Industry Relations	J. Kent Holland
<b>Question 77 - How many A/E risk management seminars does your company conduct annually?</b>															
				Four - one per quarter for every insured at no cost.	Depends on our insureds' and producers' needs or requests; generally less than one dozen per year.	We did not offer risk management seminars prior to April of 2009. We have provided one seminar a month since that time.		We offer seminars by request of insureds and agents, so the number varies greatly from year to year.		We offer seminars by request of insureds and agents, so the number varies greatly from year to year.	five	Numerous	Numerous	approximately 200	
<b>Question 78 - What is the estimated number of A/E contracts your company reviews annually?</b>															
	50 to 60			Hundreds	Hundreds in-house and less to outside contract review counsel.	We are currently reviewing approximately 10 contracts per month. We expect that number to increase significantly going forward.							Approximately 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.	

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**Question 79 - Who performs these contract reviews?**

	Wilson, Elser, Moskowitz, Edelman & Dicker LLP			Colleen Palmer 617-261-8414 colleen.palmer@beazley.com	Our underwriters are versed in basic contract review. If beyond underwriters expertise, then Karbal, Cohen - Chicago handles.	Claims counsel.		Claims personnel	DONOVAN HATEM		Jim Bechter, David Wiley, Steve Hansen. NOTE: these are underwriter's reviews and not a legal review. We strongly recommend that our policyholder seek local legal counsel assistance in contract formation.	Claim Executives and trained underwriters	Qualified risk management staff and specifically trained underwriters.	XL Insurance Claim Consultants and PLAN agents.	Construction Risk
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**Question 80 - What is the average turnaround time for these contract reviews?**

	48 to 72 hours					Catlin aims to review contracts and get back to the insured within 48 hours but most are completed within 24 hours.		24 hours	<48 HOURS		two days, often one.	24-48 hrs	1 business day turnaround.	Within 24 hours.	48 hours
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**Question 81 - Please list the number and type of A/E risk management publications offered by your company.**

				Numerous publications available via our website @ beazley.com/A&E	N/A		Annual Risk Management Newsletter		INFORMATION IS DELIVERED VIA OUR WEBSITE AS OPPOSED TO WRITTEN PUBLICATION		Contract Reference Guide Ten Commandments of Loss Prevention	1 publication, Stamped Sealed & Delivered which is published twice a year.	Numerous and can be found at our website of www.Schinnerer.com or PlanetAEC.com	Visit xldp.com for more information and to access a copy of Professional Services Agreements: 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.	Risk Management Guide AE Briefings Newsletter
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**Question 82 - Provide estimated percentage of claims driven by the following factors:**

Technical Errors					not available				PROPRIETARY			20	20		30
Project Management (including contractual terms):					not available							20	20		26
Poor communication					not available							15	20		24
Poor documentation					not available							15	20		5
Other											bodily injury 5		15		15

**Question 83 - If you included "Other" in your response to Question 78, please explain.**

				We do not classify claims in this way. We would be happy to provide claims statistics to our brokers and insureds upon request.	N/A						Bodily injury claims are problematic from a severity standpoint due to the large damages typically sought amongst the parties - irrespective of negligence.	Fee disputes		XL Research finds that in over 70% of claims, non-technical issues either cause or significantly contribute to the severity of a claim.	
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**Question 84 - Please provide the estimated percentage of claims related to the following types of projects:**

Commercial					not available				PROPRIETARY			10	23		
Single-family residential															
Multi-family residential/condos												20	14		
Schools and universities												20	11		
Industrial												5	1		
Health care												5	3		
Highway / heavy utilities												10	6		

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Master planning											1	3			
Surveys/studies											10	14			
Other															

**Question 85 - If you included "Other" in your responses to Question 80, please explain.**

				We do not classify claims in this way. We would be happy to provide claims statistics to our brokers and insureds upon request.											
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**ADDITIONAL SERVICES**

**Question 86 - Where can the following special services be obtained if offered by your company? (Mark all that apply)**

<b>Insurance needs assessment.</b>															
* Agent/Broker	X			X	X	X	X	X	X	X	X	X	X	X	X
*Underwriter					X			X	X						
*Attorney				X	X				X						
*Claims Department								X							
<b>Application paperwork and assistance.</b>															
* Agent/Broker	X			X	X	X	X	X	X	X	X	X	X	X	X
*Underwriter				X	X	X	X	X		X			X	X	
*Attorney									X						
*Claims Department															
<b>Explanation of coverage.</b>															
* Agent/Broker	X			X	X	X	X	X	X	X	X	X	X	X	X
*Underwriter	X			X	X	X	X	X	X	X	X	X	X	X	
*Attorney				X	X	X			X				X	X	
*Claims Department						X		X	X			X	X	X	
<b>Help with loss prevention programs.</b>															
* Agent/Broker	X			X	X	X	X	X	X	X	X	X	X	X	X
*Underwriter	X			X	X	X		X	X	X		X	X	X	X
*Attorney	X				X	X	X	X		X	X	X	X	X	
*Claims Department	X			X	X	X		X	X	X		X		X	
<b>Review of contracts.</b>															
* Agent/Broker	X			X	X	X	X	X	X	X	X	X	X	X	X
*Underwriter				X	X	X		X	X	X		X	X	X	
*Attorney				X	X	X		X		X		X		X	
*Claims Department	X			X	X	X		X	X	X		X		X	
<b>Assistance with incidents and claims.</b>															
* Agent/Broker	X			X		X	X		X	X	X	X	X	X	X
*Underwriter	X							X					X		

**2009 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS**

9/1/2009

Information compiled by the National Society of Professional Engineers' Professional Engineers in Private Practice (NSPE/PEPP), the American Institute of Architects (AIA), and the American Council of Engineering Companies (ACEC)

	ACE USA	Arrowhead	AVRECO	Beazley	Benchmark	Catlin	Euclid	Insight	Lexington	Liberty	RA&MCO	Travelers	VOSCO	XL	Zurich
*Attorney				X	X	X	X	X	X	X		X	X	X	X
*Claims Department	X			X	X	X	X	X	X	X	X	X	X	X	X
<b>Educational programs/seminars.</b>															
* Agent/Broker	X			X	X	X	X	X	X	X	X	X	X	X	X
*Underwriter				X	X	X	X	X	X	X	X	X	X	X	X
*Attorney				X	X	X		X	X	X	X	X	X	X	X
*Claims Department				X		X			X	X		X		X	
<b>Publications</b>															
* Agent/Broker	X			X	X	X	X			X		X		X	X
*Underwriter				X	X	X	X		X	X	X	X	X	X	X
*Attorney				X	X	X	X			X				X	
*Claims Department				X	X	X				X		X		X	X

**Question 76 - Would you provide a specimen copy of your policy?**

Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes