

2007 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS
10/19/2007

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	Benchmark	Beazley	Euclid	Insight	Lexington	Liberty	RA&MCO	State Farm	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	Katherine "Kitty" L. Dimit	Jerry Sullivan Dana Brown	Brian Van Cleave	Michelle Duffett	Robert Rogers	Robert Cunningham	James L. Bechter David Wiley	Lonette M. Pearson	William G. Farran	Lorna Parsons	Albert J. Rabasca	Michael A. Davis John Willard
Title/Role	Vice President	Co-Presidents	Vice President	President	Product Manager	Vice President	Executive Vice President	AVP - Architects & Engineers	Vice President/ Underwriting	COO VP Risk Mgmt.	VP/Program Director	Practice Leader	Managing Director	Director of Industry Relations	Product Manager
Mailing Address	436 Walnut Street	99 Pacific Street Suite 155F	550 W. Van Buren	201 E. Ogden Avenue Suite 212	30 Batterson Park Road	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	200 E. Randolph Street 17th Floor	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	Hindsdale, IL 60521	Farmington, CT 06032	Itasca, IL 60143	Geneva, IL 60134	Boston, MA 02110	New York, NY 10041	Concord, CA 94520	Chicago, IL 60601	Hunt Valley, MD 21031	Chevy Chase, MD 20815	Bloomfield, NJ 07003	Philadelphia, PA 19103
Phone	215-640-4854	831-333-9840	312-294-5475	630-986-5151	860-677-3700	630-238-2702	800-447-4626	617-330-8564	212-208-2814	800-684-7475	312-381-7329	443-353-2253	301-961-9825	973-771-1010, Ext. 27	215-979-6639
Fax	215-640-5487	831-333-9847	312-803-2170	630-986-9780	860-679-0247	630-773-8590	888-447-6289	617-439-9794	212-208-2865	925-685-1750	312-381-7339	866-763-7773	301-951-5444	973-771-1100	215-979-6723
E-mail	paul.dietrich@ace-usa.com	jdoran@arrowheadgrp.com lmoonan@arrowheadgrp.com	ldeiss@avreco.com	kdimit@benchmarkprofessional.com	jerry.sullivan@beazley.com dana.brown@beazley.com	bvanccleave@euclidmanagers.com	mduffett@insightinsurance.com	robert.rogers@aig.com	Robert.Cunningham@Libertyiu.com	jbechter@ramco-ins.com dwiley@ramco-ins.com	Lonette_Pearson@statefarmspecialty.com	wgfarran@travelers.com	lorna.m.parsons@schinnerer.com	albert.rabasca@xlgroup.com	michael.davis@zurichna.com john.willard@zurichna.com
Web site	www.ace-usa.com	www.arrowheadgrp.com	www.avreco.com	www.benchmarkprofessional.com	www.beazley.com	www.euclidmanagers.com	www.insightinsurance.com	www.lexingtoninsurance.com	www.Libertyiu.com	www.ramco-ins.com	none	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)

	insurer	underwriting manager	underwriting manager; intermediary or wholesaler; Lloyd's Broker	underwriting manager	insurer	managing general agent	underwriting manager	insurer	insurer	underwriting manager	underwriting manager; national program administrator	insurer	underwriting manager	insurer	insurer
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Question 3 a - If you answered "yes" to 2(b) Underwriting manager, (c) managing general agent, (d) intermediary or wholesaler, (e) Lloyd's broker, or (f) other: above,

who is (are) the insurer(s) you represent (lead company and group)?		Hudson Insurance Group, NY	Lloyd's of London	Navigators Group		Scottsdale Insurance Co/National Casualty Company	Everest Nat'l. Insurance Company			U.S. Specialty Insurance Company / Houston Casualty Company; Both part of HCC Insurance Holdings, Inc.	State Farm Fire & Casualty		Continental Casualty Co. (CNA Insurance)		
what is your relationship with the carrier?		Exclusive contract to underwrite A&E PL	cover holder	underwriting manager		MGA	underwriting manager			We are a wholly owned subsidiary of HCC Insurance Holdings, Inc.	National Program Administrator		Underwriting Manager and Program Administrator		
what is the length of your relationship?		3+ years	37 years	3 years		7+ years	since 2002			3 years	7 years		50 years		
do you have premium setting authority? (Yes) or (No)		Yes	Yes	Yes		Yes	Yes			Yes	Yes		Yes		
do you have claims settlement authority? (Yes) or (No)		No, claims handled by Hudson	No	No		No	No			Yes	Yes		No		

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Question 4 - How many continuous years has your firm provided professional liability insurance to the A/E market place?															
	6	5+	37	32 (1/75)	21	25+	14	>30	6	20 years as RA&MCO; 25 altogether	5	9 (includes the Kemper Program) St. Paul purchased the renewal rights of the Kemper Program in 2003	50	In conjunction with our predecessor DPIC Companies, we have offered A/E professional liability insurance for over 30 years	17
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 Int'l. Underwriters - 2 years	Underwriters at Lloyd's London	Gulf Ins. Group - 13 years (92-05) - relationship ended due to the merger of Travelers & St. Paul		Tudor Insurance Company, 1992-2000	Insight was the underwriting manager for Safeco for 9 years. The A&E program ended when the new president of Safeco closed the professional liability division			Great American Associated Int'l. Insurance Company	none		CNA, 50 years		
Question 6 - What was your total book of business for engineering and architectural insurance in the following years?															
2006 - Number of Firms Insured	1,400	1,000+	confidential	proprietary	In excess of 5,000		3,100	proprietary	1,100		proprietary	6,940	20,819		not available
2006 - Premium in Millions	40 million	25-35 million	IBID	proprietary	Approx. 110 million		32.7 million		35 million		proprietary	94.2	374	196	n/a
2005 - Number of Firms Insured		1,000+	IBID	proprietary			3,200		1,000		proprietary	6,210	20,835		n/a
2005 - Premium in Millions		\$25-35 million	IBID	proprietary			\$33.7		\$37.5		proprietary	82.4	350	193	n/a

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2004 - Number of Firms		1,000+	IBID	proprietary			3,200		1,100		proprietary	4,419	19,371		n/a
2004 - Premium in Millions		\$25-35 million	IBID	proprietary			\$33.2		\$42		proprietary	72.6	354	188	n/a

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.

Varies depending upon risk characteristics.	We will attempt to gain market share by aggressively targeting well-managed firms in all disciplines, in all locations, of all sizes.	Gain-would like to grow the book especially small to medium, non-distressed firms.	Gain. Our focus remains on the better risks in the better classes allowing us to offer a stable market w/ competitive premiums unburdened by severe discipline.	Beazley is trying to gain in segments that we feel will provide us with strong profits.	We are trying to gain market share within our focused target market.	Insight is looking to maintain market share in the same segments in which we currently operate. Given the competitive pricing pursued by several other insurers, we do not believe that responsible growth is possible at this time.	Gain market share across all regions, disciplines, premium sizes, market segments.	Gain Liberty is looking to grow on a nationwide basis.	Grow prudently.	Gain. We will continue to add states to our approved list by additional state filings	We are trying to gain market share in small and medium size firms in all regions	Gain	Gain. XL Insurance is looking to increase the market share across the board. Particular emphasis will be placed on the small and medium sized firms and mechanical and civil engineers	Gain, all sizes, all regions
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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

Best's Rating	2007 - A+	2007 - A 2006 - A 2005 - A 2004 - A	2007 - A 2006 - A 2005 - A 2004 - A	2007 - A 2006 - A 2005 - A 2004 - A	2007 - A 2006 - A 2005 - A 2004 - A	2007 - A+ 2006 - A+ 2005 - A+ 2004 - A+	2007 - A+ 2006 - A+ 2005 - A+ 2004 - A+	2007 - A 2006 - A 2005 - A 2004 - A	2007 - A+ 2006 - A+ 2005 - A+ 2004 - A+	2007 - A 2006 - A 2005 - A 2004 - A	2007 - A+ 2006 - A+ 2005 - A+ 2004 - A+	2007 - A+ 2006 - A+ 2005 - A+ 2004 - A+	2007 - A 2006 - A 2005 - A 2004 - A	2007 - A+ 2006 - A+ 2005 - A+ 2004 - A+	2007 - A 2006 - A 2005 - A 2004 - A
Financial Size Category	2007 - XV	2007 - XIV 2006 - XIV 2005 - XIV 2004 - XIV	Lloyd's not rated this way	2007 - X 2006 - IX 2005 - IX 2004 - IX	2007 - XV 2006 - XV 2005 - XV 2004 - XV	2007 - XV 2006 - XV 2005 - XV 2004 - XV	2007 - XV 2006 - XV 2005 - XV 2004 - XV	2007 - XV 2006 - XV 2005 - XV 2004 - XV	2007 - XV 2006 - XV 2005 - XV 2004 - XV	2007 - XII 2006 - XII	2007 - XV 2006 - XV 2005 - XV 2004 - XV	2007 - XV 2006 - XV 2005 - XV 2004 - XV	2007 - XV 2006 - XV 2005 - XV 2004 - XV	2007 - XV 2006 - XV 2005 - XV 2004 - XV	2007 - XV 2006 - XV 2005 - XV 2004 - XV
Market Share		2007 - Unknown 2006 - Unknown 2005 - Unknown 2004 - Unknown	Lloyd's not rated this way						2007 - Carrier 2006 - Carrier 2005 - Unknown 2004 -						

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

2007 (to date)								proprietary			proprietary	proprietary	proprietary		
A/E book of business			Unknown as Lloyd's combines with other books of business	not broken out							proprietary				n/a
Entire Company				89.4% thru 3/31/07			82.4				84.0	proprietary	proprietary	proprietary	93.3
2006												proprietary	proprietary	proprietary	
A/E book of business				not broken out								proprietary			n/a
Entire Company				87.80%	86		89.7				84.2	proprietary			94.8
2005												proprietary	proprietary	proprietary	
A/E book of business				not broken out								proprietary			n/a
Entire Company				101.30%	105		86.7				93.2	proprietary	proprietary	proprietary	100.8
2004												proprietary	proprietary	proprietary	
A/E book of business				not broken out								proprietary			n/a
Entire Company				92.20%	89		89					proprietary			102

Question 10 - Do you have underwriting restrictions based on:

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

Question 11 - Explanation to Q.10 "other restrictions" above.

If yes, please explain.							We do not accept part-time practices			We utilize underwriting judgment which could mean that we choose not to expand or offer coverage irrespective of the owner's wishes...i.e. exorbitant limits, odd insurance specifications.	structural, soils, environmental, process engineering		Firms must complete a supplemental application		Scrutinize firms over \$500,000 fees with greater than 10i private dwelling and residential condominium projects
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Question 12 - Do you have coverage restrictions related to:

a) Asbestos claims?	No	No	No	No	Yes	No	No	No	No	No	No	No	No	Yes	No
b) Mold claims?	No	No	Yes	No	No	No	No	No	No	No	Yes	No	No	No	No
c) Silica claims	No	No	Yes	No	No	No	No	No	No	No	No	No	No	No	No
d) Hazardous waste claims	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
e) Other claims	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No

Question 13 - Explanation to Q.12 "other claims" above.

If yes, please explain.				n/a	Asbestos is excluded for acts prior to 1990 but covered going forward					None of Question 12 are built into our policy form. It is possible such coverage restrictions could be added by endorsement		Claims are underwritten on an individual basis		12(a)-The policy does not apply to any claim based upon or arising out of the insured's specification of any asbestos material or product, in any form, (a) prior to 1990, for installation in the United States of America, or (b) anytime, for installation anywhere else in the world.
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Question 14 - Do you provide multi-year policies?															
Terms may differ based on firm's risk characteristics	No	Yes	No	Yes	Yes	Yes	Yes	No-rare exceptions to this rule	No	No	No	Yes	Yes	Yes	Yes
If yes, state the length of the policies, and explain the general criteria you apply to such policies															
Yes - two year term for firms with annual revenues <\$1mm		3 yr, small accts, established firms, not distressed		2 years for firms under \$3M in fee	2 year policies for firms that are claim free, at or below \$1M in revenue and at or below \$1M in limits of liability	An automatic renewal is available, creating a two-year policy, for established firms with annual revenues of no more than \$1 million					We offer a two-year policy to firms with billings under \$1M that meet our underwriting criteria. The multi-year underwriting criteria includes an excellent claim history, been in business for 12 months, uses written contracts, and does not work on adverse project types	3 year policies are offered to firms in our Small Firms Program with revenues under \$250K. A 2 year program is available to select firms with revenues up to \$500K	Firms in our small firm program may purchase multi-year policies	Project policies only. Five-year maximum	
Question 15 - Identify any restrictions such as class of business, size, services offered, project types, etc.															
Terms may differ based on firm's risk characteristics	We avoid class underwriting, but as prudent underwriters, take a measured approach to firms with heavy residential exposure, certain geotechnical exposures, and firms with unusual loss profiles.	Don't do over 50% condos	Avoid the severe exposures of soils, process and construction managers	See Question #10	Firms not eligible for the multi-year policy include firms established less than 2 years, structural engineers, more than 10% condo projects if located in AZ, CA, FL, or TX, more than 10% public school projects if HVAC or mechanical engineer, prior claims (depending on size of firm)				As determined by the underwriters on a case by case basis. Generally, we do not pursue larger AE firms (>\$20m fees), preferring the smaller to mid sized firms.		Subject to underwriting	Firms with condo exposures are managed according to placement within one of our programs.			
Question 16 - What limits of liability are available through your company?															
Minimum	100,000	250,000	100,000	50,000 / 500,000	100,000	250,000 / 250,000	100,000	250,000	100,000	250,000	100,000	500,000	100,000	100,000	250,000
Maximum	15,000,000	5,000,000	5,000,000	3 million / 5 million	20,000,000	5,000,000 / 5,000,000	3,000,000	25,000,000	25,000,000	5,000,000	5,000,000	5,000,000	15,000,000	10,000,000 w/ additional limits available on excess basis	30,000,000
Question 17 - Are these annual aggregate limits?															
	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 18 - What is the insurer's net retention on the A&E professional liability program?															
	Unknown	100%	40%		\$1,000,000		proprietary	proprietary	proprietary	proprietary	proprietary	\$15,000,000		n/a	

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Question 19. - Does your professional liability policy provide the following:

a) Full prior acts of coverage if there is no prior insurance	No		would consider	No	No	No	No	No	No	No	No	No	No	Yes	No
b) Full prior acts of coverage when switching from another insurer?	Yes		would consider	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c) Coverage for acts of an insured in a predecessor firm?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes, if the predecessor firm is named on policy	Yes	Yes	Yes	Yes	Yes
d) Restricted coverage for prior through use of a retroactive date?	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes-if applicable

Question 20 - If you have answered yes to Q.19 above, please explain.

Please explain.	Full prior acts coverage is available.	Regarding a, b, and d, we have no hard and fast rules relating to prior acts coverage and offer terms tailored to each firm's needs and situation	We normally give same retro as exp; incl. predecessor firms full retro depends on # of years and circumstances				We will provide prior acts coverage to match or improve the coverage provided by prior policies. Our policy includes a retroactive date, which is often the date that the firm was initially established, and lists predecessor firms as part of the coverage		Underwriting considerations can be made based on the merits of the particular account and situation. This may include prior acts coverage for specific projects and/or firms	We generally match the retroactive coverage of others.	We will match prior carrier's retroactive date if continuity of coverage has been maintained	(b) We typically provide full prior acts coverage to firms that have had continuous PL coverage; (c) we typically list predecessor firms as insureds; (d) a retroactive date equal to the inception date is used if a new start up firm or if the firm did not have PL coverage.	If a predecessor firm is named (19b). All other programs require at least two years of coverage with any carrier. Small firms, landscape architects and surveyors must carry PL for at least one year before they are eligible for prior acts coverage.	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.	We typically match expiring retroactive coverage.
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Question 21 - Do you consult or obtain feedback from user groups or professional societies prior to making policy and /or rate changes?

	Yes, primarily consult with brokerage and design professional community	No	No	No	Yes-we take away what we hear from our insureds as well as the industry groups i.e. ACEC and AIA when making policy changes	No	Yes-We regularly consult w/ the agencies that specialize in A&E professional liability insurance prior to making policy or rate changes	Yes-we have a user group comprised of a cross section of our insureds where we continually seek feedback	Yes-we encourage our with brokers and long-term insureds to provide feedback and suggestions to further enhance our program and market presence	No-we are open to feedback on our policy form	Yes-annual meetings with the risk mgmt. committees of the various professional associations	Yes-we generally solicit feedback from agents prior to making major changes to our program	We are commended by the AIA and NSPE/PEPP and consult with them and provide periodic updates to them regarding our programs and rates	Yes-XL Ins. Consults w/ the Design Professional 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.	Yes-we invite comment on policy changes
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DEDUCTIBLES

Question 23 - Does your company have underwriting guidelines or restrictions on deductibles based on firm size?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Question 24 - Does the deductible apply to damages only, or to a combination of defense costs and damages?

	Several options are available to include defense co-share	Both-We offer shared expense and/or first dollar defense options subject to underwriter judgment	Normally provide first dollar defense	Basic deductible applies to damages and expenses. For an additional premium, expenses can be eliminated from the deductible	Both available	Basic deductible applies to both claim expenses and damages. We offer first dollar defense as an option. Our basic deductible is a single annual aggregate deductible	Both options are available	Deductible applies to both defense and indemnity	The deductible applies to both damages and claims expenses. However, we offer the ability for qualified firms to purchase endorsements that will have the deductible apply only to damages	It applies to defense cost and damages	Both options are available	We offer a straight deductible that applies to claims expenses and damages as well as an option for first dollar defense which would only apply to damages	Both are available	Deductibles apply to both damages and claim expenses. Insureds may be entitled to a refund of up to \$25,000 through XL Insurance's mediation credit program per guidelines	Both options available
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Question 25 - What is your deductible MINIMUM amount?

	2,500	2,500	2,500	5,000	2,000	2,500	2,500	5,000	2,500	2,500	1,000	0	0	none	2,500 1,000 in Florida
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Question 26 - What is your deductible MAXIMUM amount?

	Various based on risk characteristics	500,000	no % receipts	2% of gross billings	unlimited	100,000	none	none	n/a	500,000	50,000	Varies-it is based on firm's size and ability to pay	Based on firm size and ability to pay	none	none
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Question 27 - Do you offer stop-loss deductibles (i.e., a maximum deductible limit option for all claims in the aggregate)?

	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes
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PREMIUMS

Question 28 - What is your minimum premium for each of the following limits of liability:

\$100,000?	1,250		1,000	n/a	1,500	n/a	1,400	Varies	2,500	n/a	1,000	n/a	1,250	1,100	2,500
\$250,000?	1,500		1,400	n/a	1,500	2,800	1,400		2,500	2,500	1,500	n/a	1,350	1,575	2,500
\$1,000,000?	2,500		1,900	5,000		4,600	1,400		4,000	4,000	2,500	1,800	1,850	varies, based on exposure	2,500
\$5,000,000?			none per se	n/a		10,000	not available		not established	TBD	based on exposure	9,800	5,850	varies, based on exposure	5,000

Question 29 - How have your rates increased (or decreased) over the past five years?

2007 percentage?	Varies based on risk classification	decrease	0	flat	unknown	-5%	-5 to -10 expected	proprietary	0	stable, market premium pricing appears to be decreasing	0	-3	0		decrease
2006 percentage?		decrease	0	flat	flat	-5%	0		0	stable	0	+2	4		increase
2005 percentage?		flat	don't recall	proprietary	increased	flat	+3		0	stable	0	+3	15		decrease
2004 percentage?		increase	don't recall	proprietary	increased		+10		0		0	+11	15		increase
2003 percentage?		n/a	don't recall	proprietary	increased		+10		0		0	n/a	11		increase

Question 30 - Are there particular exposures for A&E professionals that may lead to higher rate increases than in recent years?

	Residential, Condominium	(What rate increases?) Rates today are driven more by available capital and the number of carriers competing for business, than any new or unusual exposures facing the design industry.	Land surveying - construction staking	mold claims; condo projects	Yes-contact your underwriter at Beazley for further info	Residential - Condominium projects	We are continuing to carefully monitor our loss experience on multi-family residential projects. We are also monitoring HVAC and mechanical engineering losses on public school projects	Condos	Development in claims severity on school projects	Construction staking claims in civil/survey firms can be problematic	We are not contemplating any rate increases	Claim experience is a key factor in the development of our rates	Condominiums		No new exposures at this time
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Question 31 - How do you expect your rates to change?															
2008 percentage?	Anticipate competitive market	lower	0 at this time	flat	flat	?	We are not planning any further rate changes	proprietary	-5 to -10	TBD, pending development and market conditions	0	flat	-3%		increase
2009 percentage?		lower (if you believe our reinsurers)	0 at this time	flat	unknown	?			0		can't predict	flat	-5%		increase

Question 32 - Do you offer any type of profit sharing, dividend return program or excess premium for your A/E program?															
	No	Not at this time	No	No-we offer competitive premiums up front	No-some larger programs have a no claims bonus. Contact your Beazley underwriters for further info	No	No	No	No	No	No	No	Yes-commitment plus profit sharing	No	No

Question 33 - Would this type of program be of interest to your firm? If so, please explain how it might be implemented.															
	Not at this time	Probably not	No	See Question 32	No	No	No	No	No	No	No	No	No	No	No

Question 34 - Do you offer other financial incentives (e.g., credits for education programs completed by an insured)? Please describe.															
	No	We offer premium credits for participation in qualified loss-prevention programs, as well as for firms that obtain limitation of liability clauses in their contracts.	No	Yes-credits up to 25% may be available for continuing education, professional society memberships, and peer reviews.	Yes-education, longevity, and multi-policy credits are all available.		Yes, we provide premium credits for loss control education.	Our pricing methodology includes credits for good risk mgmt programs, including education.	Credits are provided for the firms active involvement in Risk Mgmt seminars and continuing education. Additional credits are available for successfully implemented limitation of liability contract provisions. Our policy provides a deductible credit for successful meditation.	Yes-we have a series of credits based on risk mgmt practices, contracting practices, claims history, etc.	Yes-premium credits are provided for using risk mgmt procedures.	No-We do consider a firm's educational program as well as their business and risk management practices when developing their premium.	Risk mitigation credit, VEP, loss prevention credit	Yes-we offer significant credits for participation in XL Insurance's education programs (which often times also earn PDHs or AIA/CES learning units). Credits of up to 15% are earned for utilization of limitation of liability clauses in professional agreements. Mediation credits are available for up to \$25,000 of an insured's deductible per program guidelines.	Credits are based on u/w judgment of risk based on application of risk mgmt and other factors.

Question 35 - Rank of the following characteristics 1 (highest) to 8 (least) in order of importance in your premium determination process. If a characteristic is not considered in the premium determination basis, leave it blank.															
Location of firm	4	6	5	Equally important	6	6	4	6	8	6	4	4	1	8	5
Location of projects	6	6		Equally important	5	7	8	7	7	7	5	7	1	7	7
Type of practice	2	3	1	Equally important	2	2	2	2	3	4	1	3	1	4	2
Type of projects	7	4	4	Equally important	4	4	3	5	4	2	6	5	1	6	6
Annual billings	1	1	2	Equally important	1	1	1	1	1	3	2	1	1	1	1
Claims history	3	2	3	Equally important	3	3	5	3	2	1	3	2	1	2	4
Firm experience	5	5		Equally important	7	5	7	4	5	5	7	6	1	3	3
Other (explain below)					8		6		6		8	8		5	

Question 36 - Explanation to Q.35 (other characteristics)															
Please list			retro coverage		contracts, risk mgmt.		Loss control education, use of industry standard contracts, membership in professional societies		Risk Mgmt / Loss Prevention initiatives		Risk Mgmt	Percentage of written contracts utilized	Selected risk mgmt practices, tenure in program with good loss experience	Loss prevention practices, business practices, contracts utilized by firm	

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PROJECT INSURANCE															
Question 37 - 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 - excess capacity available for Non-Insureds	No	Yes-on annual basis	No	No	No	No	Yes	Yes-proprietary / \$10 million	No	No	No	No	No	No
Question 38 - Do you offer project insurance only to your "practice policy insureds"? (If yes, how many policies did you write in your last fiscal year? AND what are your maximum limits?)															
	Yes - excess capacity available for Non-Insureds	No	Yes-on annual basis	No	No	No	No	No	No	No	No	No	Yes-None	No	Yes-n/a & \$30M
Question 39 - Do you offer project specific excess or other supplemental additional limits to your "practice policy insureds" by endorsement? (If yes, how many policies did you write in your last fiscal year? AND what are your maximum limits?)															
	Yes - Reserved for small projects	Yes - Project XS and Client XS (not sure how many)	Yes-less than 10	Yes-proprietary and \$3M per claim / \$5M aggregate	Yes	Yes	Yes-200; \$5 million total maximum limit	Yes	Yes-proprietary / \$10-\$25 million	Yes-well over 100	Yes-approx. 10 additional limit for a specific project ends. \$5 million max. total limits	Yes-numerous, max. limit is \$5 million	Yes-numerous, \$5M	Yes-many. Maximum limits vary based upon limits of underlying coverage.	Yes-n/a & \$10M
Question 40 - Are your project policies "primary or excess" coverage for the A/E firm? If yes, how many policies did you write in your last fiscal year? AND what are your maximum limits?															
	No		No	n/a				Yes-primary	No	Excess		Specific additional project limit is provided on a primary basis	Primary unless endorsed otherwise - None		Both available n/a & \$30M
Question 41 - List any excluded class or business regarding:															
Re: "stand alone basis" (Q.37 above)		n/a	Would be underwritten as any insured									Do not write project policies on a stand alone basis			
Re: "private policy insureds" (Q.38 above)			Would be underwritten as any insured									Do not write project policies on a stand alone basis			condominiums & stadiums
Re: "specific excess or other supplemental additional limits" (Q.39 above)			Would be underwritten as any insured									Underwritten on an individual basis	none		none
Re: "primary or excess coverage" (Q.40 above)															condominiums & stadiums
Question 42 - Regarding Q.37 above (offering project insurance on a "stand alone basis"), do you provide supplemental limits of liability? If yes, what are your maximum limits?															
	No		Don't understand the question	No				Yes					Yes-up to \$5M		do not understand
Question 43 - Regarding Q.38 above (offering project insurance only to your "practice policy insureds"), do you provide supplemental limits of liability? If yes, what are your maximum limits?															
	Yes - 15mm		Project policy limits & practice policy limits are mutually exclusive; project removed from practice policy	No				Yes					Yes-up to \$5M		do not understand
Question 44 - Regarding Q.39 above (offering project specific excess or other supplemental additional limits to your "practice policy insureds by endorsement"), do you provide supplemental limits of liability? If yes, what are your maximum limits?															
	Yes	2 xs 5	Again, don't understand. Project excess is over & above practice limits & project included in practice limits	Yes-3M per claim / 5M aggregate	Yes	Yes-\$5 million	Yes-up to a total of \$5 million	Yes		No	Yes-5,000,000		Yes-up to \$5M	Yes-maximum limits vary based upon limits of underlying coverage	do not understand
Question 45 - Regarding Q.40 above (project policies "primary or excess coverage for the A/E firm"), do you provide supplemental limits of liability? If yes, what are your maximum limits?															
	No	No		No				Yes		No			Yes-up to \$5M		do not understand

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CLAIMS PROCESS

Question 46 - How does your company define a claim?

	A written demand against any insured for monetary damages for Professional Services, or a civil proceeding against any insured seeking monetary damages or non-monetary or injunctive relief, commenced by the service of a complaint or similar pleading, including any appeal therefrom.	A demand for money or services, naming you and alleging a wrongful act or pollution incident.	Demand for money or services	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 venturers, for whom you are legally liable.	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 an oral or written demand for monetary damages from any party whose intent it is to hold you responsible for any wrongful act or pollution incident in performing professional services.	Claim means a demand for money or professional services received by the insured for damages.	Claim means any written demand received by an insured seeking remedy and alleging liability or responsibility on the part of the insured or persons for whose conduct the insured is legally liable for loss.	A demand for money or services, naming an insured and alleging a wrongful act or pollution incident.	See definition of Claim on page 1 of 17. Four separate definitions are shown.	A demand for monies or services.	A demand for money or services, naming the insured and alleging a wrongful act. A claim also includes the service of suit or the institution of an arbitration proceeding against the insured.	Demand for money or services alleging a wrongful act.	Claim(s) means a demand received by the insured for money or services which alleges a wrongful act arising from the performance of professional services. The definition of claim(s) shall include, but not necessarily be limited to lawsuits, petitions, arbitrations, or other alternative dispute resolution requests filed against the insured.	Any demand received by you seeking damages or professional services and alleging liability or responsibility on your part.
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Question 47 - Is "circumstance" reporting allowed?

	Yes - and highly encouraged	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes-and also encouraged	Yes-highly encouraged
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Question 48 - Is "circumstance" reporting required?

	Yes - early reporting is preferred	No	Yes	Yes	No	Yes-we encourage the early reporting of any claim or circumstance	Yes	No	No	Yes-if it falls under definition #4	Yes	No-we encourage the reporting of circumstances	No-we encourage early reporting. We have found that it minimizes the time and money our clients spend.	No	No-highly encouraged
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Question 49 - Who supervises claims:

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

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

Free Pre-Claims assistance	We assist the policyholder and their agent to make sure that claims are reported correctly to the company's claims representatives, who in turn help the insured w/ examination and resolution of the claim situation.	We direct them to supervisory counsel.	To encourage early reporting, the deductible does not apply until a claim is made. Either in-house counsel or local defense counsel will assist insured however needed.	Free pre-claims assistance is available to our insureds.	Company adjusters are available for guidance with potential claims or circumstances.	Insight offers a toll-free hotline that the insured may call for advice regarding potential claim situations. Staff also provides assistance in drafting responses to potential claim situations & will work to mitigate problems before a situation deteriorates into a claim. If needed, defense counsel may be assigned to assist w/ potential claim mitigation.	Free legal consulting	Free pre-claims assistance and advice to mitigate situations prior to becoming a claim. We also provide assistance to policyholders to resolve issues before it becomes a circumstance or claim.	Pre-claims assistance is offered by our staff and by Wilson Elser, our claims manager.	Pre-claims assistance	We offer pre-claim assistance to all of our insureds. In the event the insured reports a circumstance, we will provide pre-claim counseling and assistance to the insured, including the retention of legal counsel and expert consultants at no additional cost to the insured. Any cost incurred by us in providing pre-claim assistance will not be applied to the deductible or to the policy limit.	Free pre-claims assistance at carrier's option.	XL Insurance's pre-claim assistance is second to none in the industry. Our early warning system pairs the insured with a 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.	We strive to provide assistance at our expense either under preclaims assistance or risk mgmt services.
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Question 51 - Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?															
	Yes	Yes, Hudson engages specialty A/E defense firms throughout the country.	If circumstance occurs our attorney will assist them	Yes	Yes	Yes	Yes	Yes	Yes	Pre-claims assistance is offered at no charge by Wilson Elser. If panel counsel is to be hired, it is chargeable against the policyholder's deductible.	Yes	Yes	Yes	Yes-we will retain counsel for an insured on a pre-claim matter when appropriate. This is done at no cost to the insured.	Yes
Question 52 - Are there any costs to pre-claim assistance and/or reduce insurance limits?															
	No	No	No-If a circumstance & insured has first dollar defense (norm)	No-but any amounts incurred by carrier will reduce available limit	No	No	No, not less the situation becomes an actual claim.	No	No	See Q.51 above. Also, amounts paid in excess of the deductible will reduce the limit of liability. Likely in this scenario, it has gone well past being pre-claim assistance.	No	Pre claim assistance costs are in addition to the limit of liability and deductible.	No, pre claims assistance is paid by CNA prior to a claim being made and the cost is outside the limits of liability.	No-there are no costs to the insured and no reduction of insurance limits relative to pre-claim assistance.	No-but all preclaims assistance is at our discretion.
Question 53 - Do you have claims offices that manage claims? If yes, where are they located?															
	Yes - New York, NY	No-Hudson Ins. Group has A/E claims offices on the East and West coast.	Yes-supervisory counsel in New York	Yes-New York, NY	Yes-NY City; Farmington, CT; Philadelphia, PA; London, England	Yes-Scottsdale, AZ	Yes-Liberty Corner, New Jersey	No-all claims are handled centrally in Boston	Yes-New York City and Atlanta, GA	Yes-Concord - RA&MCO and White Plains, NY - Wilson Elser	No	Yes	Yes-20 cities in 18 states	Yes-CA, IL, NJ, TX, FL, OH, AB, QC, BC	Yes-Chicago, New York, Parsippany & Marlton
Question 54 - What is the total number of your staff devoted exclusively to A/E professional liability claims?															
	5	n/a	None-all claims handled by outside counsel	n/a	7		8 adjusters	15	6	3-Concord 6-White Plains		10	37	We have a dedicated claim staff of over 40 including more than 25 claim consultants working directly with the insureds on claims	13
Question 55 - How are claims managed when you do not have local claims offices?															
	Local defense council retained with oversight from NY	Hudson claims representatives travel when needed, and/or assign claims responsibly to local specialist counsel.	Supervisory counsel assign local counsel when needed.	National claims office staffed w/ experienced counsel; local counsel assigned as needed.	Through the offices identified in Question 53.		Claim adjusters are capable of managing claims across the country. Local counsel is appointed when appropriate.	By our claims staff in conjunction with local defense counsel.	Our experienced dedicated AE claims adjusters provide a consistent claims mgmt approach throughout the country. Local/regional AE defense counsel is involved as needed.	We utilize local panel counsel experienced in defending design professionals.	Claims personnel are able to manage claims nationwide. Local counsel is appointed as necessary.	A/E claims specialists are assigned to every state.	They are assigned to the closest claim office.	Claims are managed by the local claim offices throughout the U.S. and Canada.	Remotely, but through local panel counsel.
Question 56 - 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?															
	Yes	No	No	Yes	Yes	No	Yes	No	Yes	No	No	We rely on the insurance agents for feedback	No	Yes	Yes
Question 57 - Do you do independent surveys of insureds regarding their level of satisfaction with your services?															
	Yes	No	No	No	No	No	No	Yes	No	No	No	We rely on the insurance agents for feedback	Yes	Yes	No
Question 58 - Does your policy cover claims brought outside the U.S., its territories, or Canada?															
	Yes		Yes	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
Question 59 - If yes to Q.58, does insured have the right to select legal counsel?															
	No	Yes	No	n/a	Yes	No		Yes	Yes		No	No	No	No	No
Question 60 - If the insured does have the right to select legal counsel, do you...															
pay on behalf?		Yes		n/a	Yes			Yes	Yes		Yes	Yes	Yes	Yes	No
indemnify?		No		n/a	No			Yes			No		No		Yes

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LITIGATION AND SETTLEMENT

Question 61 - 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	Yes-when required by individual state law	No	No	No	Yes-we offer a defense inside the limit policy form and a defense outside the limit policy form	Yes-additional premium	No	No	No	No	No	No	Yes-by endorsement in NY - 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 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 62 - 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	Yes
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Question 63 - Do you accept alternate defense counsel when requested by insured? If yes, specify any conditions.

	Yes - details on counsel expertise	Yes-If the policyholder requests certain defense counsel, Hudson claims reps investigate the firm's experience and reputation-and if it all checks out, most often agree to use that attorney	Yes-if our supervisory counsel agrees	Yes-we focus on panel counsel, but will at least consider insured's requested counsel if counsel has vast construction litigation experience.	Yes-must comply with Beazley claims guidelines for reporting. We also vet all firm on a quality basis.	Yes-we will consider requests from insured's	Yes	Yes-almost always	Yes	Yes-occasionally, but only if panel counsel is not available in a particular locale	Yes	Yes-at the company's option and subject to the company's guidelines	Yes-as appropriate	Yes-requests are handled on a case by case basis	Yes-counsel must meet our rate, reporting, E&O, & experience requirements
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Question 64 - Do you review the strategic and tactical decisions of defense counsel assigned to defend an insured, such as by requiring assigned defense counsel to obtain the approval of depositions that defense counsel deems necessary?

	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	We work with the defense counsel and policyholder to create a resolution plan to obtain the best result possible.	Yes	Yes
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Question 65 - Do you have to obtain the consent of insured to compromise on or settle a claim?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Question 66 - 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	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes
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Question 67 - Does insured have to obtain the consent of the insurer to compromise on or settle a claim?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Question 68 - Do you engage outside agencies to review defense counsel's billings?

	Yes	No	No	Yes	Yes	No	Yes	No	Yes	No	No	No	Sometimes	No	No
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Question 69 - Does your firm provide the following risk management for your insureds?

Contract review	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Publications	No	No	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Seminars		Yes	No-would consider	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes

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Question 70 - Does your firm provide any other risk management for your insureds? If so, please specify.															
	Focused risk mgmt. seminars are available	LP training for agents, which in turn becomes LP for the policyholders		We assist our insureds on an individual needs basis whether in-house or via local counsel	Expert retreat for top 100 firms. Website		Risk mgmt hotline	Web site: www.lexaehelp.com		We have a website with risk management articles	Not at this time. We expect to be able to offer a toll-free number for insured's risk mgmt questions	Yes-we provide webinars, on-line training, and have a risk management website	We provide an in-house staff of 9 professionals to deliver hands-on risk mgmt solutions including contract reviews, seminars, on-line study course (VEP), and an extensive library of resources available online and through publications such as Guidelines for Improving Practice	A full curriculum of optional loss prevention and education programs eligible for premium credits and continuing education credits. The XL Insurance Contract Guide for A/Es, published in 2007 as a 500+ page book and CD, is a combination of issue-driven discussions, claims-solving strategies and contract language solutions.	Provide risk mgmt guide
Question 71 - Please provide appropriate detail and quantification regarding...															
# of risk mgmt. personnel w/ exclusive support to A/E firms, and name of primary contact?	5	0 full time	none	2-Kitty Dimit	Jim Schwartz		provided by claims adjusters and underwriters	3, Patrick McCarthy		Two: Dave Wiley and Jim Bechter		10 risk mgmt personnel- Gary Prather	9 people. Joe Jones is the contact		n/a
# of annual seminars provided?	Numerous	upon request by agent	none at this time	depends on our insureds needs	Minimum of 4 for all insureds. Various individual programs available on a needed basis.		varies-typically 5 or 6	proprietary		Five		30	225		n/a
estimated # of contracts reviewed?	Numerous	hundreds	none	daily-hundreds per year	unknown		300			75		450	1,500+		n/a
who performs and average turn-around time?	Typically 3rd Party within 48 hours	ADI personnel - 24 hours or less	Norm 24-48 hours-unless extenuating circumstances (for quotes)	in-house, Kitty Dimit or Larry Hoellworth of Korbal, Cohen-Chicago	One day. Various lawyers in the AE program at Beazley		claim adjusters-within 1 day	Donovan Hatem turnaround is <48 hours		One day T.A. - Jim Bechter, Steve Hansen, and David Wiley - underwriting, not legal review		Claims personnel perform contract reviews and the average turnaround time is 24-48 hours.	one day		outside firm 48-hours
# and types of publications offered and please provide a sample of your latest publication?	none	n/a	none	varies	AE Reporter-Quarterly	Annual Risk Management News Letter		4-6 per year		two		1 publication "Stamped, Sealed & Delivered." This is a newsletter published quarterly	numerous	Visit xldp.com for more info and to access a copy of Professional Services Agreements: A Primer, introductory info from the Contract Guide	Quarterly newsletter Available on-line

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Question 72 - Additional space for providing appropriate detail and quantification (e.g., number of risk mgmt. personnel employed, # of annual seminars provided, estimated # of contracts reviewed, number of types of publications offered, etc.)															
														<p>We lead the industry in the risk mgmt solutions for design professionals. Last year over 25,000 design professionals took part in our education programs, which include case study workshops, self study risk management programs and XL Ins's unique Risk Drivers Solution Sets. We employ 3 full-time personnel dedicated to loss prevention and education development and delivery.</p>	
												<p>We provide risk management webinars as well as a risk management Web site. We are also a registered AIA/CES provider.</p>		<p>Additionally, seminars & workshops are delivered by our underwriting staff, claims staff, and agents who must complete a certification process prior to presenting the courses. Our latest & most significant publication is the XL Insurance Contract Guide for Design Professionals available exclusively to our policyholders and PLAN Agents. It is available in both hard copy and CD and is based up more than 3 decades of our experience in preventing, litigating, mediating and settling claims.</p>	
Question 73 - Provide estimated percentage of claims driven by:															
Technical Errors	30%	proprietary	unknown	proprietary				proprietary				35		30	n/a
Project Management (including contractual terms):	45%		unknown	proprietary								25		26	n/a
Poor communication	20%		unknown	proprietary								20		24	n/a
Poor documentation	5%		unknown	proprietary								20		5	n/a
Other													<p>We do not classify claims this way.</p>	<p>15 - Note: XL Insurance research finds that in over 70% of claims, non-technical issues either cause or significantly contribute to the severity of a claim.</p>	

2007 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS

10/19/2007

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	Benchmark	Beazley	Euclid	Insight	Lexington	Liberty	RA&MCO	State Farm	Travelers	VOSCO	XL	Zurich
Question 74 - Provide estimated percentage of claims related to the following:															
Commercial		proprietary	unknown	proprietary				proprietary				23	10		n/a
Single-family residential			unknown	proprietary								25	21		n/a
Multi-family residential/condos			unknown	proprietary								14	20		n/a
Schools and universities			unknown	proprietary								6	15		n/a
Industrial			unknown	proprietary								5	2		n/a
Health care			unknown	proprietary								3	5		n/a
Highway/heavy			unknown	proprietary								5	6		n/a
Utilities			unknown	proprietary								5	0.01		n/a
Master planning			unknown	proprietary								3	1		n/a
Surveys/studies			unknown	proprietary								11	n/a		n/a
Other													7 shopping centers, stores, restaurants; 5 government municipal buildings; 4 hotel/motel		

ADDITIONAL SERVICES

Question 75 - Where can the following special services be obtained if offered by your company? (Mark all that apply)

Insurance needs assessment.	Agent/Broker Underwriter	Agent/Broker Attorney	Agent/Broker	Agent/Broker	Agent/Broker Attorney	Agent/Broker Underwriter	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter	Agent/Broker	Agent/Broker Underwriter	Agent/Broker	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker
Application paperwork and assistance.	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker	Agent/Broker Underwriter	Agent/Broker	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker
Explanation of coverage.	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Dept	Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker
Help with loss prevention programs.	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Dept		Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Underwriter Claims Dept	Agent/Broker Underwriter	Agent/Broker Underwriter Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept
Review of contracts.	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney		Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker	Agent/Broker Underwriter Attorney	Underwriter Claims Dept		Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney
Assistance with incidents and claims.	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Underwriter Attorney	Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Claims Dept	Underwriter Claims Dept.	Agent/Broker Claims Dept	Agent/Broker Underwriter Claims Dept.	Agent/Broker Attorney Claims Dept	Claims Dept
Educational programs/seminars.	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Dept		Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept		Agent/Broker Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney
Publications	Agent/Broker Attorney	Agent/Broker Attorney		Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter		Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter Attorney Claims Dept	Agent/Broker Underwriter		Underwriter Claims Dept	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Dept	Underwriter

Question 76 - Would you provide a specimen copy of your policy? (If yes, please send an electronic read-only version of your policy to the NSPE)

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