

**2006 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS**

10/5/2006

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

	<b>ACE USA</b>	<b>Arrowhead</b>	<b>AVRECO</b>	<b>Beazley</b>	<b>Euclid</b>	<b>Insight</b>	<b>Lexington</b>	<b>Liberty International</b>	<b>RA&amp;MCO</b>	<b>Travelers Insurance</b>	<b>State Farm</b>	<b>Victor O. Schinnerer &amp; Company</b>	<b>XL Design Professional</b>	<b>Zurich</b>
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**GENERAL INFORMATION**

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

Name of Contact Person	Paul Dietrich	John P. (Jack) Doran	Linda Deiss	Jerry Sullivan	Brian Van Cleave	Michelle Duffett	Robert Rogers	Robert Cunningham	James L. Bechter	John Rapp	Lonette Pearson	Lorna Parsons	Thomas M. Bonggi	Mike Davis
Title	Vice President	Division President	Vice President	A&E Specialty Lines - Manager	Vice President	Exec. Vice President	Product Line Manger A&E Dept.		Chief Operating Officer	Account Executive, Officer	VP & Program Director	Managing Director	Director of Industry Relations	Product Line Manager
Address	436 Walnut Street-WA08E	99 Pacific Street, Suite 155F	550 West Van Buren	20 Stanford Drive	234 Spring Lake Drive	2000 S. Batavia Ave., Suite 300	100 Summer Street, 31st Floor	55 Water Street, 18th floor	2300 Clayton Rd. Suite 1100	111 Schilling Rd. B1825 C	200 E. Randolph, 17th Floor	2 Wisconsin Circle	2959 Monterey-Salinas Highway	1818 Market Street, 21st Floor
City/Town	Philadelphia	Monterey	Chicago	Farmington	Itasca	Geneva	Boston	New York	Concord	Hunt Valley	Chicago	Chevy Chase	Monterey	Philadelphia
State/Province	PA	CA	IL	CT	IL	IL	MA	NY	CA	MD	IL	MD	CA	PA
Zip/Postal Code	19106	93940	60607	06032	60143	60134	02110	10041	94520-2157	31031	60601	20815	93940	19103
Phone	215-640-5487	831-333-9840	312-294-5475	(860) 677-3700 /	630-238-2702	800-447-4626	617-330-8564	212-208-2814	925-684-7475	877-237-6588 Ext 32262	866-737-6877	301-916-9825	925-362-1564	215-979-6639
Fax		831-333-9847	312-803-2170	(860) 679-0247	630-773-8590	888-447-6289	617-439-9794	212-208-2865	925-685-1750	866-763-7773	312-381-7339	301-951-5444	925-362-0618	215-979-6723
Email	<a href="mailto:paul.dietrich@ace-ina.com">paul.dietrich@ace-ina.com</a>	<a href="mailto:jdoran@arrowheadgrp.com">jdoran@arrowheadgrp.com</a>	<a href="mailto:ldeiss@avreco.com">ldeiss@avreco.com</a>	<a href="mailto:Jerry.Sullivan@beazley.com">Jerry.Sullivan@beazley.com</a>	<a href="mailto:BVANCLEAVE@EUCLID.COM">BVANCLEAVE@EUCLID.COM</a>	<a href="mailto:mduffett@insightinsuranc.com">mduffett@insightinsuranc.com</a>	<a href="mailto:robert.rogers@aig.com">robert.rogers@aig.com</a>	<a href="mailto:Robert.Cunningham@Libertyiu.com">Robert.Cunningham@Libertyiu.com</a>	<a href="mailto:jbechter@ramco-ins.com">jbechter@ramco-ins.com</a>	<a href="mailto:irapp@spt.com">irapp@spt.com</a>	<a href="mailto:Lonette.Pearson@statefarm.com">Lonette.Pearson@statefarm.com</a>	<a href="mailto:lorna.m.parsons@schinnerer.com">lorna.m.parsons@schinnerer.com</a>	<a href="mailto:Thomas.Bonggi@xlgroup.com">Thomas.Bonggi@xlgroup.com</a>	<a href="mailto:Michael.davis@zurichna.com">Michael.davis@zurichna.com</a>

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

Insurer	General Agent Arrowhead does not manage claims in-house (MGA).	Insurer Intermediary or Wholesaler Lloyd's broker	Insurer	Managing General Agent	Underwriting Manager	Insurer	Insurer	Insurer	Underwriting manager	Insurer	National Program Administrator	Underwriting manager	Insurer	Insurer
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**Question 3 a - If you answered "yes" to 2(b), c), (d), (e) or (f): Who is (are) the insurer(s) your represent (lead company and group)?**

Lead Company		Hudson Insurance Group	Lloyds of London	Not applicable since we are the Insurer	National Casualty Company Scottsdale Insurance Company	Everest National Insurance Company			Admitted-U.S. Specialty Ins. Co. Surplus Lines-Houston Casualty Co.		State Farm Fire and Casualty Company	Continental Casualty Co. (CAN)		
Lead Group							N/A		HCC Insurance Holding, Inc.		N/A		N/A	

**Question 3 b - What is your relationship with the carrier?**

	Contracted to U/W	Approved contract holder		Managing General Agent	Insight is the underwriting manager for Everest			Wholly owned subsidiary		National Program Administrator	Underwriting manager and program administrator	Yes	
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**Question 3 c - What is the length of your relationship?**

	2 years	37 years		6+ years	Since 2002			2 years		6 years	49 years	Yes	
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**Question 3 d - Do you have premium setting authority? (y=yes, n=no)**

	Yes	Yes		Yes	Yes			Yes		Yes	Yes		
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**Question 3 e - Do you have claims settlement authority? (y=yes, n=no)**

	No	No		No	No			Yes		Yes	No		
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**Question 7 - What have been your carrier's Best's Rating, financial category, and market share for the following years? (Please use year end results, but use July for the current year). 2005, 2004 2003 2002**

Best's Ratings	2006 A+	2006-A 2005-A 2004-A 2003 -	2006 - A 2005 - A- 2004 - A- 2003- A-	Lloyd's of London Beazley Insurance Company 2006 - A 2006 A- 2005- A 2005 - A- 2004- A 2004-Not applicable 2003 2003	2006 - A++ 2005 - A++ 2004 - A++ 2003- A++	2006 - A+ 2005 - A+ 2004 - A+ 2003 - A+	2006 - A+ 2005-A 2004-A 2003	2006-A 2005-A 2004-A 2003	2006 - A+ 2005- A+ 2004 - A+ 2003 - A+	2006 - A+ 2005 - A+ 2004 - A 2003 - A	2006 - A+ 2005 - A+ 2004 - A+ 2003- A+	2006- A 2005 - A 2004 - A 2003 - A	2006- A+ 2005 - A+ 2004 - A+ 2003 - A+	2006 - A 2005 - A 2004 - A 2003 - A
Financial Category		2006- XIV 2005- XIV 2004- XIV 2003 -	2006 - foreign 2005 - foreign 2004 - foreign 2003- foreign	2006- XV 2006 - VII 2005 -XV 2005 - VII 2004- XV 2004 - Not applicable 2003 2003	2006 - XV 2005 - XV 2004 - XV 2003 - XV	2006 - XV 2005 - XV 2004 - XV 2003 -XIV	2005 - XV 2004 - XV 2003 - XV 2002 - XV	2006-XV 2005-XV 2004-XV	2006 - XI 2005- XI 2004 - X 2003 - X	2006 - XV 2005 - XV 2004 - XV 2003 - XV	2006 - XV 2005 - XV 2004 - XV 2003 - XV	2005 - XV 2004 - XV 2003 - XV 2002 - XV	2006 - XV 2005 - XV 2004 - XV 2003 - XV 2002 - XV	2005 - 15 2004 - 15 2003 - 15 2002 - 15
Market Share			2006-carrier 2005-carrier 2004-carrier 2003-carrier	2006- 4th largest market 2006 - Unknown - Unknown by premium volume 2005 - <1% 2005- Unknown 2004 - Unknown										

**Question 8 - What was your combined ratio in the following years?**

2006 to date							Proprietary							
A/E book of business				0.9			Proprietary			Confidential	Proprietary	Proprietary		Not available
Entire Company 2005				Not available		87.7	Proprietary				Proprietary	Proprietary		94.8 through first six months of 2006
A/E book of business				Not available			Proprietary				Proprietary	Proprietary		Not available
Entire Company 2004				105%* Note: Result impacted by Hurricanes		86.7	Proprietary			101.3	Proprietary	Proprietary		100.8
A/E book of business				Not available			Proprietary			Confidential	Proprietary	Proprietary		Not available
Entire Company 2003				0.89		89	Proprietary			107.7	Proprietary	Proprietary		102
A/E book of business				Not available			Proprietary			Confidential	Proprietary	Proprietary		Not available
Entire Company				0.82		96	Proprietary			96.3	Proprietary	Proprietary		97.9

**Question 9 - Do you have underwriting restrictions based on:**

Size of firm?	No	No	No	No	Yes	No	No	No	No	Yes	Yes	Yes	No	No	No
Location of firm?	No	No	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No
Location of projects?	No	No	Yes	No	No	No	No	No	No	No	Yes	No	No	No	No
Type of practice?	No	No	Yes	No	Yes	Yes	No	No	No	No	Yes	Yes	No	No	No
Restrictions on condominiums?	Yes	Yes	Yes	No	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Specific job excess?	No	No	No	No	Yes	Yes	No	No	No	Yes	Yes	No	Yes	No	No
Other restrictions?	No	No	No	No	No	Yes	No	No	Yes		Yes	Yes	No	No	No
If yes, please explain.		Condos continue to be a problem for the A/E Professional Liability markets.				We do not accept geotechnical engineers, part-time practices, or firms located outside of the United States			As directed by the circumstances		Structural, soil and environmental engineering.	Firms must complete a supplemental application			



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**Question 11. - Does your professional liability policy provide the following:**

Full prior acts of coverage if there is no prior insurance	Yes	Yes/No underwrite with judgment	No but would consider a case by case basis.	Typically no-however, can be discussed on a case by case basis	No	No	No	No Risk dependant	No	No	No	No	Yes	No
Full prior acts of coverage when switching from another insurer?	Yes	Yes	No but would consider a case by case basis.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Coverage for acts of an insured in a predecessor firm?	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes- If a predecessor firm is named	Yes	Yes
Restricted coverage for prior through use of a retroactive date?	Yes	Yes/No underwrite with judgment	Yes	Sometimes-varies dependent on situation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
If you have answered yes to question(s) (a), (b), (c) and/or (d) above, please explain.			The norm versus retro inception on uninsured firms and retro as expiry on previously insured firms.		We will provide prior acts that match the expiring policy		Usual Practice is to honor the retro date on current policy. If the policy or limit has not been carried before, we would restrict coverage for prior acts.	Underwriting considerations can be made based on merits of the account or on a project specific basis	11. b) Match prior acts of expiring policy 11. c) Match predecessor firms to the existing policy holder are insured provided they existed subsequent to retroactive date. 11. d) Retroactive date is utilized as these are	B) We typically provide full prior acts if a firm has had continuous PL coverage C) We typically list predecessor firms as named insureds D) A retro date equal to the inception date is used if a new insured	We will match the expiring carrier's retro date if continuity of coverage has been maintained.	Small firms, Landscape Architects and Surveyors must carry PL 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 carrier's retroactive date when the insured has maintained continuous coverage. Other requests for prior acts coverage are subject to underwriting approval.	See Policy language re © We usually seek to match retroactive coverage date of prior insurance.

**Question 12.- Do you consult or obtain feedback from user groups or professional societies prior to making policy and /or rate changes?**

	Yes	Yes	Yes	Yes	N	Y	Yes	No	Yes	Yes	N/A	Yes	Yes	Yes
If yes, please explain	Law firms Brokerages	Yes, through our regional broker network.	Will contact insurance brokers for input.	We typically consult with brokerage groups and industry associations on policy changes when available		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 user group 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 their subcommittees		Consultants, Brokers, Attorneys, etc	We typically solicit feedback from our agents prior to making any major changes to our program.	No policy or rate changes are contemplated.	We are commended by the AIA and NSPE/PEPP and provide periodic updates to them regarding our programs and rates	XL 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 Networks (PLAN) on a continual basis regarding coverages and rate issues.	Yes reference policy changes

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**COVERAGE**

	<b>ACE USA</b>	<b>Arrowhead</b>	<b>AVRECO</b>	<b>Beazley</b>	<b>Euclid</b>	<b>Insight</b>	<b>Lexington</b>		<b>RA&amp;MCO</b>	<b>St. Paul</b>	<b>State Farm</b>	<b>VOSCO</b>	<b>Professional</b>	<b>Zurich</b>
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**Question 13.1 - For each state, do you offer coverage on an: Admitted basis, Surplus basis or No coverage**

Alabama	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Alaska	Surplus basis	Admitted basis	Surplus basis	No coverage	No coverage	Surplus basis	Surplus basis	Admitted basis	Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Surplus basis
Arizona	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Arkansas	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
California	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Colorado	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Connecticut	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	No coverage	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
Delaware	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
District of Columbia	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Florida	Surplus basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Georgia	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Hawaii	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Surplus basis	No coverage	Surplus basis	Admitted basis	Admitted basis, Surplus basis	No coverage	No coverage	Admitted basis	Admitted basis	Admitted basis
Idaho	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Illinois	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Indiana	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Iowa	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Kansas	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
Kentucky	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Louisiana	Surplus basis	Admitted basis	Surplus basis	No coverage	Surplus basis	Surplus basis	Surplus basis	Admitted basis	Surplus basis	No coverage	No coverage	Admitted basis	Admitted basis	Admitted basis
Maine	Surplus basis	No coverage	Surplus basis	No coverage	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
Maryland	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
Nebraska	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Nevada	Surplus basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
New Hampshire	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
New Jersey	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
New Mexico	Admitted basis	Admitted basis	Surplus basis	No coverage	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
New York	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	No coverage	Surplus basis	Admitted basis	Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
North Carolina	Admitted basis	Admitted basis	Surplus basis	No coverage	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
North Dakota	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
Ohio	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Oklahoma	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Oregon	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Pennsylvania	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Rhode Island	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis

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South Carolina	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
South Dakota	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
Tennessee	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Texas	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Utah	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Vermont	Surplus basis	Admitted basis	Surplus basis	No coverage	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	No coverage	No coverage	Admitted basis	Admitted basis	Admitted basis
Virginia	Surplus basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
Washington	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
Massachusetts	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
Michigan	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Minnesota	Admitted basis	Surplus basis	Surplus basis	No coverage	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Mississippi	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Missouri	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Montana	Surplus basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
West Virginia	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Wisconsin	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
Wyoming	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Surplus basis	Admitted basis, Surplus basis	Admitted basis	No coverage	Admitted basis	Admitted basis	Surplus basis
Virgin Islands	Admitted basis	No coverage	No coverage	No coverage	No coverage	No coverage	Surplus basis	Surplus basis	No coverage	No coverage	N/A	Admitted basis	No coverage	Admitted basis
Guam	No Coverage	No coverage	No coverage	No coverage	No coverage	No coverage	Surplus basis	Surplus basis	No coverage	No coverage	N/A	No coverage	No coverage	Admitted basis
Puerto Rico	Surplus basis	No coverage	No coverage	No coverage	No coverage	No coverage	Surplus basis	Surplus basis	Surplus basis	No coverage	N/A	Admitted basis	Admitted basis	Admitted basis
International/Other	Surplus basis		No coverage	No coverage	No coverage			Country specific		No coverage	We plan to offer coverage in the remainder of the states on an admitted basis with the exception of MA & RI pending approval of the various DOI's	No coverage	Yes. XL Insurance also offers insurance in all Canadian provinces on an admitted basis.	Admitted basis

**DEDUCTIBLES**

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**Question 14.-Does your company have underwriting guidelines or restrictions on deductibles based on firm size?**

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

80/20 or 50/50 co-share of defense available within deductible	Combination	Normally first dollar defense cover is provided.	Typically the deductible applies to defense costs and damages. However first dollar defense coverage is available to qualifying firms.	We offer a single annual aggregate deductible in our standard policy. We can also offer First Dollar Defense.	Both options are available	Deductible applies to defense and damages	Both Based on firm size and deductible size, damage only options are available	Deductible applies to both damages/expenses	We offer both 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.	Combination but we have 2 endorsements that can be added for Shared Expense and 1st Dollar Deductible.	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 are available
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**2006 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS**

10/5/2006

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<b>Question 14.a -Minimum amount?</b>																
		2,500	2,500	2,000	2,500		2,500	10,000	2,500		2,500	0 deductible option	1,000	0	No	2,500 except 1,000 in Florida

<b>Question 14.b - Maximum amount?</b>															
		No	Depends on risk.	None	N/A	None	No, maximum	N/A		500,000	Varies based on firm, we currently don't have a deductible larger than \$250,000.	50,000	Based on firm's size and ability to pay	None	None

<b>Question 14.c - Do you offer stop-loss deductibles (i.e., a maximum deductible limit option for all claims in the aggregate)?</b>														
	Yes	Yes	No	Yes	Yes	Yes	No, very rare exceptions	Yes	Yes	Yes	No	Yes	Yes	Yes

**PREMIUMS**

<b>Question 15. - What is your minimum premium for each of the following limits of liability:</b>														
\$100,000?	1,250		1,000	1,500	N/A	1,400			N/A	N/A	1,000	1,250	1,100	2,500
\$250,000?	1,500		1,400	1,500	2,800	1,400		2,500	2,500	N/A	1,500	1,350	1,800	2,500
\$1,000,000?	2,500		1,900	3,000	4,600	1,400	25,000	4,000	4,000	1,800	2,500	1,850	Varies based on exposure	2,500
\$5,000,000?				None	Varies	not available	50,000		N/A--TBD	9,800	based on exposure	5,850	Varies based on exposure	2,500

<b>Question 16. - How have your rates increased (or decreased) over the past five years?</b>														
	2006 Flat to marginal increase over the 2004 past two years. 2003 2002		2006 - 0 2005 - 0 2004 - 0 2003-0 2002-0	2006 - to date-Slight increase 2005-Increase 2004-Increase 2003-Increase 2002-Increase	2006 - Flat 2005 - 5 2004 - 5 2003-15 2002-	2006 - 0 2005 - 3 2004 - 10 2003 - 10 2002	2006 Proprietary 2005 2004 2003 2002	2006 - 0 2005 - 0 2004 - 0 2003 - 0 2002-		2006 - +2% (YTD) 2005 - +3% 2004 - +11% 2003- N/A 2002- N/A	2006 - 0 2005 - 0 2004 - 0 2003-0 2002- not applicable	2006 - 0 2005 - 4 2004 - 15 2003 - 15 2002- 11		2006- Not available 2004 2003 2002

<b>Question 17. - Are there particular exposures for A&amp;E professionals that may lead to higher rate increases than in recent years?</b>														
		No	Condominiums	We are seeing greater claim frequency and severity relative to bridge and school work (K-12). There is also an increase in medical inflation, which tend to drive claims cost where B1 is involved	Residential projects continue to be a difficult class.	We are carefully watching our loss experience on multi-family residential projects.	Condominiums	Claims Development	No	Our claims experience will be a key factor on what happens to rates.	We are not contemplating any rate increases	Condominiums		

<b>How do you expect your rates to change?</b>														
			Nothing expected at this time.											

<b>Question 17. a) Next Year----2007?</b>														
		Flat		Flat to slight increase			Proprietary	-5		Can't predict	0	0		Flat overall, but with individual risk differences

<b>Question 17. b) The following year----2008?</b>														
		Unknown	Flat		Unknown		Proprietary	0		Can't predict	0	Unknown		Unknown

<b>Question 18.- Do you offer any type of profit sharing, dividend return program or excess premium for your A/E program?</b>														
	No	No	No	No	No	No	No	No	No	No	No	Yes-commitment Plus Profit Sharing	No	No

<b>Would this type of program be of interest to your firm? If so explain how it might be implemented.</b>														
	No	Not likely in the Spizer era					No	No	No	No	No			No





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<b>Is "circumstance" reporting allowed?</b>														
	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes, If during the policy the Insured becomes aware of a circumstance that may reasonably be expected to be the basis of a claim and if the Insured, during the policy period, provides the Company with a written notice...then any claim that is subsequently made against the Insured arising out of such circumstance will be deemed to have made	Yes	Yes	Yes, circumstances reporting is not only allowed but encouraged.	Yes
<b>Is "circumstance" reporting required?</b>														
	Yes	No	Yes	No		Yes	Encouraged	No	No but recommended	No	Yes	No. We encourage early reporting. We have found that it minimizes the time and money our clients spend	No	No
<b>Question 22 a. - Who supervises claims:</b>														
Company adjusters?	Yes	Yes, but company specialists.	Yes	Yes		Yes	Yes	Yes	Yes	Yes		Yes	XL Insurance employs 30 company adjusters based in strategically located office throughout North America	Yes
Independent contractors?			Outside Attorneys	Yes	No		Yes	No	Yes	No		No	No	No
<b>Question 22 b. - What assistance do you offer your insureds with potential claims?</b>														
	Free Pre-Claims Assistance.	We will assist the policy holder and their agent to make sure that claims are reported correctly to the company's claims representatives, who will in turn help the insured with the identification and resolution of the claim situation.	Refer to attorneys	We offer inside and outside counsel assistance -varies depending on the nature of the circumstances	Company adjusters are available for guidance with potential claims	Insight offers a toll-free hotline 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 advice form outside law from Donovan Hatem	Free pre-claims assistance and advice to mitigate situations prior to becoming a claim	Pre-claim assistance is offered by our claims administrators at no cost.	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, all at no cost to the Insured. Any cost incurred by us will not be applied to the deductible or to the policy limit.	Contract review and other risk management services	Free pre-claim assistance.	XL Insurance's pre-claim assistance is second to none in the industry. Our Early Warning System pairs the insured with a Claim adjuster to address issues before they turn into claims. The Claim adjusters - most of whom are attorneys - work with the insured to avoid potential claims. This often involves retaining counsel or an expert consultant at no cost to the insured.	We encourage insureds to report circumstances and we provide pre-claims assistance

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<b>Question 22 c. - Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?</b>														
	Yes	Yes		Yes	Yes	Yes	Yes	Yes	No, if we hire panel counsel, it is chargeable against deductible	Yes, we hire panel counsel that has demonstrated experience in defending claims against design professionals.	Yes	Yes-rare when not used.	Yes, 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
<b>Question 23- Do you have claims offices that manage claims?</b>														
	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
<b>Question 23 a. - If yes, where are they located?</b>														
City	New York	Hudson Insurance Group handles claims out of Nevada (West) & Connecticut (East).	New York City	London, Farmington, New York	Scottsdale	Liberty Corner	Boston	New York & Atlanta	White Plains and Concord	Edison, Atlanta, Chicago, Naperville, Walnut Creek, Orange.		C.N.A field offices are located in 20 cities in 18 states. Our claims staff handle only A/E claims so they know the professionals	Irvine, San Francisco, Dallas, Houston, Schaumburg, Bloomfield, Cape Canaveral, Toronto, Calgary, Montreal, Vancouver.	Chicago, New York, & Parsippany
State	NY	NV & CT	NY	UK, CT, NY	AZ	NJ	MA	NY	NY and CA	NJ, GA, IL, & CA		CA, CO, FL, GA, IL, KS, LA, MA, MD, MI, MN, NJ, NY, OH, PA, TN, TX, WA	CA, IL, NJ, PA, TX, FL, ON, AB, QC, BC	Illinois, New York, & New Jersey
<b>Question 23 b.- What is the total number of your staff devoted exclusively to A/E professional liability claims?</b>														
		2	0	7		7 adjusters		6	5 in NY and 3 in Concord	8			XL Insurance has a dedicated claim staff of over 50 including over 30 claim adjusters working directly	Not available
<b>Question 23 c.- How are claims managed when you do not have local claims offices?</b>														
		Claims people travel or assign to local specialist counsel.	Attorneys in New York City manage and appoint local attorneys as needed.	Same as last year's survey		Claim adjusters are capable of managing claims across the country. Local counsel is appointed when appropriate.	All claims are handled in Boston	Experienced claims adjusters manage claims with consistent claims practices throughout the country. Local/regional A/E defense counsel is involved	Local panel counsel are utilized. They are overseen by Wilson, Elsen in White Plains, New York.	travel to that city.	Claims adjusters are able to manage claims nationwide. Local counsel is appointed as necessary.	Every state is assigned to nearby A/E claims specialists.		Claims are managed by the local claim offices throughout the U.S.

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<b>Question 23 d. - 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?</b>														
	No	Yes	No	No	No	Yes	Yes			No, as we have relied upon the professional associations and insurance brokers for feedback.	No	Yes	Yes. XL Insurance follows up on every resolved matter to determine the insured's satisfaction with our claim services.	No
<b>Question 23 e. - Do you do independent surveys of insureds regarding their level of satisfaction with your services?</b>														
	Yes	No	No	No	No	No	Yes			No, but as have relied upon the professional associations and insurance brokers for feedback.	No	Yes	Yes. XL Insurance uses an independent survey tool to poll our insureds as their satisfaction with our claim services.	No
<b>Question 24 - Does your policy cover claims brought outside the U.S., its territories, or Canada?</b>														
	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No but can be endorsed	Yes	Yes	Yes	Yes	Yes
<b>Question 24 a. - If yes, does insured have the right to select legal counsel?</b>														
	Yes, but subject to company approval	Yes	Yes	Yes	No		Yes	Yes	No	No	No	No. We are willing to consider use of appropriate counsel upon request.	No	No
<b>Question 24 b. - If yes, do you pay on behalf or do you indemnify?</b>														
	Pay on behalf available	Pay on behalf	Pay on behalf	Pay on behalf	Pay on behalf		Indemnify	Pay on behalf	Pay on behalf	Pay on behalf		Pay on behalf	XL will pay on behalf of the insured except in those locales where such arrangements are prohibited by law.	Pay on behalf
<b>LITIGATION AND SETTLEMENT</b>														
<b>Question 25. - Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement?</b>														
	No	No--unless requested by State	No	No	Yes	Yes	No	No	No	No	No	No	No	No
<b>If by endorsement, please identify the conditions required for such endorsement?</b>														
		N/A	No										Defense within the limit if requested by State DOI	

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<b>Question 26. - Do you reserve the right to appoint defense counsel on all claims?</b>	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 26. a - Do you accept alternate defense counsel when requested by insured?</b>	Yes	Yes	Yes, would consider	Yes	Yes	Yes	Yes, rare exceptions where a particular law firm is denied	Yes	Yes but occasionally	Yes	Yes	Yes. As appropriate	Often. Requests are handled on a case by case basis	We consider it. Among other considerations, alternate defense counsel must meet our rate and reporting guidelines, qualification requirements, and have no conflicts of interest in representing us and the insured.
<b>Question 27. - 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?</b>	Yes	Yes---Hudson does.	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No. Resolution plans are required within 90 days	No	Yes
<b>Question 27 a. - Do you have to obtain the consent of insured to compromise on or settle a claim?</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Question 27. a) - 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	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
<b>Question 28 - 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 29. - Do you engage outside agencies to review defense counsel's billings?</b>	Yes	No	Yes	Yes	No	No	Yes	No	Yes-claim administrators	No	No.	No-Internal agency reviews	No	No. Zurich has an internal bill review group. Zurich does not release bills to any external parties to protect the privileged nature of communication between the Insured and counsel.
<b>Question 30. - Does your firm provide risk management for your insureds?</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>If so, indicate what type of programs you offer (mark all that apply).</b>														
<b>Contract review</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Publications</b>	No		Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
<b>Seminars</b>	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No -occasionally	Yes	Yes	Yes	Yes	Yes
<b>Other ( list)</b>					Yes				Yes	Yes				



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**ADDITIONAL SERVICES**

**Question 33. - 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 Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter		
Application paperwork and assistance.	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter		
Explanation of coverage.	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Department	Underwriter	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Claims Department	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department		
Help with loss prevention programs.	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker	Agent/Broker Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney	
Review of contracts.	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney	Attorney	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney	Attorney Claims Department	Underwriter Claims Department	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney	
Assistance with incidents and claims.	Agent/Broker Attorney Claims Department	Agent/Broker Attorney Claims Department	Underwriter Attorney Claims Department	Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Attorney Claims Department	Agent/Broker Underwriter Claims Department	Underwriter Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Claims Department
Educational programs/seminars.	Agent/Broker Attorney	Agent/Broker Underwriter Attorney Claims Department		Agent/Broker Attorney	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Claims Department	Agent/Broker Underwriter Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney
Publications	Agent/Broker Underwriter Attorney	Agent/Broker Attorney		Agent/Broker Attorney	Agent/Broker Underwriter		Underwriter	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter		Claims department	Agent/Broker Underwriter	Agent/Broker Underwriter Claims Department	Agent/Broker Underwriter Attorney	

**Question 34 - Would you provide a specimen copy of your policy? (If yes, please send an electronic read-only version of your policy to the AIA at the contact information below**

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