			2006 PR	OFESSION	AL LIABILIT	Y INSURAN	CE SURVEY	OF CARRIE	ERS - RESU	<u>LTS</u>			
						10/5/20	06						
ation compiled h	by the American	Institute of Arch	itects (AIA), the	American Counc	cil of Engineering	Companies (AC	EC), the Profess	sional Engineers	in Private Practic	e of the Nationa	al Society of Prof	essional Engineers	(INSPE/PEPP)
ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington	Liberty International	RA&MCO	Travelers Insurance	State Farm	Victor O. Schinnerer & Company	XL Design Professional	Zurich
NFORMATIO	N												
ease provide us	s with your firm	's contact infor	mation										
Paul Dietrich			Jerry Sullivan  A&E Specialty Lines -	Brian Van Cleave	Michelle Duffett	Robert Rogers Product Line Manger	Robert Cunningharr	James L. Bechter	John Rapp  Account Executive,	Lonette Pearsor	Lorna Parsons	Thomas M. Bong  Director of Industry	Mike Davis
Vice President	Division President	Vice President	Manager	Vice President	Exec. Vice President	A&E Dept.			Officer		Managing Director	Relations	Product Line Manage
436 Walnut Street- WA08E	99 Pacific Street, Suite 155F	550 West Van Buren	20 Stanford Drive	234 Spring Lake Drive		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
Philadelphia	Monterey	Chicago	Farmington	Itasca	Geneva	Boston	New York	Concord	Hunt Valley	Chicago	Chevy Chase	Monterey	Philadelphia
PA 19106	CA 93940	IL 60607	CT 06032	IL 60143	IL 60134		NY 10041	CA 94520-2157		IL 60601		CA 93940	PA 19103
									877-237-6588 Ext				215-979-6639
	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
paul.dietrich@ace- ina.com	idoran@arrowheadgrp.om	dldeiss@avreco.com	Jerry.Sullivan@beazle com	D.COM	LI mduffett@insightinsura nce.com	robert.rogers@aig.com		Lijbechter@ramco- ins.com	jrapp@spt.com			Thomas.Bongi@xlgroup.co m	Michael.davis@zurichna.com
e you a (n): Ins	surer? Underwr	iting manager?	Managing gen	eral agent? Inte	ermediary or wh	olesaler? Lloyd		er (please explai	in)				
Insurer	General Agent Arrowhead does not	Insurer Intermediary or Wholesaler	Insurer	Managing General Agent			Insurer			National Program Administrator	Underwriting manager	Insurer	Insurer
f you answered	"yes" to 2(b), o	c), (d), (e) or (f):	Who is (are) th	ne insurer(s) yo	ur represent (lea	ad company an	d group)?				"	"	1
	Hudson Insurance Group	Lloyds of London	Not applicable since w are the Insurer	e 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)		
						N/A		HCC Insurance Holding	3,	N/A		N/A	
What is your re			•	•	•	•	•	•	•		•	•	•
	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	
What is the len			1	To.	la: one-	1	1	la.	1	I.	Leo	lv.	1
A. Contract of the Contract of	2 years	37 years		6+ years	Since 2002	1	1	2 years		6 years	49 years	Yes	1
)o you have pro	emium setting :	authority? (y-y	es n=no)										
o you have pr	emium setting a	authority? (y=ye	es, n=no)	Yes	Yes			Yes		Yes	Yes		
		Yes		Yes	Yes			Yes		Yes	Yes		
	ACE USA  NFORMATIO  Paul Dietrich  Vice President  436 Walnut Street- WA08E Philadelphis PA  19106 215-640-5487 paul.dietrich@ace- ina.com re you a (n): Ins Insurer	ACE USA Arrowhead  NFORMATION  Paul Dietrich John P. (Jack) Doran  Vice President Division President 436 Wainut Street- WA08E 155F Philadelphie Monterey PA CA 19106 9394 215-640-5487 831-333-9840 831-333-9840 831-333-9840 831-333-9840 Roman @ arrowhead gop. om re you a (n): Insurer? Underwr Insurer General Agent Arrowhead does not manage daims in-hous (MGA).  If you answered "yes" to 2(b), thudson Insurance Group  What is your relationship with Contracted to U/W	ACE USA Arrowhead AVRECO  NFORMATION  Paul Dietrich John P. (Jack) Doran Linda Deiss  Vice President Division President Vice President Use Pr	ACE USA Arrowhead AVRECO Beazley  NFORMATION  Paul Dietrich John P. (Jack) Doran Linda Deiss Jerry Sullivan  Vice President Division President Vice President Manager  436 Walnut Street- WA08E 155F S50 West Van Buren 20 Stanford Drive Philadelphia Monterey Chicago Farmington PA CA IL CT 19106 93940 60607 06032 215-640-5487 831-333-9840 312-294-475 (860) 677-3700 / 831-333-9847 312-803-2170 (860) 679-0247 paul.dietrich@ace- lina.com om General Agent Arrowhead does not manage claims in-houset Lloyd's broker (MCA).  f you answered "yes" to 2(b), c), (d), (e) or (f): Who is (are) the Insurer Group Contracted to U/W Approved contract holder  What is your relationship with the carrier?  Contracted to U/W Approved contract holder	ACE USA Arrowhead AVRECO Beazley Euclid  NFORMATION  Paul Dietrich John P. (Jack) Doran Linda Deiss Jerry Sullivan Brian Van Cleave  Vice President Division President Vice President Manager Linda Deiss Jerry Sullivan Brian Van Cleave Vice President Manager Vice President Vice President Manager Vice President Manager Vice President Manager Vice President Manager Vice President Vice President Manager Vice President Manager Vice President Vice President Manager Vice President Vice President Manager Vice President Manager Vice President Vice President Vice President Manager Vice President Vice President Vice President Manager Vice President Vice President Vice President Vice President Vice President Vice President Manager Vice President Vice Preside	ACE USA Arrowhead AVRECO Beazley Euclid Insight  NFORMATION  Base provide us with your firm's contact information  Paul Dietrich John P. (Jack) Doran Linda Deiss Jerry Sullivan Brian Van Cleave Michelle Duffett  ASE Specialty Lines - Manager  ASE S	ACE USA Arrowhead AVRECO Beazley Euclid Insight Lexington  NFORMATION  Paul Dietrich John P. (Jack) Doran Unda Delas Jerry, Sullivan Bran Van Cleavy Michelle Duffett Robert Rogers  ASE Specialty Lines - Vice President Division President Vice President ASE Specialty Lines - Manager State	ACE USA Arrowhead AVRECO Beazley Euclid Insight Lexington Liberty International  NFORMATION  asse provide us with your firm's contact information  Paul Detrich John P. (Jack) Doran Linds Delas Jerry Sullivan Branch Vice President Vice President Vice President Vice President Vice President Street Vice President Vice President Vice President Street Vice President Vice President Street Vice President Vice Vice President Vice President Vice President Vice Vice President Vice President Vice President Vice President Vice President	action compiled by the American Institute of Architects (AIA), the American Council of Engineering Companies (ACEC), the Professional Engineers  ACE USA Arrowhead AVRECO Beazley Euclid Insight Lexington Liberty International RA&MICO  NFORMATION  Page District  ASE Specially Lines  Vice President  ASE Speci	ation compiled by the American Institute of Architects (AIA), the American Council of Engineering Companies (ACEC), the Professional Engineers in Private Practic  ACE USA Arrowhead AVRECO Beazley Euclid Insight Lexington International RA&MCO  Travelers Insurance  FORMATION  asse provide us with your firm's contact information  ALE Specially Lines  Ale Specially Li	ACE USA Arrowhead AVRECO Beazley Euclid Insight Lexington Liberty International RA&MCO Insurance State Farm  NFORMATION  Base provide us with your firm's contact information  Division Pesider  Who Presider  Base provide us with your firm's contact information  Who Presider  Who Pre	action 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 Prof  Victor O. Schinnerer & Company  NFORMATION  asse provide us with your firm's contact information  ACE USA  Arrowhead  AVRECO  Beazley  Euclid  Insight  Lexington  Lexington  Lexington  Lexington  Lexington  Lexington  Lexington  Lexington  Lexington  Travelers Insurance  State Farm  Victor O. Schinnerer & Company  State Farm  Victor O. Schinnerer & Company  Non-Piacket Line Manage  Lexington  ACE USA  Arrowhead  AVRECO  Beazley  Euclid  Insight  Lexington  ACE USA  Arrowhead  AVRECO  Beazley  Euclid  Insight  Lexington  Lex	ACE USA Arrowhead AVRECO Beazley Euclid Insight Lexington   Liberty   Libert

10/05/2006

				2006 PR	<b>DFESSIONA</b>	L LIABILIT	Y INSURAN	CE SURVEY	OF CARRI	ERS - RESU	<u>LTS</u>			
							10/5/20	06						
Inform	nation compiled b	y the American	Institute of Arch	itects (AIA), the A	merican Counci	l of Engineering	Companies (AC	EC), the Profess	ional Engineers	in Private Practic	ce of the Nationa	al Society of Prof	essional Engineers	(INSPE/PEPP)
Owner than 1	ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington	Liberty International	RA&MCO	Travelers Insurance	State Farm	Victor O. Schinnerer & Company	XL Design Professional	Zurich
Question 4 F	now many conti	nuous years na	is your tirm pro	ovided professio	nai iiabiiity inst	urance to the A	/E market place	er 		8 years (includes time				
										as Kemper Program) St Paul purchased the renewal rights of the Kemper Program in			In conjunction with our predecessor DPIC Companies, we have offere A/E professional liability	
Ougstion 4-If v	5 years	5 years	36 years	20 years rs has your firm	25 years	13 years	Since 1970's	5 years	24 years	2003,	4 years	49 years	insurance for over 30 years	17 years
QUESTION 4-II Y		Liberty Insurance for 21/2 years	Lloyds of London for 36 years		proviously bee	Insight was the underwriting manager for Safeco for 9 years. The A&E program ended when the new	voi tile past det	Sauc and for Wil	at duration?		None	CNA, 49 years		
				<u> </u>		president of Safeco								
Question 5- W	hat was your to	tal book of bus	iness for archit	tectural and eng	ineering liability	y insurance in t	the following ye	ears?	<u> </u>	<u> </u>	l	<u> </u>		
						2005 - 3,200 2004 - 3,250		2005- 1000 2004 - 1,100		2005 - 6,210 2004 - 5,419 2003 - 2,932**Doesn't represent a full year program switched to St Paul in June of 2003 when St Paul purchase the renewal rights to the Kemper AE Program		2005- 20,835 2004 - 19,371		
# of Firms Insured Premium in Millions		2005-(25-35)		2005- proprietary		2003 - 2,250 2005 - 33.7	Proprietary Proprietary	2003 - 600		and hired the staff. 2005 - 82.4	Proprietary Proprietary	2003 - 18,635 2005- 350	2005 - 193	N/A
		2004-(25-35) 2003-(25-35)		2004- proprietary 2003-proprietary		2004 - 33.2 2003- 20.2		2005- 37.5 2004 - 42 2003 - 27.5		2004 - 72. 6 2003 - 36.8		2004 - 354 2003 - 303	2004 - 188 2003 - 160	
Question 6 A		gain, maintain Gain in all regions.		arket share in th						ng characteristic	s or premium s	ize, or in certai	n market segment	s? Please explain.
	market share	Garrin an regions, discipline and sizes	States not CA,TX,FL,AK HI)		we nope to get market share within our focused target market.		market share in all regions, all disciplines,	Gant. view are locking to grow on a Nationwide basis. Target account size is middle market, large firm and national firms on a primary and excess basis	growth	we are trying to gain market share in all regions for small and medium sized firms.	We will continue to add States to our approved list by additional state filings.	Odni	Isalii. At insurance is looking to increase its market share across the market share across the board. Particular emphasis will be placed on the small firm program.	Zurich is booking to gain frialitet share balanced across all sizes, regions, and areas of practice

				2006 PR	OFESSION.	AL LIABILIT			OF CARRI	ERS - RESU	<u>ILTS</u>			
							10/5/20	06						
Inform	ation compiled I	by the American	Institute of Arch	itects (AIA), the A	American Counc	cil of Engineering	Companies (AC	EC), the Profess	sional Engineers	in Private Practi	ce of the Nation	al Society of Prof	essional Engineers	s (INSPE/PEPP)
	ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington	Liberty International	RA&MCO	Travelers Insurance	State Farm	Victor O. Schinnerer & Company	XL Design Professional	Zurich
Question 7 W	hat have been	your carrier's E	Best's Rating, fi	nancial category	y, and market s	share for the foll	owing years? (	Please use year	r end results, b	ut use July for t	he current year	). 2005, 2004 20	03 2002	
	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- 2004 - A 2004 - Not applicable 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	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	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	2003 2006 - VVI 2006 - VII 2005 - XV 2005 - VII 2004 - VV 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 by premium volume 2005 - <1% 2005- Unknown	3									
Question 8 - W	hat was your c	ombined ratio i	n the following	years?					*					
2006 to date							Proprietary							
A/E book of business				0.9		87.7	Proprietary			Confidentia	Proprietary	Proprietary		Not available 94.8 through first six months of 2006
Entire Company 2005				Not available		87.7	Proprietary Proprietary				Proprietary	Proprietary		2006
VE book of business				Not available 105%* Note: Result			Proprietary				Proprietary	Proprietary		Not available
Entire Company				impacted by Hurricanes	1	86.7	Proprietary			101.3	Proprietary	Proprietary		100.8
2004							Proprietary							
A/E book of business Entire Company		1	1	Not availabl∈ 0.89		89	Proprietary Proprietary	1	+	Confidentia 107.7	Proprietary Proprietary	Proprietary Proprietary		Not available 102
2003		1	1	0.00		0.0	Proprietary	1		107.7	горпекату	горпесату		102
A/E book of business				Not available			Proprietary			Confidentia	Proprietary	Proprietary		Not availabl€
Entire Company				0.82		96	Proprietary			96.3	Proprietary	Proprietary		97.9
	o you have un	derwriting restr	ictions based o	n:										
Size of firm?	No	No	No	No	Yes	No	No	No	Yes	Yes	Yes	No	No	No
	No	No No	Yes	No	Yes	Yes	No.	No	No.	Yes	No	No No	No.	No.
	No No	No No	Yes Yes	No No	No Yes	No Yes	No No	No No	No No	Yes Yes	No Yes	No No	No No	No No
Restrictions on								Ü				.,	v	,,
condominiums? Specific job excess?	Yes No	Yes No	Yes No	No No	Yes Yes	No Yes	No No	Yes No	Yes No	Yes Yes	No No	Yes Yes	Yes No	Yes No
Other restrictions?	110	No	110	No	No	Yes	No	110	Yes	100	Yes	No	No	No
If yes, please explain		Condos continue to be problem for the A/E Professional Liability markets.	a			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 applicatio	n	

				<u>2006 PR</u>	<u> OFESSIONA</u>	<u>L LIABILIT </u>		<u>CE SURVEY</u>	OF CARRIE	RS - RESU	<u>LTS</u>			
							10/5/200	06						
Inform	ation compiled b	v the American	Institute of Archi	taata (AIA) tha A	morican Counci	of Engineering	Componies (AC	EC) the Brofossi	onal Engineers i	n Brivata Brastia	o of the Nationa	I Cocioty of Brof	essional Engineers	(INCDE/DEDD)
IIIIOIIII	lation complied b	y the American	Institute of Archi	LECIS (AIA), THE F		or Engineering	Lompanies (AC	LC), the Professi	onai Engineers i	II FIIVale Flacilo	e or the Nationa	I Society of Froit	essional Engineers	(INSFE/FEFF)
												Victor		
												O. Schinnerer		
								Liberty		Travelers		& Company	XL Design	
	ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington	International	RA&MCO	Insurance	State Farm		Professional	Zurich
Question 9a	Do you have co	verage restricti												
													asbestos products after	
Asbestos?	No	No	Yes	Yesdate restriction for	No	No	No	No	No	No	No	No	1990	No
fold claims?	No	No	Yes	No	No	No	No	No	No	No	Yes	No	No	No
Silica claims	No	No	Yes	No	No	No	No	No	No	No		No	No	No
lazardous waste claims	sNo	No	No	No	No	No	No	No	No	No	No	No	No	No
Other claims		No		No	No	No	Yes		No	No		No	No	No
										Claims are underwritten				
f yes, please explain.				1	1					on a case by case basis.				
you, piodoc explain.								See Exclusion Section		date by date basic.				
							Policy forms have	of our policy	Excludes non professional exposures					
							restrictions for usual		professional exposures					
							uninsurable claims such	n						
							as those caused by intentional acts.							
				1	1			1				1		
Question 9 h -	Do you provide	multi-vear noli	cies?											
		No.		Yes	No	No	No	No	No	Yes	No	Yes	Yes	Yes
	e length of the p						140	INO	140	163	140	163	163	163
i yes, state tile	Up to two years and for	oncies, and ex	piani the genera	Two year terms	ppry to such po	licies		T .		We offer a two-year		Three year policies are	Firms in our small firm	Up to five years for project
	firms less than			available for firms with						policy to firms with		offered to firms in our	program may purchase mult	
	\$1.000,000 in annual fees			fees less than 1mm in billings and with						billings under \$500,000 that meet our		Small Firms Program with revenues under	year policies.	
	iees			excellent claim history.						underwriting criteria.		\$250K. A two year		
				For firms with billings in						The underwriting criteria				
				excess of 1mm, it is on						includes: positive claims				
				a case by case basis but claim history must						experience, been in business for 12 months,				
				be excellent and						uses written contracts,				
				financial growth of less						and does not work on				
				than 15% annually.						adverse project types.				
				1										
				1										
Question 10	What limits of li	ability are suci	lable through w	our compar:	1		<u> </u>	1				1		
auconon iu	vviiat iiiillits Of II	ability are avail	able ulrough yo	our company?										
Minimum	100,000	250,000	100,000	100, 000	250,000	100,000	500,000	100,000	250,000	5,000,000	100,000	100,000	100,000	100000 per claim and aggregate
													10,000,000 with additional limits available on excess	30000000 per claim and
Maximum	15,000,000	5,000,000	5,000,000	20,000,000	5,000,000	3,000,000	15-25,000,000	25,000,000	5,000,000	5,000,000	5,000,000	25,000,000	basis	aggregate
re these annual	V	V	V	V	V	V	V	V	V	V	V	V	V	V
ggregate limits?	-What is the ins	urer's net reten	ites ition on the ∆&I	ाख्ड F professional I	iability program	17	Tes	res	res	res	Tes	res	Tes	res
		N/A		Confidential	1,000,000	•	Proprietary	Proprietary			Proprietary	10mm		Not available
					•									

## 2006 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS Information compiled by the American Institute of Architects (AIA), the American Council of Engineers (INSPE/PEPP) Victor O. Schinnerer XL Design & Company Liberty Travelers ACE USA Arrowhead **AVRECO** Beazley Euclid Insight Lexington International RA&MCO Insurance State Farm Professional Zurich Question 11. - Does your professional liability policy provide the following: coverage if there is with judament ase by case basis. an be discussed on a Risk dependant no prior insurance ase by case basis Full prior acts of coverage when switching from No but would consider another insurer? ase by case basis. Coverage for acts of a Yes- If a predecessor firm is insured in a predecessor firm? Restricted coverage for prior through use of a retroactive date? es/No underwrite with Yes Sometimes-varies deper Yes ves to incention on uninsured acts that match the honor the retro date on considerations can be of expiring policy full prior acts if a firm piring carrier's retro Architects and available with prior carrier made based on merits of the account or on a 11. c) Match question(s) (a), (b), (c firms and retro as expiry expiring policy current policy. If the has had continuous PL date if continuity Surveyors must carry retroactive date when the We usually seek to match oredecessor firms to the coverage and /or on previously insured policy or limit has not of coverage has been PL for at least one year insured has maintained retroactive coverage date of prior (d) above, please been carried before, we project specific basis existing policy holder areC) We typically list before they are eligible continuous coverage. Other insurance. naintained. explain. would restrict coverage nsured provided they predecessor firms as for prior acts coverage. equests for prior acts for prior acts. existed subsequent to named insureds All other programs coverage are subject to etroactive date D) A retro date equal t require at least two nderwriting approval. 11. d) Retroactive date the inception date is vears of coverage with s utilized as these are used if a new insured anv carrier Question 12.- Do you consult or obtain feedback from user groups or professional societies prior to making policy and /or rate changes? Yes If yes, please explain Will contact insurance We regularly consult We have our own user aw firms Yes, through our We typically consult Consultants, Brokers Ne typically solicit No policy or rate XL Insurance consults with Yes reference policy changes Brokerages brokers for input. vith brokerage groups with the agencies that group comprised of a Attorneys, etc eedback from our changes are We are commended by the Design Professional and industry associations on policy agents prior to making any major changes to the AIA and NSPE/PEPP and Risk Control Group (DPRCG) at least twice a specialize in Architects dozen of our long-tern & Engineers loyal customers that nrofessional liability meets twice a vear. W provide periodic undate year regarding policy issues and trends. Additionally, we changes when availab our program. insurance prior to also attend annual to them regarding our making policy or rate changes neetings of major seek the feedback from the professional societies Professional Liability Agent and when possible Networks (PLAN) on a serve their continual basis regarding subcommittees verages and rate issues

				2006 PR	OFESSIONA	L LIABILIT	Y INSURAN	CE SURVEY	OF CARRIL	ERS - RESU	LTS			
							10/5/200	06						
Inform	nation compiled b	y the American	Institute of Archi	tects (AIA), the A	American Counci	il of Engineering	Companies (AC	EC), the Profess	ional Engineers	in Private Practi	ce of the Nationa	al Society of Profe	essional Engineers	(INSPE/PEPP)
COVERAGE	ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington	Liberty International	RA&MCO	Travelers Insurance	State Farm	Victor O. Schinnerer & Company	XL Design Professional	Zurich
COVERAGE														
	ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington		RA&MCO	St. Paul	State Farm	vosco	Professional	Zurich
Question 13.1	- For each state	, do you offer	coverage on an:	Admitted basis	s, Surplus basis					1	1	•	I.	•
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		Surplus basis Admitted basis, Surplus	Admitted basis	No coverage		Admitted basis	Surplus basis
Arizona	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
lowa	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	basis Admitted basis, Surplus	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	basis Admitted basis, Surplus	Admitted basis	No coverage	Admitted basis	Admitted basis	Admitted basis
Kentucky Louisiana	Admitted basis Surplus basis	Admitted basis Admitted basis	Admitted basis Surplus basis	Admitted basis No coverage	Admitted basis Surplus basis	Admitted basis Surplus basis	Surplus basis Surplus basis	Admitted basis Admitted basis	basis Surplus basis	Admitted basis No coverage	Admitted basis No coverage	Admitted basis Admitted basis	Admitted basis 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	Admitted basis
New Hampshire	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis Admitted basis	Surplus basis		Admitted basis Admitted basis, Surplus	Admitted basis Admitted basis	No coverage		Admitted basis	Admitted basis
New Jersey	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	basis Admitted basis, Surplus Admitted basis, Surplus	Admitted basis	Admitted basis	Admitted basis	Admitted basis	Admitted basis
New Mexicc New York	Admitted basis Admitted basis	Admitted basis Admitted basis	Surplus basis Surplus basis	No coverage Admitted basis	Admitted basis Admitted basis	Admitted basis No coverage	Surplus basis Surplus basis	Admitted basis Admitted basis	basis Surplus basis	Admitted basis Admitted basis	No coverage No coverage	Admitted basis Admitted basis	Admitted basis 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
North Dakota	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus 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	Admitted basis
Oklahoma	Admitted basis  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 Admitted basis	Admitted basis
	Admitted basis Admitted basis	Admitted basis	Surplus basis	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 Admitted basis	Admitted basis  Admitted basis
Oregon Pennsylvania	Admitted basis  Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis		Admitted basis, Surplus basis	Admitted basis Admitted basis	Admitted basis	Admitted basis	Admitted basis Admitted basis	Admitted basis
Rhode Islanc	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus basis		No coverage	Admitted basis	Admitted basis Admitted basis	Admitted basis
South Carolina	Admitted basis  Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis  Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus		Admitted basis	Admitted basis	Admitted basis Admitted basis	Admitted basis
South Carolina South Dakota	Admitted basis Admitted basis	Admitted basis	Surplus basis Surplus basis	Admitted basis Admitted basis	Admitted basis Admitted basis	Admitted basis  Admitted basis	Surplus basis Surplus basis	Admitted basis Admitted basis	Admitted basis, Surplus basis		No coverage	Admitted basis Admitted basis	Admitted basis Admitted basis	Admitted basis  Admitted basis
Tennessee	Admitted basis  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  Admitted basis	Admitted basis
Texas	Admitted basis  Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis	Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus	Admitted basis	Admitted basis	Admitted basis	Admitted basis Admitted basis	Admitted basis
Utah	Admitted basis Admitted basis	Admitted basis  Admitted basis	Surplus basis	Admitted basis Admitted basis	Admitted basis Admitted basis	Admitted basis  Admitted basis	Surplus basis	Admitted basis Admitted basis	Admitted basis, Surplus basis	Admitted basis Admitted basis	Admitted basis	Admitted basis Admitted basis	Admitted basis Admitted basis	Admitted basis  Admitted basis
	Surplus basis	Admitted basis	Surplus basis	No coverage	Admitted basis	Admitted basis  Admitted basis	Surplus basis	Admitted basis	Admitted basis, Surplus	3		Admitted basis	Admitted basis Admitted basis	Admitted basis  Admitted basis
Vermont	Outpius dasis	Admitted basis	ourplus basis	INU coverag€	Admitted basis	Aumitted basis	jourplus basis	Admitted Dasis	Dasis	No coverage	No coverage	Aumitted Dasis	Aumitted Dasis	Admitted Dasis

## 2006 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS 10/5/2006 Information compiled by the American Institute of Architects (AIA), the American Council of Engineers (INSPE/PEPP) Victor O. Schinnerer Liberty Travelers & Company XL Design ACE USA Arrowhead **AVRECO** Beazley **Euclid** Insight Lexington International RA&MCO Insurance State Farm Professional Zurich dmitted basis. Surplus /irginia urnlus hasis dmitted hasis urplus basis Admitted basis dmitted hasis Admitted hasis Surplus basi Admitted basis Admitted basis dmitted hasis Admitted basis, Surplus Washington dmitted basis Admitted basis Admitted basis dmitted basis Surplus basis Admitted basis dmitted basis Admitted basis Admitted basis dmitted basis Admitted basis Admitted basis Admitted basis Surplus basis Admitted basis Surplus basis Admitted basis No coverage Admitted basis Admitted basis Admitted basis, Surplus Michigan Admitted basis Admitted basis Surplus basis Admitted basis Admitted basis Admitted basis Surplus basis Admitted basis Admitted basis Admitted basis Admitted basis Admitted basis Admitted basis basis Admitted basis, Surplus Admitted basis Surplus basis Surplus basis Admitted basis dmitted basis Surplus basis Admitted basis Admitted basis Admitted basis Admitted basis Minnesota No coverage Admitted basis Admitted basis Admitted basis, Surplus Mississippi Admitted basis Admitted basis Surplus basis Admitted basis dmitted basis Admitted basis Surplus basis Admitted basis Admitted basis Admitted basis Admitted basis Admitted basis Admitted basis basis Admitted basis, Surplus Admitted basis Admitted basis Admitted basis Surplus basis Admitted basis Admitted basis Admitted basis Surplus basis Admitted basis Admitted basis Admitted basis dmitted basis Missouri basis Admitted basis, Surplus dmitted basis dmitted basis Montana urplus basis Admitted basis dmitted basis Surplus basis Admitted basis basis Admitted basis dmitted basis Admitted basis, Surplus West Virginia Admitted basis dmitted bas Admitted basis Admitted basis dmitted basis Surplus basis Admitted bas Admitted basis Admitted basis dmitted basis Admitted basis, Surplus dmitted basis dmitted basis urplus basis dmitted basis dmitted basis Admitted basis dmitted basis dmitted basis Admitted basis dmitted basis Visconsin Admitted basis, Surplus Admitted basis Wyoming Admitted basis Admitted basis Surplus basis Admitted basis Admitted basis Surplus basis urplus basis oasis 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 Admitted basis No coverage Admitted basis No Coverage Surplus basis Puerto Ricc Surplus basis Surplus basis No coverage No coverage No coverage No coverage No coverage Surplus basis Surplus basis No coverage Admitted basis Admitted basis Admitted basis We plan to offer Country specific es. XI Insurance also coverage in the offers insurance in all mainder of the state Canadian provinces on a on an admitted basis admitted basis. with the exception of M. & RI pending approva of the various DOI's DEDUCTIBLES Question 14.-Does your company have underwriting guidelines or restrictions on deductibles based on firm size? Does the deductible apply to damages only, or to a combination of defense costs and damages? 80/20 or 50/50 co-sha Typically the deductible We offer a single annual Both options are Deductible applies to Deductible applies to We offer both a straight Combination but we 3oth are available Deductibles apply to both Both options are available of defense available pplies to defense costs aggregate deductible in available defense and damages Based on firm size and deductible size, damage both damages/expenses deductible that applies have 2 endorsements to claims expenses and that can be added for damages and claim vithin and damages. However our standard policy. expenses . Insureds may deductible Normally first dollar first dollar defense irst dollar defense We can also offer Fist coverage is available to Dollar Defense. only options are damages as well as an Shared Expense and be entitled to a refund of up defense cover is /ailable option for first dollar 1st Dollar Deductible to \$25,000 through XL Insurance's mediation creo program per guidelines. alifying firms. only apply to damages

							10/5/20	06						
Inform	mation compiled b	y the American	Institute of Archi	itects (AIA), the A	American Counci	l of Engineering	Companies (AC	CEC), the Profess	sional Engineers	in Private Practic	e of the Nationa	I Society of Profe	essional Engineers	(INSPE/PEPP)
				, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		j		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	<u> </u>			•	<u> </u>	,
	ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington	Liberty International	RA&MCO	Travelers Insurance	State Farm	Victor O. Schinnerer & Company	XL Design Professional	Zurich
uestion 14.a	a -Minimum amou		AVILLOO	Deazley	Luciiu	msignt	Lexington	international	KAGWICO	ilisurance	State I aiiii		Froiessional	Zuricii
		2,500	2,500	2,000	2,500	2,50	0010,000	2,500	2,50	0 0 deductible optior	1,000	0	No	2,500 except 1,000 in Flo
uestion 14.b	o - Maximum amo	ount?												
										Varies based on firm, we currently don't have a deductible		Based on firm's size		
		No	Depends on risk.	None	N/A	None	No, maximum	N/A	500,00		50,000	and ability to pay	None	None
uestion 14.c	- Do you offer s	top-loss deduc	tibles (i.e., a ma	axımum deduct	ible limit option	tor all claims i	in the aggregate	9)?						
	Yes	Yes	No	Yes	Yes	Yes	No, very rare exception	ns Yes	Yes	Yes	No	Yes	Yes	Yes
DEMILIRAC										1				
REMIUMS		I		1	1				1		I			
uestion 15 -	- What is your m	inimum premiu	m for each of the	he following lim	its of liability	1	1	1	1	1	1	I	1	1
00,000?	1,250	am promu	1,000	1,500	N/A	1,400			N/A	N/A	1,000	1,250	1,100	2,500
50,000?	1,500		1,400	1,500	2,800	1,400		2,500	2,500	N/A	1,500	1,350	1,800	2,500
,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
.000.000?				None	Varies	not available	50,000		N/ATBD	9,800	based on exposure	5,850	Varies based on exposure	2,500
uestion 16	- How have your	rates increased			five years?									
	2006 Flat to marginal 2005 increase over		2006 - 0 2005 - 0	2006 - to date-Slight increase	2006 - Flat 2005 - 5	2006- 0 2005- 3	2006 Proprietary 2005	2006- 0 2005- 0		2006 - +2% (YTD) 2005 - +3%	2006 - 0 2005 - 0	2006 - 0 2005 - 4		2006- Not available 2004
	the		2004 - 0	2005-Increase	2004 - 5	2004 - 10	2004	2004- 0		2004 - +11%	2004 - 0	2004 - 15		2003
	2004 past two years.		2003-0 2002-0	2004-Increase 2003-Increase	2003-15 2002-	2003 - 10 2002	2003 2002	2003 - 0 2002-		2003- N/A 2002- N/A	2003-0 2002- not applicable	2003 - 15 2002- 11		2002
	2003		2002-0	2002-Increase	2002*	2002	2002	2002*		2002* N/A	2002* Not applicable	2002- 11		
	2002													
uestion 17	- Are there partic	ular exposures	for A&F profes	ssionals that m	av lead to highe	er rate increase	s than in recen	t vears?						
ucotion iii.	Paro trioro partio	No	Condominiums	We are seeing greater	Residential projects	We are carefully	Condominiums	Claims Development	No	Our claims experience	We are not	Condominiums		
				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	1	watching our loss experience on multi- family residential projects.				will be a key factor on what happens to rates.	contemplating any rate increases			
low do you e	expect your rates	s to change?		1	1				1	<u> </u>		1	1	
			Nothing expected at this time.	s										
uestion 17. a	a) Next Year20	007?		T	T				1		T			Flat overall, but witr indiv
		Flat		Flat to slight increase			Proprietary	-5		Can't predict	0	0		risk differences
uestion 17. l	b) The following	year2008?								1		1	1	
	Unknown	Flat		Unknown			Proprietary	0		Can't predict	0	Unknown		Unknown
ootion 10	Do you offer any	y type of profit	sharing, divide	nd return progr	am or excess p	remium for you	ır A/E program'	?						
uestion io												Yes-commitment Plus		
uestion 16	No	No	No	No	No									
	No pe of program be	No e of interest to	No Vour firm? If so	explain how it	No might be impler	nented.	INO	INO .	No	NO	No	Profit Sharing	No	NO

				2006 PR	<b>OFESSIONA</b>	L LIABILIT	/ INSURAN	CE SURVEY	OF CARRIE	ERS - RESU	<u>LTS</u>			
							10/5/200	06						
Informa	ation compiled b	y the American I	Institute of Archit	tects (AIA), the A	American Counci	I of Engineering	Companies (AC	EC), the Profess	ional Engineers	in Private Praction	e of the Nationa	I Society of Prof	essional Engineers	(INSPE/PEPP)
	•			, , , , , , , , , , , , , , , , , , ,				, ·						,
												Victor		
												O. Schinnerer		
								Liberty		Travelers		& Company	XL Design	
	ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington	International	RA&MCO	Insurance	State Farm		Professional	Zurich
Question 19De	o you offer othe		entives (e.g., cre	edits for educat		ompleted by an		ase describe.						
	No	Yes-premium credits	No	Voc		Yes, we provide premium credits for loss	No	We provide credits for firm's involvement with		No standard credits for this. We do consider a	Yes, credits are given to insured using written	Risk Mitigation Credit. VEP. Loss Prevention	Yes. We offer significant credits for participation in XL	Yes, we can subsidize the cost of
				The following are optional coverages	our overall underwriting	control education.		Risk Management seminars and continuing	based on certain criteria	firm's education program as well as their	contracts, insured, subs, and following	Credit	Insurance's education programs (which often times	programs
				which can be deleted from the policy:-				education. Additional credits are available for		business and risk management practices	other risk management procedures.		also earns Professional Development Hours or	
				* Mediation deductible				successfully		when determining the	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		AIA/CES Learning Units ).	
				credit= 5% premium credit				implemented Limitation of Liability contract		premium.			Credits of up to 15% are earned for utilization of	
				<ul> <li>Technology Coverage (Insuring agreements C</li> </ul>				provision. The policy provides a deductible					Limitation of Liability clauses in professional agreements .	
				F)=5% premium credit				credit for Mediation					Mediation credits are	
				* Contractor's pollution liability= 3% premium									available for up to \$25,000 of an insureds' deductible	
				credit									per program guidelines.	
				Additional credits can b earned at renewal as										
				follows:										
				*Participation in loss Prevention Education										
				Programs (to be jointly agreed upon by the										
				insured and										
				company)=5% at renewal /up to 10%										
				subsequent renewal										
				periods										
Question 20 F	Rank of the foll	owing characte	ristics in order	of importance	n your premiun	n determination	process. If a c	haracteristic is	n't considered i	in the premium	determination	pasis, leave it b	lank.	
Location of firm Location of projects	<u>7</u> 6	5	5 6	3	7	7	6 x	7	6	7	5	1	9 10	7
Location of projects Type of practice Type of projects	1	3	1	1	2	2	3	3	3	3	1	1	4	3
Annual billings	2	1	2	1	1	1	1	1	4	1	2	i	1	1
Claims history	3 4	6	3	4	5	6	4	5	5	6	7	1	3	6
Firm experience Other (Please list)						Loss control education,		6 Risk	Annual billings, should					-
						use of industry standard contracts and		Management/Loss Prevention programs	probably be omitted because billings directly					
						membership in professional societies.		, ,	affect premium but don't allow you to discriminate					
						professional societies.			between firms of similar					
									size.					
			2	5 Risk Management attitude /programs								3-Retro cover	5 Loss prevention practices	
			3	autude /programs									practices	
				6 Written contract								Selected Risk Management Practice.		
				usage and usage of								Tenure in program	C Busi	
				limitation of liability language							8 -Risk Management	without good loss experience	6 Business practices	
				7 Client types									7 Contracts utilized by firm	
PROJECT IN	SURANCE		T.	1	1	1	T.	1	1	1	1	1	1	
Do you offer:														
Question 21. A)		nce on stand a	lone basis (rega	ardless of whet		policy's first na	med insured ha	as practice polic						
Question 21. B)		No			No	No	Yes	Yes	No	No	No	No	No	No
		No No	ii practice poli	No		No	Yes	No	No	No	No	Yes	No	Yes
				1		J. 10		J. 10	J. 10	J. 10	1.10		p.10	100

10/05/2006

				<u>2006 PRC</u>	<u> DFESSIONA</u>	L LIABILITY	/ INSURANO 10/5/200	<u>CE SURVEY</u>	OF CARRIE	<u> RS - RESU</u>	<u>LTS</u>			
							10/5/200	J6						
Infor	mation compiled b	y the American I	Institute of Archi	tects (AIA), the A	merican Counci	of Engineering	Companies (AC	EC), the Professi	onal Engineers i	n Private Praction	e of the Nationa	Society of Profe	essional Engineers	(INSPE/PEPP)
												Victor		
												O. Schinnerer		
								Liberty		Travelers		& Company	XL Design	
	ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington	International	RA&MCO	Insurance	State Farm		Professional	Zurich
Question 21.	C) Project specif	ic excess or oth	ner supplement	tal additional lin	nits to your "pra	actice policy ins	ureds" by end							
Ougstion 21	a) If yes to A, B a	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 21.	Proprietary	lilu/or C above,	None	Less than 50	lle ili your iisca	ii yeai r	Proprietary	Proprietary				None		
	Trophotary		TYONG	Eddo trair do			Торношту	Topriotary				None		Not available
			Less than 15	L		185			Greater than 150		10	Numerous	Many	Not available
Question 21.	b) If yes to A, B,	and/or C above	, what are your	Maximum limits Generally 2-3 times the	s?	I		1						
	15mm	5mm	2mm	base limit	5mm		15-20mm	10mm						
							15-20mm					5mm		30mm
													Varies based upon limits of	
			2mm			5mm	3mm		5mm	5 mm	5mm		underlying project coverage	10mm
Question 21.	c) List any exclu	ded class or bu	siness.			1	None, but condo							
							projects are generally					Stadiums,		
	Sports facilities Condominiums		Condo project	None			not insured	Condominiums Stadiums	Case by case basis			condominiums		
								Statitums		Underwritten on a case				
Ougotion 24	Schools K-12 d) Do you provid		l limita af liabili	4.2						by case basis.				
Question 21.	a) Do you provid	e suppiementai	i ilmits of ilabili	Supplemental limits of				1						
				liability are often the						Yes, By endorsement to				
			Don't know what you are asking.	same as Project Specific Excess		Yes	Yes, accidental death and Dismemberment		?	the practice policy on a per project basis.	No	Yes		Yes
Question 21.	e) If yes, what are				1									
										practice/specific				
				Generally 2-3 times the base limit		5mm	50,000 per employee			additional limit per project.		Up to 5mm		30mm
												•		
CLAIMS PR	ROCESS													
								1						
Juestion 22 -	How does your		e a claim?	12										
	A written demand against any Insured .	A demand for money or services, naming you		Claim means a demand including the service of		Claim means a demand for money or	Claim means any written demand receive	A demand for money or services, naming and	See our policy text, where four separate	A demand for money or services, naming the	A demand for money or services.	Demand for money or services alleging a	CLAIM(S) means a demand received by the INSURED	Any demand received by you seeking "damages" or
	against any modros :	and alleging a wrongful		suit or institution of	attacrica	professional services	by an Insured seeking	insured and alleging a	definitions are provided.	Insured and alleging a	00111000.	wrongful act.	for money or services and	"professional services" and
		act or pollution incident.	Claima manad	arbitration proceedings. Claim shall also mean a		received by the Insured for damages.		Wrongful Act or		wrongful act. A claim also includes the service			which alleges a WRONGFUL ACT arising	alleging liability or responsibility o your part.
			for money or services.	threat or initiation of a		ior damages.	liability or responsibility on the part of the	Poliution		of suit or the institution			from the performance of	your part.
			,	suit seeking injunctive			Insured or persons for			of an arbitration			PROFESSIONAL	Definitions for "Damages" and
				relief (meaning a			whose conduct the			proceeding against the				"Professional Services" could be
				temporary restraining order or a preliminary or			Insured is legally liable.			Insured.			of CLAIM(S) shall include, but not necessarily be	found in the attachment
				permanent injunction).									limited to lawsuits, petitions,	
				, ,, ,, ,,				1					arbitrations or other	
								1					alternative dispute resolution	
													requests filed against the INSURED.	

				2006 PR	OFESSIONA	<u>L LIABILIT</u>			OF CARRIE	ERS - RESU	<u>LTS</u>			
							10/5/200	6						
Informa	ation compiled b	y the American Ir	nstitute of Archit	tects (AIA), the A	merican Counc	il of Engineerina	Companies (ACI	EC), the Professi	onal Engineers	in Private Practic	e of the Nationa	Society of Profe	essional Engineers	(INSPE/PEPP)
				// //		Jg	1 2 2 4 1 2	,,	J				J J J	, , ,
												Victor		
												O. Schinnerer		
								Liberty		Travelers		& Company	XL Design	
	ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington	International	RA&MCO	Insurance	State Farm	a company	Professional	Zurich
Is "circumstand			7.1			o.g					01410 1 41111			
	res		Yes	Yes		Yes	Yes	Yes	Yes	Yes, If during the policy	Yes	Yes		Yes
										the Insured becomes aware of a circumstance			reporting is not only allowed but encouraged.	
										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 noticethen any				
										claim that is subsequently made				
										against the Insured				
										arising out of such				
										circumstance will be deemed to have made				
ls "circumstanc	e" reporting re			1	1		1					1		
)	/es	No Y	Yes	No		Yes	Encouraged	No	No but recommended	No	Yes	No. We encourage early reporting. We have	No	No
												found that it minimizes		
												the time and money our clients spend.		
												olionia apona.		
Question 22 a	Who supervis	es claims:		I	I	T				1		I		
													XL Insurance employs 30	
													company adjusters based in strategically located office	
													throughout North America	
	/es	Yes, but company specia		Yes	Yes		Yes	Yes	Yes	Yes		Yes		Yes
Independent contractors?		•	Outside Attorneys	Yes	No		Yes	No	Yes	No		No	No	No
		nce do you offer We will assist the policy				Insight offers a toll from	Free Legal advice form	Eree pre-claims	Pre-claim assistance is	We offer Pre-Claim	Contract review and	Free pre-claim	XL Insurance's pre-claim	We encourage insureds to report
	Assistance.	holder and their agent to	ivoioi to attorneys	outside counsel	available for guidance	hotline that the Insured		assistance and advice	offered by our claims		other risk management	assistance.	assistance is second to	circumstances and we provide
		make sure that claims		assistance -varies	with potential claims	may call for advice	Donavan Hatem	to mitigate situations	administrators at no cost.		services		none in the industry. Our	pre-claims assistance
		are reported correctly to the company's claims		depending on the nature of the circumstances	1	regarding potential clair situations. The staff		prior to becoming a claim	CUSI.	the Insured reports a circumstance, we will			Early Warning System pairs the insured with a Claim	
		representatives, who will				also provides assistanc	e			provide pre-claim			adjuster to address issues	
		in turn help the insured with the identification				in drafting responses to potential claim situation	s s			counseling and assistance to the			before they turn into claims. The Claim adjusters - most	
		and resolution of the				and will work to mitigate	9			insured, including the			of whom are attorneys -	
		claim situation.				problems before a situation deteriorates				retention of legal counsel and expert			work with the insured to avoid potential claims. This	
						into a claim. If needed,				counsel and expert consultants, all at no			avoid potential claims. This often involves retaining	
						defense counsel may b	e			cost to the Insured. Any			counsel or an expert	
						assigned to assist with potential claim				cost incurred by us will not be applied to the			consultant at no cost to the insured.	
						mitigation.				deductible or to the				
										policy limit.				

				2006 PR	OFESSION!	L LIABILIT	Y INSURAN	CE SURVEY	OF CARRI	ERS - RESU	LTS			
				<u> </u>			10/5/20	06						
Info	ormation compiled	hy the American	Institute of Archi	tects (AIA) the	American Counc	il of Engineering	Companies (AC	EC) the Profess	sional Engineers	in Private Practic	re of the Nations	al Society of Profe	essional Engineers	(INSPE/PEPP)
	omation complica	by the 7 thenoun	Inotitute of 7 trois	1000 (7 117 1); 1110 7	Thomas Counc	I or Engineering	Companies (716	120), the 1 leices	Liginoero	IIII IIVate i Taeti	Je or the reations	Toolety or i for	Engineero	(IIII)
												Victor		
												O. Schinnerer		
								Liberty		Travelers		& Company	XL Design	
	ACE USA	Arrowhead	AVRECO	Beazlev	Euclid	Insight	Lexington	International	RA&MCO	Insurance	State Farm	a company	Professional	Zurich
Question 22	2 c Does your pr	re-claims assist							1					
	Yes	Yes		Yes	Yes	Yes	Yes	Yes	No , if we hire panel counsel, it is chargeab	Yes, we hire panel	Yes	Yes-rare when not used.	Yes, XL Insurance will retain counsel for an insured on a	Yes
									against deductible	demonstrated			pre-claim matter when	
										experience in defending claims against design	9		appropriate. This is done at no cost to the insured.	
										professionals.			no cost to the insuled.	
Question 23	3- Do you have cla	ims offices that	manage claims	;?	l .	l			l .					
QUODITOTI Z	Yes	No		Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Question 23	3 a If yes, where													
City	New York	Hudson Insurance Group handles	New York City	London, Farmington, New York	Scottsdale	Liberty Corner	Boston	New York & Atlanta	White Plains and Concord	Edison, Atlanta, Chicago, Naperville,		C .N.A field offices are located in 20 cities in 18		Chicago, New York, & Parsippany
		claims out of Nevada		New TOIK					Concord	Walnut Creek, Orange.		states. Our claims staff	Schaumburg, Bloomfield,	
		(West) & Connecticut (East).										handle only A/E claims so they know the	Cape Canaveral, Toronto, Calgary, Montreal,	
		(Edst).										professionals	Vancouver.	
State	NY	NV & CT	NY	UK, CT, NY	AZ	NJ	MA	NY	NY and CA	NJ, GA, IL, & CA		CA, CO, FL, GA, IL,	CA, IL, NJ, PA, TX, FL, ON,	Illinois, New York, & New Jersey
												KS, LA, MA, MD, MI, MN, NJ, NY, OH, PA,	AB, QC, BC	
												TN, TX, WA		
Question 23	3 b What is the to	otal number of y	our staff devote	ed exclusively t	o A/E profession	nal liability clai	ms?							1
													XL Insurance has a	
													dedicated claim staff of over	
		2	0	7		7 adjusters		6	5 in NY and 3 in Concord	R			50 including over 30 claim adjusters working directly	Not available
Question 23	3 c How are clain	ns managed wh	en vou do not h	ave local claim	s offices?	r adjusters		Į.	Concord	Į0			ladjusters working directly	INOT AVAILABLE
		Claims people travel or	Attorneys in New York	Same as last year's		capable of managing			utilized. They are	to that city.	nationwide. Local	Every state is assigned		
		assign to local specialis counsel.	appoint local attorneys	survey		claims across the country. Local counsel		Experienced claims adjusters manage	overseen by Wilson, Elsen in White Plains.		counsel is appointed as necessary.	to nearby A/E claims specialists.		
			as needed.			is appointed when		claims with consistent	New York.		necessary.	эресіаната.		
				1		appropriate.		claims practices						
								throughout the country. Local/regional A/E					Claims are managed by the	
								defense counsel is involved					local claim offices throughout the U.S.	
			1	1	1	1	1	invoivea	1		1	1	unrougnout trie U.S.	

				2006 PR	OFESSIONA	L LIABILIT			OF CARRIE	ERS - RESU	<u>LTS</u>			
							10/5/200	16						
Inform	nation compiled h	v the American	Institute of Archit	tacts (AIA) the	American Counci	l of Engineering	Companies (ACI	=C) the Profess	ional Engineers	in Drivata Dractic	se of the Nationa	I Society of Prof	essional Engineers	(INISDE/DEDD)
IIIIOIII		I I I I I I I I I I I I I I I I I I I	Institute of Archi	LECIS (AIA), ITIE	American Counci	I of Engineering	Companies (ACI	LC), the Profess	lonai Engineers	iii Fiivale Fiacili	Le of the Mationa	I Society of Fior	Essional Engineers	(INSFE/FEFF)
												Victor O. Schinnerer		
								Liberty		Travelers		& Company	XL Design	
	ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington	International	RA&MCO	Insurance	State Farm		Professional	Zurich
Question 23 d.	- Do you condu	uct any type of	follow-up evalu	ation after the	claim is closed	out to determine	e the insureds'	satisfaction wit	h your claims h	andling proces	s?			
										No, as we have relied upon the professional			Yes. XL Insurance follows up on every resolved matter	
										associations and insurance brokers for			to determine the insured's satisfaction with our claim	
	No	Yes	No	No	No	Yes	Yes		No	feedback.	No	Yes	services.	No
Question 23 e.	- Do you do inc	dependent surv	eys of insureds	regarding the	ir level of satisfa	ction with your	services?	ı	ı	la company	T	T	ly vi i	T
										No, but as have relied upon the professional associations and			Yes. XL Insurance uses an independent survey tool to poll our insureds as their satisfaction with our claim	
	Yes	No	No	No	No	No	Yes		No	insurance brokers for feedback,	No	Yes	satisfaction with our claim services.	No
Question 24 - I	Does your polic	y cover claims	brought outside	e the U.S., its t	erritories, or Car	nada?								
	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No but can be endorsed	Yes	Yes	Yes	Yes	Yes
Question 24 a.	- If ves. does in	sured have the	right to select	legal counsel?	, , ,	1	1	1			1	1	11.00	1
	Yes, but subject to											No. We are willing to consider use of appropriate counsel		
	company approval	Yes	Yes	Yes	No		Yes	Yes	No	No	No	upon request.	No	No
Question 24 b.	If yes, do you	pay on behalf	or do you inden	nnify?										
													XL will pay on behalf of the insured except in those locales where such arrangements are prohibited	
	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	by law.	Pay on behalf
LITIGATION	AND SETTL	EMENT		<u> </u>		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	1	I
Ougstion 25	Door your nells	ov provido for =	normant of data	nco costo in co	ddition to the lim	it of liability alt	har in the stand	ard form or by	ondorcomont?					
wuestion 25	Does your polic	Nounless requested				it or nability eit			endorsement?					
l <b>é</b> le	No	by State		No	Yes	Yes	No	No	No	No	No	No	No	No
ır by endorsen	nent , piease ide	entity the condi	tions required for	or such endors	Sement? We can offer either a		1				1	1		
					Defense inside the Limit policy or a Defense Outside the Limit policy form.	Additional premium is					Defense within the limit if requested by State			
														1

				2006 PRO	DEESSION	AI IIARIIIT	V INSLIBAN	CE SURVE	OF CARR	ERS - RESU	II TS			
				<u>2000 / //C</u>	DI EGGIOTA	AL LIADILII	10/5/20		OI OAKK	LNO - NLOO	<u> </u>			
							10/3/20	-						
Info	ormation compiled b	v the American	Institute of Archi	tects (AIA), the A	merican Counc	cil of Engineering	Companies (AC	EC), the Profes	sional Engineers	in Private Practi	ce of the Nationa	al Society of Prof	essional Engineers	(INSPE/PEPP)
				//		, , , , , , , , , , , , , , , , , , ,		1,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					J	
								Liberty		Travelers		Victor O. Schinnerer & Company	XL Design	
	ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexington	International	RA&MCO	Insurance	State Farm		Professional	Zurich
Question 26	6 Do you reserve	the right to app		ounsel on all cla	aims?	Tv.	Tex	The	lv.	To	To	Tex	lv.	Tv.
Question 26	Yes 5. a - Do you accep	t alternate data	Yes	Tes	v incured?	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Question 26	o. a - Do you accep	t aiternate defe	inse counsel Wi	ien requested b	y msurea?		1	1		1	1	1	1	We consider it. Among other
	Yes	Yes	Yes. would consider	Ves	Yes	Yes	Yes, rare exceptions where a particular law firm is denied	Yes	Yes but occasionally	Yes	Yac	Yes. As appropriate	Often. Requests are handled on a case by case hasis	consider it. Aniong other considerations, alternate defer counsel must meet our rate an reporting guidelines, qualificati requirements, and have no conflicts of interest in representing us and the insure
O	/ Da	162		ione of defense		162		l aa <b>l</b> aa!a!a		162			tions that defense	
	Do you review	ine strategic an	ia tacticai decis	ions or detense	counsel assig	gnea to aerena a	an insured, suc	n as by requirir	ig assigned dei	ense counsei to	obtain the app	roval of deposit	tions that defense	counsei deems
necessary?								_	1					1
												No. Resolution plans are	ne e	
	Yes	YesHudson does.	No	Yes	Yes	Yes	Yes	Yes		Yes	Yes	required within 90 days	No	Yes
Question 27	a Do you have	to obtain the co	nsent of insure	ed to compromis	se on or settle	a claim?								
	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 27	'. a) - If the insured	l elects to conte				do you then lin								
	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Question 28	3 - Does insured ha	ive to obtain th		e insurer to con	promise on o			1	1	1			1	1
0	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Question 29	) Do you engage	outside agenci	es to review de	tense counsel's	billings?		,		,				1	I
	Man.	N-	V	V	Ma	N-	V	Ne	Yes-claim	N-	N-	No-Internal agency	N-	No. Zurich has an internal bill review group. Zurich does not release bills to any external parties to protect the privilege- nature of communication betw the Insured and counsel.
Question 30	) Does your firm	nrovida riek m	nagement for	vour incurade?	INU	INU	Yes	INU	auministrators	INO	INU.	reviews	INO	
«ucstivii 30	Yes	Yes	anagement lor		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
If so, indicat	te what type of pro	grams you offe	er (mark all that			1.22	1	1	1	1	1	1	1	1
Contract review	Yes	Yes	,	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Publications	No			Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Seminars	No	Yes		Yes		Yes	Yes	Yes	No -occasionally	Yes	Yes	Yes	Yes	Yes
Other ( list)	-					Yes			Yes	Yes				
Sales ( list)		1	1	1	1	1.00	- II	1	1.00	1.00	-0	1	T.	II .

2006 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS - RESULTS													
10/5/2006													
Information committed by	41					0	CO) the Destace:		a Daireta Danetia	f 4b - Nl-4i			(INCDE/DEDD)
Information compiled by	y the American i	nstitute of Archi	tects (AIA), the Ar	nerican Counci	or Engineering	Companies (ACI	EC), the Professi	onai Engineers	n Private Practic	e of the Nationa	Society of Profe	essional Engineers	(INSPE/PEPP)
											Victor		
											O. Schinnerer		
							Liberty		Travelers		& Company	XL Design	
ACE USA	Arrowhead	AVRECO	Beazley	Euclid	Insight	Lexinaton	International	RA&MCO	Insurance	State Farm		Professional	Zurich
Please provide appropriate de											ewed, number a		
		\. 3 /			Risk management	Extensive risk		All new policy holders	* We approximately	Seminars	We provide an in-house	XL Insurance leads the	We typically provide 48-hour
					hotline	management materials are available on our		receive (a). Contract reference	400 Contract Reviews		staff of 9 professionals to deliver hands-on risk	industry in risk management solutions for design	turnaround for contract review We provide quarterly
						website. All insureds		guide	* Our Risk Management		management solutions	professionals. Last year,	newsletters. We provide a risk
						who pay more than		(b). Ten	Newsletter, which is 8-		including contract	over 25,000 design	management guide.
						100,000 annual premium are entitled to		commandments about loss prevention.	10 pages in length, is distributed to our		reviews, seminars, an on-line study course	professionals took part in our education programs that	Seminars are available providing continuing education credits.
						free seminars at a		,	policyholders on a		(VEP) and an extensive	include case study	
						location they choose			quarterly basis. * We participate in		library of resources available online and	workshops, self study risk management programs and	
									approximately 30		through publications	XL Insurance's unique Risk	
									seminars per year.			Drivers Solution Sets. We	
									* We are a registered AIA/CES provider.		Improving Practice.	employ three full time personnel dedicated to loss	
									,			prevention and education	
												development and delivery. Additionally, seminars and	
												workshops are delivered by	
												our underwriting staff, claims staff and our agents	
												who must complete a	
												certification process prior to	
												presenting the courses.	
Question 31 Provide estimat	ed percentage	of A/E claims d	riven by:										
echnical Errors: Proprietary		Unknown	20			Proprietary			36%			30	N/A
including contractual erms): Proprietary		Unknown	80			Proprietary			25%			ne	N/A
Poor communication Proprietary		Unknown	80			Proprietary			20%			24	N/A
Poor documentation Proprietary		Unknown				Proprietary			20%			5	N/A
Other (please specify) Proprietary		Unknown				Proprietary						15 Note: XL Insurance	N/A
												research finds that in over	
												70% of claims, non- technical issues either	
												cause or significantly	
												contribute to the severity of	
Question 32 Provide estimated p	ercentage of A/E	claims related to	the following:				1				1	a claim.	
Commercial Proprietary		Unknown	being evaluated Q4			Proprietary			24%		10		N/A
single-family residential Proprietary		Unknown	being evaluated Q4			Proprietary			22%		21		N/A
ondos Proprietary		Unknown	being evaluated Q4			Proprietary			5%		20		N/A
schools and universities Proprietary		Unknown	being evaluated Q4			Proprietary	1		11%		15		N/A N/A
ndustrial Proprietary lealth care Proprietary		Unknown Unknown	being evaluated Q4 being evaluated Q4			Proprietary Proprietary	1		6% 5%		5		N/A N/A
lighway/heavy Proprietary		Unknown	being evaluated Q4			Proprietary			5%		6		N/A
Itilities Proprietary		Unknown	being evaluated Q4			Proprietary			6% 4%		0.01		N/A
Master planning Proprietary Surveys/studies Proprietary		Unknown Unknown	being evaluated Q4 being evaluated Q4			Proprietary Proprietary			11%		N/A		N/A N/A
,			, , , , , , , , , , , , , , , , , , ,			.,,					7 shopping		
ther (place enecify) Proprietory		Unknown				Proprietany			1%		enters/stores & restaurants		
Other (please specify) Proprietary		UIKIIUWII				Proprietary					5 Government/		
									100% Total		municipal buildings;		
							l				4 Hotel/Motel		

Uestion 33 Where can the following special services be obta  urance needs Lessment.  Underwriter Linderwriter Linderwri		10/5/200	06						
ACE USA Arrowhead AVRECO  DDITIONAL SERVICES  restion 33 Where can the following special services be obtat  rance needs sessment.  Agent/Broker   Adent/Broker   Adent/B		10/3/200							
ACE USA Arrowhead AVRECO  DDITIONAL SERVICES  estion 33 Where can the following special services be obtated and services and services and services be obtated and services and services and service									
DDITIONAL SERVICES  Itestion 33 Where can the following special services be obtated and the following services a	ects (AIA), the American Council of	of Engineering Companies (ACI	EC), the Profession	nal Engineers i	n Private Practic	e of the Nationa	Society of Prof	essional Engineers	(INSPE/PEPP)
DDITIONAL SERVICES  uestion 33 Where can the following special services be obta  urance needs urance reade or Agent/Broker Urance uranc									
Liuestion 33 Where can the following special services be obta  Junance needs	Beazlev Euclid	Insight Lexington	Liberty International	RA&MCO	Travelers Insurance	State Farm	Victor O. Schinnerer & Company	XL Design Professional	Zurich
surance needs sessment. Underwriter Underwriter Agent/Broker Underwriter Underwriter Underwriter Underwriter Underwriter Underwriter Underwriter Attorney Claims Department Agent/Broker Underwriter Attorney Claims Department Attorney Claims Department Agent/Broker Underwriter Attorney Claims Department Claims Department Claims Department Claims Department Claims Department Agent/Broker Underwriter Attorney Claims Department Claims Department Claims Department Attorney Claims Department Attorney Claims Department Attorney Claims Department Claims Department Attorney Claims Department Attorney Claims Department Claims Dep	Beaziey Eucliu	Insignt Lexington	international	KAQIVICO	insurance	State Failii		riolessional	Zuricii
Agent/Broker Underwriter Agent/Broker Underwriter Agent/Broker Underwriter Agent/Broker Underwriter Agent/Broker Underwriter Agent/Broker Underwriter Underwriter Agent/Broker Underwriter Underwriter Underwriter Underwriter Underwriter Underwriter Underwriter Agent/Broker Underwriter Underwriter Underwriter Agent/Broker Underwriter Attorney Claims Department Agent/Broker Underwriter Attorney Claims Department Claims Department Claims Department Agent/Broker Attorney Attorney Attorney Attorney Claims Department Claims Department Claims Department Agent/Broker Attorney Claims Department Claims Department Attorney Claims Department Claims Departm									
surance needs sessment. Underwriter Underwriter Agent/Broker Underwriter Underwriter Underwriter Underwriter Underwriter Underwriter Underwriter Attorney Claims Department Agent/Broker Underwriter Attorney Claims Department Attorney Claims Department Agent/Broker Underwriter Attorney Claims Department Claims Department Claims Department Claims Department Claims Department Agent/Broker Underwriter Attorney Claims Department Claims Department Claims Department Attorney Claims Department Attorney Claims Department Attorney Claims Department Claims Department Attorney Claims Department Attorney Claims Department Claims Dep									
surance needs sessment. Underwriter Underw	tained if affered by								
sessment. Underwriter Agent/Broker Attorney Attorney Attorney Attorney Attorney Attorney Agent/Broker Agent/B	named if offered by your compa	Dany? (Mark all that apply).		1				1	1
ssessment. Underwriter Agent/Broker Attorney Attorney Agent/Broker Underwriter Attorney Agent/Broker Underwriter Attorney Agent/Broker Agent/Broker Agent/Broker Underwriter Attorney Agent/Broker Underwriter Attorney Agent/Broker Underwriter Attorney Agent/Broker Underwriter Underwriter Attorney Agent/Broker Underwriter Attorney Agent/Broker Underwriter Attorney		Agent/Broker Underwriter							
nd assistance. Underwriter Underwriter Underwriter Underwriter Agent/Broker Underwriter U		Jnderwriter Attorney				Agent/Broker	Agent/Broker	Agent/Broker	
d assistance. Underwriter Underwriter Underwriter Underwriter Underwriter Agent/Broker Underwriter Attorney  planation of coverage Claims Department Claim Department Officer Underwriter Agent/Broker Underwriter 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 Cla Agent/Broker Agent/Broker Age	Claims Department Claims Department Agent/Broker Agent/Broker	Agent/Broker A	gent/Broker gent/Broker	Agent/Broker Agent/Broker	Underwriter Agent/Broker	Underwriter Agent/Broker	Underwriter Agent/Broker	
Agent/Broker Underwriter Attorney splanation of coverage Agent/Broker Underwriter Claims Department Agent/Broker Underwriter Attorney Claims Department Claims Department Agent/Broker Attorney Attorney Claims Department Agent/Broker Attorney Attorney Claims Department Agent/Broker Attorney Claims Department Agent/Broker Attorney Claims Department Claims Department Agent/Broker Attorney Claims Department Agent/Broker Attorney Claims Department Agent/Broker Attorney Claims Department Claims Department Agent/Broker Attorney Claims Department Attorney Attorney Claims Department Attorney Attorney Claims Department Attorney Claims Department Attorney Attorney Claims Department Attorney Att	Underwriter Underwriter Underwriter	Inderwriter		Inderwriter	Underwriter	Underwriter	Underwriter	Underwriter	
Claims Department   Underwriter   Agent/Broker   Underwriter   Attorney   Att	Attorney Agent/Broker Und	Agent/Broker Agent/Broker Underwriter Underwriter			Agent/Broker Underwriter		Agent/Broker Underwriter	Agent/Broker Underwriter	
Agent/Broker   Underwriter   Attorney   Attorney   Agent/Broker   Underwriter   Attorney   Agent/Broker   Underwriter   Attorney   Agent/Broker   Underwriter   Attorney   Att		Attorney Claims Departmen Claims Departmen	Claims Department		Claims Departmen	Agent/Broker Underwriter	Attorney Claims Department	Attorney Claims Department	
underwriter Underwriter Attorney Claims Department Claims	Agent/Broker Agent/Broker Atto Underwriter Underwriter Cla	Agent/Broker Agent/Broker Inderwriter Underwriter Attorney Attorney Claims Departmen!	Agent/Broker A Underwriter Underwriter Attorney A Claims Department C	attorney Claims Department	Agent/Broker Underwriter Claims Departmen	Agent/Broker Underwriter Claims Departmen	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter Attorney Claims Department	Agent/Broker Underwriter Attorney
Agent/Broker Attorney Claims Department Claims D	Agent/Broker Agent/Broker Underwriter Underwriter Atto	Agent/Broker  Underwriter Agent/Broker Underwriter  Attorney	Underwriter U Attorney	gent/Broker Inderwriter		Underwriter	Agent/Broker Underwriter	Agent/Broker Underwriter Attorney	Agent/Broker Underwriter
sistance with Attorney Attorney Claims Department Claims Departmen		Claims Departmen Attorney Underwriter	Claims Department	attorney	Claims Departmen	Claims Departmen	Attorney	Claims Department	Attorney
Agent/Broker Underwriter Underwriter Agent/Broker Attorney Attorney Claims Departmen Atton	Underwriter Atto	Attorney Agent/Broker Claims Department Attorney Claims Department		Claims Department	Agent/Broker Claims Departmen	Underwriter Claims Departmen	Agent/Broker Attorney Claims Department	Agent/Broker Attorney Claims Department	Claims Department
ucational Agent/Broker Attorney Agen ggrams/seminars. Attorney Claims Departmen Attorney	Age	Agent/Broker Agent/Broker	Agent/Broker A	gent/ Broker	Olamb Department			Agent/Broker	
grams/seminars. Attorney Claims Departmen Atton		Underwriter Underwriter Attornev Attornev	Underwriter A Attornev	ttorney	A	Agent/Broker Underwriter	Agent/Broker Underwriter	Underwriter Attornev	Agent/Broker Underwriter
		Attorney Claims Department Claims Department	Claims Department		Agent/Broker Claims Departmen	Claims Departmen	Attorney	Claims Department	Attorney
		Underwriter		gent/Broker Inderwriter				Agent/Broker	Agent/Broker
	Agent/Broker Agent/Broker		Attorney		0		Agent/Broker	Underwriter	Underwriter
blications Attorney Attorney Attorney	Attorney Underwriter		Claims Department		Claims departmen		Underwriter	Claims Department	Attorney
uestion 34 - Would you provide a specimen copy of your polic									İ