

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

9/1/2009

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

|   | ACE USA                   | Arrowhead   | AVRECO                                  | Beazley  | Benchmark                        | Catlin                                 | Euclid   | Insight                           | Lexington                          | Liberty                         | RA&MCO  | Travelers                         | VOSCO                              | XL                                | Zurich  |
|---|---------------------------|---|---|--|----------------------------------|--|--|-----------------------------------|------------------------------------|---------------------------------|---|-----------------------------------|------------------------------------|-----------------------------------|---|
| <b>GENERAL INFORMATION</b>  |                           |   |   |  |                                  |  |  |                                   |                                    |                                 |   |                                   |                                    |                                   |   |
| <b>Question 1 - Please provide us with your firm's contact information</b>  |                           |   |   |  |                                  |  |  |                                   |                                    |                                 |   |                                   |                                    |                                   |   |
| Contact Person  | Paul Dietrich             | Jack Doran<br>Larry Moonan                          | Linda Deiss                             | Jerry Sullivan<br>Dana Brown                         | Katherine "Kitty" Dimit          | Tom Bongi                              | Brian Van Cleave   | Michelle Duffett                  | Robert Rogers                      | Robert Cunningham               | James L. Bechter<br>David Wiley                                       | William G. Farran                 | Lorna Parsons                      | Albert J. Rabasca                 | Michael A. Davis<br>John Willard                        |
| Title/Role  | Vice President            | Co-Presidents                                       | Vice President                          | Product Manager                                      | President                        |  | Vice President   | Executive Vice President          | AVP - Architects & Engineers       | Vice President/<br>Underwriting | COO<br>VP Risk Mgmt.  | Practice Leader                   | Managing Director                  | Director of Industry Relations    | Product Manager   |
| Mailing Address   | 436 Walnut Street         | 99 Pacific Street<br>Suite 155F                     | 550 W. Van Buren                        | 30 Batterson Park Road                               | 201 E. Ogden Avenue<br>Suite 212 | 1990 N. California Blvd.,<br>Suite 230 | 234 Spring Lake Drive                                    | 2000 S. Batavia Ave.<br>Suite 300 | 100 Summer Street<br>31st Floor    | 55 Water Street<br>18th Floor   | 2300 Clayton Road<br>Suite 1100                                       | 111 Schilling Road<br>B1825-C     | Two Wisconsin Circle               | 300 Broadacres Drive<br>4th Floor | 1818 Market Street<br>21st Floor                        |
| City/State/Zip  | Philadelphia, PA 19106    | Monterey, CA 93940                                  | Chicago, IL 60607                       | Farmington, CT 06032                                 | Hinsdale, IL 60521               | Walnut Creek, CA 94596                 | Itasca, IL 60143   | Geneva, IL 60134                  | Boston, MA 02110                   | New York, NY 10041              | Concord, CA 94520   | Hunt Valley, MD 21031             | Chevy Chase, MD 20815              | Bloomfield, NJ 07003              | Philadelphia, PA 19103                                  |
| Phone   | 215-640-4854              | 831-333-9840  | 312-294-5475                            | 860-677-3700   | 630-986-5151                     |  | 630-238-2702   | 800-447-4626                      | 617-330-8564                       | 212-208-2814                    | 800-684-7475  | 443-353-2253                      | 301-961-9825                       | 973-771-1010, Ext. 27             | 215-979-6639  |
| Fax   | 215-640-5487              | 831-333-9847  | 312-803-2170                            | 860-679-0247   | 630-986-9780                     |  | 630-773-8590   | 888-447-6289                      | 617-439-9794                       | 212-208-2865                    | 925-685-1750  | 866-763-7773                      | 301-951-5444                       | 973-771-1100                      | 215-979-6723  |
| E-mail  | paul.dietrich@ace-usa.com | jdoran@arrowheadgrp.com<br>lmoonan@arrowheadgrp.com | ldeiss@avreco.com                       | jerry.sullivan@beazley.com<br>dana.brown@beazley.com | kdimit@benchmarkprofessional.com |  | bvanleave@euclidmanagers.com                             | mduffett@insightinsurance.com     | robert.rogers@aig.com              | Robert.Cunningham@Libertyiu.com | jbechter@ramco-ins.com<br>dwiley@ramco-ins.com                        | wgfarran@travelers.com            | lorna.m.parsons@schinnerer.com     | albert.rabasca@xgroup.com         | michael.davis@zurichna.com<br>john.willard@zurichna.com |
| Web site  | www.ace-usa.com           | www.arrowheadgrp.com                                | www.avreco.com                          | www.beazley.com                                      | www.benchmarkprofessional.com    |  | www.euclidmanagers.com                                   | www.insightinsurance.com          | www.lexingtoninsurance.com         | www.Libertyiu.com               | www.ramco-ins.com   | www.stpaultravelers.com/1stchoice | www.schinnerer.com                 | www.xldp.com                      | www.zurichna.com  |
| <b>Question 2 - Are you a (n): Insurer? Underwriting manager? Managing general agent? Intermediary or wholesaler? Lloyd's broker? Other (please specify)</b>  |                           |   |   |  |                                  |  |  |                                   |                                    |                                 |   |                                   |                                    |                                   |   |
| Type of Company   | Insurer                   | General Agent                                       | Underwriting Manager                    | Insurer  | Underwriting Manager             | Insurer                                | Underwriting Manager                                     | Insurer                           | Insurer                            | Insurer                         | Underwriting Manager  | Insurer                           | Underwriting Manager               | Insurer                           | Insurer   |
| <b>Question 3 - If your firm is not the insurer:</b>  |                           |   |   |  |                                  |  |  |                                   |                                    |                                 |   |                                   |                                    |                                   |   |
| Who is(are) the insurer(s) you represent (lead company and group)?  |                           | Hudson Insurance Group                              | Certain Underwriters at Lloyd's, London |  | Navigators                       |  | Scottsdale Insurance Company - National Casualty Company |                                   |                                    |                                 | U.S. Specialty Insurance Company, Houston Casualty Company            |                                   | Continental Casualty Company (CNA) |                                   |   |
| What is your relationship with the carrier?   |                           | We have a contract to underwrite & issue policies   | Lloyd's cover holder                    |  | Underwriting Manager             |  | Underwriting Manager                                     |                                   |                                    |                                 | We are both wholly owned subsidiaries of HCC Insurance Holdings, Inc. |                                   | Underwriting Manager               |                                   |   |
| What is the length of your relationship?  |                           | 5+ years  | 40 years                                |  | 5 years                          |  | 9+ years   |                                   |                                    |                                 | 5 years   |                                   | 52 years                           |                                   |   |
| Do you have premium setting authority? (yes or no)  |                           | yes   | yes                                     |  | yes                              |  | yes  |                                   |                                    |                                 | yes   |                                   | yes                                |                                   |   |
| Do you have claims settlement authority? (yes or no)  |                           | no  | no                                      |  | no                               |  | no   |                                   |                                    |                                 | yes   |                                   | no                                 |                                   |   |
| <b>Question 4 - How many continuous years has your firm provided professional liability insurance to the A/E marketplace?</b>   |                           |   |   |  |                                  |  |  |                                   |                                    |                                 |   |                                   |                                    |                                   |   |
|   |                           | 7+  |   |  |                                  |  |  |                                   |                                    |                                 |   |                                   |                                    |                                   |   |
| <b>Question 5. If your firm is not the insurer, with which insurers has your firm previously been associated over with the past decade, and for what duration?</b>  |                           |   |   |  |                                  |  |  |                                   |                                    |                                 |   |                                   |                                    |                                   |   |
| Insurer 1   |                           |   | Certain Underwriters at Lloyd's, London |  | Navigators Group                 |  | Scottsdale / National Casualty                           |                                   | Everest National Insurance Company |                                 |   |                                   |                                    | CNA                               |   |
| Years   |                           |   | 39                                      |  | 5                                |  | 9  |                                   | 6                                  |                                 |   |                                   |                                    | 52                                |   |
| Insurer 2   |                           |   |   |  | Gulf Insurance Group             |  | Tudor Insurance Company                                  |                                   | Safeco Insurance Companies         |                                 |   |                                   |                                    |                                   |   |
| Years   |                           |   |   |  | 13                               |  | 8  |                                   | 9                                  |                                 |   |                                   |                                    |                                   |   |
| <b>Question 6 - What was your total book of business for engineering and architectural insurance in the following years?</b>  |                           |   |   |  |                                  |  |  |                                   |                                    |                                 |   |                                   |                                    |                                   |   |
| 2008 - Number of Firms Insured  | Proprietary               | 1000+   | We don't release this information       | 7500+  | Proprietary                      |  |  |                                   | Proprietary                        | Proprietary                     |   |                                   |                                    |                                   |   |
| 2008 - Premium in Millions  | Proprietary               | 25-35   | We don't release this information       | 150  | Proprietary                      |  |  | 26.5                              | Proprietary                        | Proprietary                     |   | 104                               | 300                                | 197                               |   |
| 2007 - Number of Firms Insured  | Proprietary               | 1000+   | We don't release this information       | 7500+  | Proprietary                      |  |  | 2800                              | Proprietary                        | Proprietary                     |   | 7,350                             | 18,389                             |                                   |   |
| 2007 - Premium in Millions  | Proprietary               | 25-35   | We don't release this information       | 135  | Proprietary                      |  |  | 30                                | Proprietary                        | Proprietary                     |   | 100                               | 310                                | 196                               |   |
| 2006 - Number of Firms Insured  | Proprietary               | 1000+   | We don't release this information       | 5000+  | Proprietary                      |  |  | 3100                              | Proprietary                        | Proprietary                     |   | 6,940                             | 18,890                             |                                   |   |
| 2006 - Premium in Millions  | Proprietary               | 25-35   | We don't release this information       | 110  | Proprietary                      |  |  | 34                                | Proprietary                        | Proprietary                     |   | 94.2                              | 340                                | 201                               |   |
| <b>Question 7 - Are you trying to gain, maintain or decrease market share in the next two years in specific regions, as to insureds with certain underwriting characteristics or premium size, or in certain market segments? Please explain.</b> |                           |   |   |  |                                  |  |  |                                   |                                    |                                 |   |                                   |                                    |                                   |   |

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

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

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

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

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

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

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

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|--|---------|-----------|--------|---------|-----------|--------|--------|---------|-----------|---------|--------|-----------|-------|----|--------|
|--|---------|-----------|--------|---------|-----------|--------|--------|---------|-----------|---------|--------|-----------|-------|----|--------|

**Question 11 - Please explain any restrictions you noted in Question 10**

|  |  |  |   |  |  |  |  |   |  |  |   |   |   |  |  |
|--|--|--|---|--|--|--|--|---|--|--|---|---|---|--|--|
|  |  |  | Cannot write in Dade/Broward/Los Angeles counties; can't write heavier risks/projects - nuclear, aerospace, etc.; can't do 100% condo |  | Pls see our underwriting guidelines attached or they can be viewed on our or Navigators' websites. | Catlin does not have any specific prohibitions or restrictions on particular risk. For firms with difficult practice areas or project types, we seek information from the firm that indicates the they have the appropriate approach and resources to perform their services successfully. |  | We do not accept firms located outside the United States or geotechnical engineers. |  |  | We rely on underwriting judgment and each account is reviewed as an individual, stand alone risk. | We write design firms with annual billings up to \$25 million in all states except VT, LA & HI and do not provide geotechnical or petrochemical services. We will underwrite design firms with up to 25% of their annual billings derived from condominium projects. However, we will not offer coverage to a design firm with \$250,000 in annual billings and less with any billings derived from condominium projects. | We are not accepting firms with over \$250 million in billings. Applicants must have a licensed architect or engineer in management, an address in the US, PR or VI and agree to use some sort of written contract on all projects. |  |  |
|--|--|--|---|--|--|--|--|---|--|--|---|---|---|--|--|

**Question 12 - Do you have coverage restrictions related to:**

|                        |     |    |     |     |    |    |    |    |     |    |    |     |    |     |    |
|------------------------|-----|----|-----|-----|----|----|----|----|-----|----|----|-----|----|-----|----|
| Asbestos claims?       | no  | no | yes | yes | no | no | no | no | no  | no | no | no  | no | yes | no |
| Mold claims?           | no  | no | no  | no  | no | no | no | no | no  | no | no | no  | no | no  | no |
| Silica claims          | no  | no | no  | no  | no | no | no | no | no  | no | no | no  | no | no  | no |
| Hazardous waste claims | no  | no | no  | no  | no | no | no | no | no  | no | no | no  | no | no  | no |
| Other claims           | yes | no | no  | no  | no | no | no | no | yes | no | no | yes | no | no  | no |

**Question 13 - Explain all "other claims" noted in Question 12**

|  |  |  |                                    |  |  |  |  |  |   |  |  |   |  |  |  |
|--|--|--|------------------------------------|--|--|--|--|--|---|--|--|---|--|--|--|
|  |  |  | don't cover asbestos prior to 1990 | Asbestos is excluded for acts prior to 1990 but covered going forward. We have also removed the exclusion for the small firms. |  | We believe Catlin's policy form has the fewest exclusions and coverage restrictions of any widely-used form available. |  |  | POLICY FORMS HAVE RESTRICTIONS COMMON TO THE MARKETPLACE FOR EXAMPLE CLAIMS CAUSED BY INTENTIONAL ACTS. |  |  | Claims are underwritten on an individual basis. |  | While the policy excludes coverage for claims relating to the insured's specification of any asbestos-containing material or product, this exclusion does not apply to the payment of any CLAIM EXPENSES for CLAIM(s) based upon or arising out of the INSURED's specification of any asbestos-containing materials or products. |  |
|--|--|--|------------------------------------|--|--|--|--|--|---|--|--|---|--|--|--|

**Question 14 - Do you provide multi-year policies?**

|  |     |    |     |     |     |     |     |     |    |    |    |     |     |     |     |
|--|-----|----|-----|-----|-----|-----|-----|-----|----|----|----|-----|-----|-----|-----|
|  | yes | no | yes | yes | yes | yes | yes | yes | no | no | no | yes | yes | yes | yes |
|--|-----|----|-----|-----|-----|-----|-----|-----|----|----|----|-----|-----|-----|-----|

**Question 15 - If your answer to Question 14 was "Yes," please explain the general criteria you apply to such policies.**

|  |   |  |  |   |  |  |   |   |  |  |   |   |   |   |
|--|---|--|--|---|--|--|---|---|--|--|---|---|---|---|
|  | Clean Loss history, fees less than \$2.5m |  | available for smaller, stable, clean risks (no land surveys, though) | For firms under \$3m in fee-no structural or soils engineers. | Offered on renewal policies only. Risk must be consistent as respects billings, project types for example. | Catlin can provide two year policies for firms with net annual fees of \$1M or less. | Offer two year Policies to firms in operation at least three years with annual billings below \$1,000,000 | Firms with revenues less than \$1,000,000 at least 2 years in business, stable practice |  |  | We offer a two-year policy to firms with annual billings up to \$1,000,000 and meet our underwriting criteria | A multi-year product is available for small business across the construction program including Architects and Engineers, Environmental and Miscellaneous Specialty Firms with revenue under \$250,000. A two year program is available to qualifying firms with revenues up to \$1 Million. | Firms in our small firm program may purchase multi-year policies. | Firms not exceeding \$500,000 in annual fees. |
|--|---|--|--|---|--|--|---|---|--|--|---|---|---|---|

**Question 16 - What specific limits of A/E professional liability coverage are available through your company? Please specify the amount (rounded to the nearest thousand) and omit the \$ sign and punctuation.**

|         |            |            |  |            |           |            |           |            |            |            |           |           |            |            |            |
|---------|------------|------------|--|------------|-----------|------------|-----------|------------|------------|------------|-----------|-----------|------------|------------|------------|
| Minimum |            | 250,000    |  |            |           |            |           |            |            |            |           |           |            |            |            |
| Maximum | 15,000,000 | 10,000,000 | 5,000,000 (could place more if needed) | 30,000,000 | 5,000,000 | 10,000,000 | 5,000,000 | 10,000,000 | 25,000,000 | 25,000,000 | 5,000,000 | 5,000,000 | 20,000,000 | 10,000,000 | 30,000,000 |

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

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

9/1/2009

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

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

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

|    |   |   |    |   |   |   |   |    |  |    |    |    |    |  |  |
|----|---|---|----|---|---|---|---|----|--|----|----|----|----|--|--|
| 50 | 6 | 1 | 15 | 5 | 4 | 2 | 6 | 15 |  | 10 | 15 | 45 | 24 |  |  |
|----|---|---|----|---|---|---|---|----|--|----|----|----|----|--|--|

**Question 25 - On average, how many years of experience do your non-managerial full-time A/E professional liability underwriters have?**

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

**COVERAGE**

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

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

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

**DEDUCTIBLES**

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

|    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| No | Yes |
|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|

**Question 28 - Does the deductible apply to damages only, or to a combination of defense costs and damages?**

|                           |                           |              |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |                           |
|---------------------------|---------------------------|--------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Defense costs and damages | Defense costs and damages | Damages only | Defense costs and damages |
|---------------------------|---------------------------|--------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|

**Question 29 - What is your deductible MINIMUM amount?**

|       |       |       |       |       |   |       |       |       |       |       |   |   |      |       |
|-------|-------|-------|-------|-------|---|-------|-------|-------|-------|-------|---|---|------|-------|
| 2,000 | 2,500 | 1,500 | 2,000 | 5,000 | 0 | 2,500 | 1,000 | 2,500 | 2,500 | 2,500 | 0 | 0 | none | 2,500 |
|-------|-------|-------|-------|-------|---|-------|-------|-------|-------|-------|---|---|------|-------|

**Question 30 - What is your deductible MAXIMUM amount?**

|    |         |                              |           |                      |        |      |  |        |     |      |                                       |                                       |      |      |
|----|---------|------------------------------|-----------|----------------------|--------|------|--|--------|-----|------|---------------------------------------|---------------------------------------|------|------|
| 5M | 500,000 | 10% of firm's gross receipts | Unlimited | 2% of gross billings | No max | 100K |  | No max | n/a | 250K | Based on firm size and ability to pay | Based on firm size and ability to pay | None | None |
|----|---------|------------------------------|-----------|----------------------|--------|------|--|--------|-----|------|---------------------------------------|---------------------------------------|------|------|

**Question 31 - Do you offer stop-loss deductibles (i.e., a maximum deductible limit option for all claims in the aggregate)?**

|     |     |    |     |    |     |     |     |    |     |     |     |     |     |     |     |
|-----|-----|----|-----|----|-----|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|
| Yes | yes | No | Yes | No | Yes | Yes | Yes | No | Yes |
|-----|-----|----|-----|----|-----|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|

**PREMIUMS**

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

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

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

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

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

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

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

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

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|  | ACE USA | Arrowhead | AVRECO | Beazley | Benchmark | Catlin | Euclid | Insight | Lexington | Liberty | RA&MCO | Travelers | VOSCO | XL | Zurich |
|--|---------|-----------|--------|---------|-----------|--------|--------|---------|-----------|---------|--------|-----------|-------|----|--------|
|--|---------|-----------|--------|---------|-----------|--------|--------|---------|-----------|---------|--------|-----------|-------|----|--------|

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

|  |                      |    |  |   |   |  |             |    |             |  |   |   |    |  |   |
|--|----------------------|----|--|---|---|--|-------------|----|-------------|--|---|---|----|--|---|
|  | Residential, Schools | No |  | Residential, claims history, school work (k-12). However, it is best to contact your Beazley underwriter for further information. | Due to economic concerns, claims frequency may increase as a/e's try to collect fees. | As in prior years, condominium projects remain a difficult class. Other difficult project types include custom homes, stadiums and convention centers. | Residential | No | RESIDENTIAL |  | Residential Condo/Townhouse. Speculative clients, speculative projects. | Our claim experience will be a key factor in what happens to rates. | No |  | Because rate increases are determined by many variables including exposure, any exposure that experiences a significant increase in severity and/or frequency would heighten the potential for rate increases. We continue to keep a close watch on exposures with potential for volatility such as residential, universities and sustainable design (client expectations vs. actual performance). While remaining mindful that the present state of the economy is having an impact on claim severity and frequency, the economy as well as other market conditions and variables also impact rates. |
|--|----------------------|----|--|---|---|--|-------------|----|-------------|--|---|---|----|--|---|

**Question 37 - How do you expect your rates to change going forward?**

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

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

| Credits for education programs completed by an insured? | Credits for educational programs completed by an insured | Credits for educational programs completed by an insured | Credits for educational programs completed by an insured | Credits for educational programs completed by an insured | Credits for educational programs completed by an insured | Credits for educational programs completed by an insured  | Credits for educational programs completed by an insured | Credits for educational programs completed by an insured | Credits for educational programs completed by an insured   | Credits for educational programs completed by an insured | Credits for educational programs completed by an insured | Credits for educational programs completed by an insured  | Credits for educational programs completed by an insured  |
|---|--|--|--|--|--|---|--|--|--|--|--|---|---|
| Risk management programs?                               | Risk management programs  | Risk management programs                                 | Risk management programs                                 | Risk management programs   | Risk management programs                                 | Risk management programs                                 | Risk management programs  | Risk management programs  |
| Peer reviews?   |  |  | Peer reviews   | Peer reviews   | Peer reviews   | Peer reviews  | Peer reviews   | Peer reviews   | Peer reviews   |  |  | Peer reviews  |   |
| Risk Assessments?                                       |  |  | Risk assessments   | Risk assessments   | Risk assessments   | Risk assessments  | Risk assessments   | Risk assessments   | Risk assessments   | Risk assessments   |  |   | Risk assessments  |
| Other financial incentives?                             |  | Limitation of Liability and Mediation credits            |  |  |  | Catlin recently received approval from the various states to provide a premium credit for LEED design. Insureds may obtain up to a 10% premium reduction if 20% or more of their projects in the past three years have obtained some level of LEED certification. |  |  | Liberty Continuing Education through website / Limitation of Liability clause credits / successful claims resolution through mediation | use of standard contracts, claims history, LOL           |  | Risk Mitigation Premium Credit, loss prevention credit, longevity credit, experience credit and Association membership credit | Deductible credit to the policy for use of certain contractual risk management practices including limitation of liability, mutual waiver of consequential damages, mediation and verification of insurance coverage for all sub-consultants. |

**Question 39 - Rank the following characteristics from 1(highest) to 8 (lowest) in your premium determination process.**

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

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

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

**PROJECT INSURANCE**

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|  | ACE USA | Arrowhead | AVRECO | Beazley | Benchmark | Catlin | Euclid | Insight | Lexington | Liberty | RA&MCO | Travelers | VOSCO | XL | Zurich |
|--|---------|-----------|--------|---------|-----------|--------|--------|---------|-----------|---------|--------|-----------|-------|----|--------|
|--|---------|-----------|--------|---------|-----------|--------|--------|---------|-----------|---------|--------|-----------|-------|----|--------|

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

|  |    |    |    |    |     |     |  |     |     |    |    |     |     |     |
|--|----|----|----|----|-----|-----|--|-----|-----|----|----|-----|-----|-----|
|  | No | No | No | No | Yes | Yes |  | Yes | Yes | No | No | Yes | Yes | Yes |
|--|----|----|----|----|-----|-----|--|-----|-----|----|----|-----|-----|-----|

**Question 42 - Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)?**

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

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

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

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

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

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

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

**CLAIMS PROCESS**

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

|   |  |   |   |   |                |   |   |   |  |  |   |   |  |
|---|--|---|---|---|----------------|---|---|---|--|--|---|---|--|
| Written demand for monetary or non-monetary damages, civil proceeding against the insured | A demand for money or services, naming you and alleging a Wrongful Act or Pollution Incident | Claim" means a demand received by any insured for money or services including the service of suit or institution of arbitration proceedings. "Claim" shall also mean a threat or initiation of a suit seeking injunctive relief (meaning a temporary restraining order or a preliminary or permanent injunction). | Demand for money or services, naming YOU and alleging a negligent act, negligent error or omission resulting from and negligently committed in performance of YOUR PROFESSIONAL SERVICES on behalf of the Named Insured for others by YOU or any entity, including joint ventures, for whom you are legally liable. | Claim means a demand for money or services, naming the Insured, and alleging a wrongful act or pollution condition. | Policy Wording | Claim means a demand for money or professional services received by the Insured for damages, including but not limited to, the service of a lawsuit or the institution of arbitration proceedings or other alternative dispute resolution proceedings, alleging a wrongful act arising out of the performance of professional services. | Claim means any written demand received by an Insured seeking Damages and alleging liability or responsibility on the part of the Insured or persons for whose conduct the Insured is legally liable. | A demand for money or services, naming an Insured and alleging a Wrongful Act or Pollution Incident | Briefly: 1) Service of a summons on a suit. 2) a demand or request of you for damages or services.. 3) an allegation by another of your negligent, act, error or omission. | A claim means a demand for money or services, a civil proceeding commenced by service of a complaint or similar pleading, or a written request to toll or waive a statute of limitations relating to a potential civil or administrative proceeding against any insured for a wrongful act. A claim will be deemed to be made on the earliest date such notice thereof is received by any principal insured. | Demand for money or services alleging a wrongful act. | CLAIM means a demand received by the INSURED for money or services and that alleges one or more of the following: 1. A WRONGFUL ACT arising from the performance of PROFESSIONAL SERVICES; 2. POLLUTION CONDITIONS arising from the performance of CONTRACTING SERVICES; or 3. A NETWORK SECURITY COMPROMISE. | "Claim(s)" means a demand or notice received by the "insured" for "damages" or services that is a result of: 1. An actual or alleged act, error or omission in the rendering of or failure to render "professional services"; or 2. A "pollution event" resulting from "covered operations" or "completed operations." |
|---|--|---|---|---|----------------|---|---|---|--|--|---|---|--|

**Question 47 - Is "circumstance" reporting allowed?**

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|--|------------|---|--------|--|--|---|------------------------------|--|------------|---|---|---|---------------------------------|--|--------------------------------------|
|  | Encouraged | We encourage circumstance reporting and provide free Loss Prevention Assistance |        | We encourage reporting of all circumstances that might give rise to a claim. | Pre-Claim Circumstance: An event, incident, allegation, circumstance, dispute or situation of which YOU first become aware during the POLICY PERIOD that a reasonably prudent person might expect to give rise to a claim. | Circumstance reporting is not only allowed; it is encouraged. | We encourage early reporting | Possible claims should be reported as soon as possible to allow us the best chance to mitigate a situation and to preserve coverage for the Insured. | ENCOURAGED | Liberty offers free pre-claims assistance and advice to mitigate situations prior to becoming a claim. Liberty also provides assistance to policyholders to resolve issues before they may develop into a circumstance and/or claim | yes, it is strongly recommended per claim definition #4 in our 3240 policyform. | If a principal insured becomes aware of a potential claim and gives the company written notice during the policy period of the particulars of such potential claim including all known facts related to the potential claim; the identity, if known, of such person allegedly involved in or affected by such potential claim; the date such persons became aware of the potential claim; the dates of the alleged events; and the reasons for anticipating a claim, then any claim subsequently made against any insured arising out of such potential claim will be deemed to have been made on the date such notice was received by the company. | It is encouraged and voluntary. | CIRCUMSTANCE means an event or occurrence from which the INSURED reasonably expects that a CLAIM(S) could be made. | Not required, but highly encouraged. |

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

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

**Question 49 - Who supervises claims:**

|                          |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Company adjusters?       | Yes |
| Independent contractors? | No  | No  | Yes | Yes | No  | No  | No  | Yes | Yes | Yes | Yes | Yes | No  | No  | No  |

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

|   |   |   |  |  |                                      |  |   |   |  |                      |                             |   |  |
|---|---|---|--|--|--------------------------------------|--|---|---|--|----------------------|-----------------------------|---|--|
| Free pre claims assistance if available, our claim group will evaluate the circumstance and hire counsel to help mitigate the issue. Retentions are not applied to pre-claims assistance. | We advise as to reporting requirements and procedures, and assist putting into motion our Free Loss Prevention Assistance | To encourage early reporting, the deductible does not apply until a claim is made. Either inhouse counsel or local defense counsel will assist insured as needed. | Free Pre-Claims Assistance - the deductible does not apply until a claim is actually made. | Our insureds may contact and consult with our claims counsel at any time regarding potential claims. Claims counsel also reviews contracts and project documentation for insureds. If warranted, we will also retain outside counsel or experts at our cost to assist the insured in addressing issues and avoiding a claim. | We assist brokers with claims issues | Insight offers a toll-free hot line that the Insured may call for advice regarding potential claim situations. The staff also provides assistance in drafting responses to potential claim situations and will work to mitigate problems before a situation deteriorates into a claim. If needed, defense counsel may be assigned to assist with potential claim mitigation. | FREE LEGAL SERVICES FROM OUTSIDE LAW FIRMS. | Liberty offers free pre-claims assistance and advice to mitigate situations prior to becoming a claim. Liberty also provides assistance to policyholders to resolve issues before they may develop into a circumstance and/or claim | Our claims managers are licensed attorneys who specialize in professional liability and can offer advice/assistance to our policyholder on items that could develop into claims at no cost to the insured. | Pre-Claim Assistance | Free pre-claims assistance. | XL Insurance's pre-claim assistance remains second to none in the industry. Our Early Warning System pairs the insured with an experienced Claim Consultant to address issues before they become claims. The Claim Consultants, most of whom are attorneys, work with the insured to avoid or mitigate potential claims. This often involves retaining counsel or an expert consultant at no cost to the insured. | Investigation, monitoring, and counsel at our discretion and cost without eroding the deductible or limit. |
|---|---|---|--|--|--------------------------------------|--|---|---|--|----------------------|-----------------------------|---|--|

**Question 51 - Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?**

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

**Question 52 - Are there any cost caps or other restrictions on your pre-claims limit?**

|    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |   |
|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|---|
| No | All preclaims assistance is at our discretion. No arbitrary caps apply. |
|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|---|

**Question 53 - Do you have claims offices that manage claims? If yes, where are they located?**

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

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |  | Claims are reported to<br>RA&MCO and the<br>information is transmitted<br>to our claims managers'<br>office in White Plains.<br>Shortly thereafter,<br>contact is made by our<br>claims managers with the<br>policyholder/insured. |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

**Question 55 - What is the total number of your staff devoted exclusively to A/E professional liability claims?**

|  |   |  |  |   |   |                  |             |   |    |   |  |    |    |  |    |
|--|---|--|--|---|---|------------------|-------------|---|----|---|--|----|----|--|----|
|  | 6 | 0, Claims are handled by<br>the Carrier (3 people) |  | 7 | Navigators has a full claims<br>department supplemented<br>by a law firm specialist | 1 claims counsel | Unavailable | 1 | 12 | 6 | Approx six, plus outside<br>claims managers (4)...for<br>a total of about ten. | 12 | 47 | XL Insurance has a<br>dedicated A/E claim staff of<br>37 including 30 Claim<br>Professionals working<br>directly with the insureds<br>on claims and pre claim<br>issues. | 13 |
|--|---|--|--|---|---|------------------|-------------|---|----|---|--|----|----|--|----|

**Question 56 - On average, how many years of A/E professional liability claims experience do the staffers in Question 55 have?**

|  |    |    |  |                       |    |    |             |    |    |    |            |    |    |    |  |
|--|----|----|--|-----------------------|----|----|-------------|----|----|----|------------|----|----|----|--|
|  | 10 | 15 |  | Greater than 15 years | 20 | 20 | Unavailable | 12 | 10 | 14 | five plus. | 11 | 12 | 10 |  |
|--|----|----|--|-----------------------|----|----|-------------|----|----|----|------------|----|----|----|--|

**Question 57 - Do you conduct any type of follow-up evaluation after the claim is closed out to determine the insureds' satisfaction with your claims handling process?**

|  |    |    |  |     |     |     |    |     |     |     |    |    |     |     |    |
|--|----|----|--|-----|-----|-----|----|-----|-----|-----|----|----|-----|-----|----|
|  | No | No |  | Yes | Yes | Yes | No | Yes | Yes | Yes | No | No | Yes | Yes | No |
|--|----|----|--|-----|-----|-----|----|-----|-----|-----|----|----|-----|-----|----|

**Question 58 - Do you cooperate with insureds who want to conduct their own claims audit?**

|  |    |     |  |  |     |     |     |     |     |     |     |     |     |     |     |
|--|----|-----|--|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|  | No | Yes |  |  | Yes |
|--|----|-----|--|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|

**Question 59 - Do you conduct any claims audits of insureds' claim operations?**

|  |    |    |  |  |  |    |    |    |   |    |    |    |    |   |    |
|--|----|----|--|--|--|----|----|----|---|----|----|----|----|---|----|
|  | No | No |  |  |  | No | No | No | Yes, and we are willing to<br>share the results with<br>individual insureds | No | No | No | No | Yes, and we are willing to<br>share the results with<br>individual insureds | No |
|--|----|----|--|--|--|----|----|----|---|----|----|----|----|---|----|

**Question 60 - Do you do independent surveys of insureds regarding their level of satisfaction with your services?**

|  |    |    |  |     |    |    |    |    |    |    |    |    |     |     |    |
|--|----|----|--|-----|----|----|----|----|----|----|----|----|-----|-----|----|
|  | No | No |  | Yes | No | Yes | Yes | No |
|--|----|----|--|-----|----|----|----|----|----|----|----|----|-----|-----|----|

**Question 61 - Does your policy cover claims brought outside the U.S., its territories, and Canada?**

|  |     |     |  |     |    |     |     |     |     |     |    |     |     |     |     |
|--|-----|-----|--|-----|----|-----|-----|-----|-----|-----|----|-----|-----|-----|-----|
|  | Yes | Yes |  | Yes | No | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes |
|--|-----|-----|--|-----|----|-----|-----|-----|-----|-----|----|-----|-----|-----|-----|

**Question 62 - If your policy covers claims brought outside the U.S., its territories, and Canada, does the insured have the right to select legal counsel?**

|  |    |     |  |     |  |    |    |     |     |     |    |    |    |    |     |
|--|----|-----|--|-----|--|----|----|-----|-----|-----|----|----|----|----|-----|
|  | No | Yes |  | Yes |  | No | No | Yes | Yes | Yes | No | No | No | No | Yes |
|--|----|-----|--|-----|--|----|----|-----|-----|-----|----|----|----|----|-----|

**Question 63 - If the insured does have the right to select legal counsel, do you:**

|                |  |     |  |     |  |  |  |     |     |  |     |  |  |  |     |
|----------------|--|-----|--|-----|--|--|--|-----|-----|--|-----|--|--|--|-----|
| pay on behalf? |  | Yes |  | Yes |  |  |  | No  | No  |  | Yes |  |  |  |     |
| indemnify?     |  | No  |  | No  |  |  |  | Yes | Yes |  |     |  |  |  | Yes |

**LITIGATION AND SETTLEMENT**

**Question 64 - Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement? If yes, please identify the conditions required for such endorsement.**

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|--|---------|--------------------------|--------|---------|-----------|--------|-------------------------------|---|-----------|---------|--------|-----------|-------|--|--------|
|  | No      | If required by state law |        | No      | No        | No     | 15% Additional Premium charge | This option is available to most firms for an additional premium. | No        | No      | No     | No        | No    | By Endorsement in New York - EXPENSE OFFSET TO 50% OF LIMITS CONSENT - REGULATION 107 NOTICE - NEW YORK. The Company shall be liable for CLAIM EXPENSES (legal defense costs) that exceed fifty percent (50%) of the LIMITS OF LIABILITY and exceed the Deductible obligation for CLAIM EXPENSES (legal defense costs). The Company shall not be liable for the amount of any judgement of settlement of any CLAIM that exceeds the remaining Limits of Liability. | No     |

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

|  |  |  |  |  |  |  |  |  |  |  |                                 |  |   |  |
|--|--|--|--|--|--|--|--|--|--|--|---------------------------------|--|---|--|
|  |  | Reservation of rights letters are issued when appropriate. | Used very rarely -- only if actually appropriate |  |  | Since first notice of a claim typically lacks full detail, it is common for the carrier to initially reserve their rights as well as the insured's rights. | Catlin goes out of its way to avoid sending reservation or rights letters to its insured unless such a letter is absolutely necessary given the circumstances of the particular claim. | A reservation of rights letter is sent to the Insured when a claim includes allegations that are not included in the coverage or if the claim appears to fall outside of the coverage for other reasons (such as prior knowledge). | If a reservation of rights letter is required, we first discuss it with our Insured and follow up with the formal letter within 30 days. | Liberty's position is NOT to issue ROR letters unless there is a responsible and prudent business reason for doing so. | We generally will utilize them. | We only issue a reservation of rights letter when there is a real coverage issue identified. | We give broad form coverage and partner with our insured and conduct an individual case by case analysis when a reservation of rights letter is issued. | XL Insurance issues reservation of rights letters only on claims, which fall outside the purview of coverage and, if found to be true or valid, would not be covered under the policy. Such reservation of rights letters do not imply that any of the allegations or true or valid, but are provided to inform the insured of the potential coverage ramifications, their rights and the rights of the Company. All such reservation or rights letters are discussed in detail with the insured and their agent before the issuance of a letter and the insured is requested to challenge any reservation of rights they believe may have been made in error. |
|--|--|--|--|--|--|--|--|--|--|--|---------------------------------|--|---|--|

**Question 66 - Do you reserve the right to appoint defense counsel on all claims?**

|  |     |     |  |     |     |     |     |     |    |    |     |     |     |     |     |
|--|-----|-----|--|-----|-----|-----|-----|-----|----|----|-----|-----|-----|-----|-----|
|  | Yes | Yes |  | Yes | Yes | Yes | Yes | Yes | No | No | Yes | Yes | Yes | Yes | Yes |
|--|-----|-----|--|-----|-----|-----|-----|-----|----|----|-----|-----|-----|-----|-----|

**Question 67 - Do you accept alternate defense counsel when requested by insured?**

|  |  |  |  |   |   |  |  |   |   |   |   |  |   |                                   |
|--|--|--|--|---|---|--|--|---|---|---|---|--|---|-----------------------------------|
|  | We will consider on a case by case basis | When requested by insured, attorney will be vetted by claims staff and approval is almost always granted | If they meet our reporting guidelines and can demonstrate expertise. | If insured's suggested defense counsel is a qualified, experienced construction litigator with no conflicts or other relationship to the insured, the request will be considered. | While Catlin's policy form provides that the company has the right to appoint counsel, we regularly confer with our insureds prior to counsel selection. If the insured has a preferred attorney, that preference will usually be honored assuming the attorney has the appropriate experience representing design professionals. | On a case by case basis we will consider | Appropriately qualified counsel and reasonable billing rates, as well as a lack of any conflict of interest. | Provided the alternate counsel can demonstrate expertise, follow our reporting guidelines, and bill at rates comparable to our Panel. | Liberty's program and policy form allow the flexibility to accept alternative defense counsel subject to prior approval | Occasionally where we don't have available panel counsel. | We will consider alternative defense counsel provided they have the requisite skill and experience and accept our defense counsel guidelines. | Yes, as appropriate under circumstances. | Legal counsel for the defense of any CLAIM(S) shall be designated by the Company or, solely at the Company's option, by the INSURED with the prior approval and written consent of the Company and subject to the Company's guidelines. | For firms with larger retentions. |
|--|--|--|--|---|---|--|--|---|---|---|---|--|---|-----------------------------------|

**Question 68 - Do you review the strategic and tactical decisions of defense counsel assigned to defend an insured, such as by requiring assigned defense counsel to obtain the approval of depositions that defense counsel deems necessary?**

|  |     |    |  |     |     |    |    |     |     |     |    |     |     |     |     |
|--|-----|----|--|-----|-----|----|----|-----|-----|-----|----|-----|-----|-----|-----|
|  | Yes | No |  | Yes | Yes | No | No | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes |
|--|-----|----|--|-----|-----|----|----|-----|-----|-----|----|-----|-----|-----|-----|

**Question 69 - Do you have to obtain the consent of insured to compromise on or settle a claim?**

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|--|--------------|-----------|--------|--|--|---|--------|--|--|--|-------------|--------------|---|---|-----------------|
|  | Yes          | Yes       |        | Yes  | Yes  | Yes   | Yes    | Yes  | Yes  | Yes  | Yes         | Yes          | Yes   | Yes   | Yes             |
| <b>Question 70 - If the insured elects to contest the claim rather than accept a settlement, do you then limit your subsequent liability for the claim to the amount that the claim could have been settled for?</b> |              |           |        |  |  |   |        |  |  |  |             |              |   |   |                 |
|  | Yes          | Yes       |        | Yes  | Yes  | No  | Yes    | Yes  | Yes  |  | Yes         | No           | No  | Yes   | No              |
| <b>Question 71 - Does insured have to obtain the consent of the insurer to compromise on or settle a claim?</b>  |              |           |        |  |  |   |        |  |  |  |             |              |   |   |                 |
|  | Yes          | Yes       |        | Yes  | Yes  | Yes   | Yes    | Yes  | Yes  | Yes  | Yes         | Yes          | Yes   | Yes   | Yes             |
| <b>Question 72 - Do you engage outside agencies to review defense counsel's billings?</b>  |              |           |        |  |  |   |        |  |  |  |             |              |   |   |                 |
|  | No           |           |        | Yes  | Yes  | No  | No     | No   | Yes  | No   | Yes         | No           | No  | No  | Yes             |
| <b>Question 73 - Does your firm provide the following risk management programs for your insureds?</b>  |              |           |        |  |  |   |        |  |  |  |             |              |   |   |                 |
| Contract review  | Yes          |           |        | Yes  | Yes  | Yes   | Yes    | Yes  | Yes  | Yes  | Yes         | Yes          | Yes   | Yes   | Yes             |
| Publications   | No           |           |        | Yes  | No   | No  | Yes    | No   | Yes  | Yes  | Yes         | Yes          | Yes   | Yes   | Yes             |
| Seminars   | No           |           |        | Yes  | Yes  | Yes   | No     | Yes  | Yes  | Yes  | Yes         | Yes          | Yes   | Yes   | Yes             |
| <b>Question 74 - Does your firm provide any other risk management for your insureds?</b>   |              |           |        |  |  |   |        |  |  |  |             |              |   |   |                 |
|  | No           |           |        | Yes  | Yes  | No  | No     | No   | Yes  | Yes  | No          | Yes          | Yes   | Yes   | Yes             |
| <b>Question 75 - How many of your company's risk management personnel exclusively support A/E firms?</b>   |              |           |        |  |  |   |        |  |  |  |             |              |   |   |                 |
|  |              |           |        | Quarterly risk management webinars available to all insureds and broker partners. www.beazley.com/a&e. Expert retreat for our top 100 insureds. Quarterly AE newsletter. Extensive risk management website as well as on-site seminars by request. | We assist our insureds on an individual needs basis whether in-house or via legal counsel.         |   |        |  | Comprehensive risk management programs are available on our website: WWW.LEXAEHELP.COM, including publications, best practice guides, state laws, and seminars that usually qualify for CE credit. | Liberty offers Risk Management services, loss prevention content, & training to all size firms. Training can be offered online through Liberty's dedicated AE website. Online courses developed by Liberty qualify for AIA distance learning CE credits. Liberty conducts an Annual Invited firm risk management conference addressing current industry topics and trends for brokers and insureds. Premium credits can be obtained by completing our risk management training sessions as well as other risk management training sessions delivered by a qualified instructor. 5% - 10% premium credit can be obtained for completing risk management |             | Webinars     | We provide webinars, podcasts, CDs and web-enabled risk management material. We do national, regional and in-house seminars in conjunction with state/local associations. | A full curriculum of optional loss prevention and education programs eligible for premium credits and continuing education credits. The XL Insurance Contract Guide for Architects and Engineers, published in 2007 as a 500+ page book and CD, is a combination of issue-driven discussions, claim scenarios, problem-solving strategies and contract language solutions. An update will be released in the near future. |                 |
| <b>Question 76 - Please provide the name of the primary contact for risk management personnel.</b>   |              |           |        |  |  |   |        |  |  |  |             |              |   |   |                 |
|  | Chris Calnon | N/A       |        | James Schwartz 617-261-8414 james.schwartz@beazley.com / Colleen Palmer 617-261-8412 colleen.palmer@beazley.com  | Kitty Dimit  | Laila Santana, Esq. and Tom Bongji, Esq.  |        | Mat Cozzi  | PATRICK MCCARTHY PAT.MCCARTHY@CHART ISINSURANCE.COM  |  | David Wiley | Gary Prather | Joe Jones   | Albert J. Rabasca - Director of Industry Relations  | J. Kent Holland |
| <b>Question 77 - How many A/E risk management seminars does your company conduct annually?</b>   |              |           |        |  |  |   |        |  |  |  |             |              |   |   |                 |
|  |              |           |        | Four - one per quarter for every insured at no cost.   | Depends on our insureds' and producers' needs or requests; generally less than one dozen per year. | We did not offer risk management seminars prior to April of 2009. We have provided one seminar a month since that time.         |        | We offer seminars by request of Insureds and agents, so the number varies greatly from year to year. |  | We offer seminars by request of Insureds and agents, so the number varies greatly from year to year.   | five        | Numerous     | Numerous  | approximately 200   |                 |
| <b>Question 78 - What is the estimated number of A/E contracts your company reviews annually?</b>  |              |           |        |  |  |   |        |  |  |  |             |              |   |   |                 |
|  | 50 to 60     |           |        | Hundreds   | Hundreds in-house and less to outside contract review counsel.                                     | We are currently reviewing approximately 10 contracts per month. We expect that number to increase significantly going forward. |        |  |  |  |             |              | Approximately 1500 a year   | Approximately 700 for the Claim Consultants alone. This does not include our PLAN agents' numbers, which could easily equal those of the Claim Consultants.   |                 |

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|--|---------|-----------|--------|---------|-----------|--------|--------|---------|-----------|---------|--------|-----------|-------|----|--------|
|--|---------|-----------|--------|---------|-----------|--------|--------|---------|-----------|---------|--------|-----------|-------|----|--------|

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

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

**Question 80 - What is the average turnaround time for these contract reviews?**

|  |                |  |  |  |  |   |  |          |           |  |                      |           |                            |                  |          |
|--|----------------|--|--|--|--|---|--|----------|-----------|--|----------------------|-----------|----------------------------|------------------|----------|
|  | 48 to 72 hours |  |  |  |  | Catlin aims to review contracts and get back to the insured within 48 hours but most are completed within 24 hours. |  | 24 hours | <48 HOURS |  | two days, often one. | 24-48 hrs | 1 business day turnaround. | Within 24 hours. | 48 hours |
|--|----------------|--|--|--|--|---|--|----------|-----------|--|----------------------|-----------|----------------------------|------------------|----------|

**Question 81 - Please list the number and type of A/E risk management publications offered by your company.**

|  |  |  |  |   |     |  |                                   |  |  |  |  |  |   |  |   |
|--|--|--|--|---|-----|--|-----------------------------------|--|--|--|--|--|---|--|---|
|  |  |  |  | Numerous publications available via our website @ beazley.com/A&E | N/A |  | Annual Risk Management Newsletter |  | INFORMATION IS DELIVERED VIA OUR WEBSITE AS OPPOSED TO WRITTEN PUBLICATION |  | Contract Reference Guide Ten Commandments of Loss Prevention | 1 publication, Stamped Sealed & Delivered which is published twice a year. | Numerous and can be found at our website of www.Schinnerer.com or PlanetAEC.com | Visit xldp.com for more information and to access a copy of Professional Services Agreements: A Primer, introductory information from the Contract Guide. Also, visit www.xldp.com/tools for complimentary risk management tools including regional claim reports, a sample chapter of The XL Insurance Contract Guide for Design Professionals, and access to our on-line webcast, What You Need to Know About Indemnities. | Risk Management Guide AE Briefings Newsletter |
|--|--|--|--|---|-----|--|-----------------------------------|--|--|--|--|--|---|--|---|

**Question 82 - Provide estimated percentage of claims driven by the following factors:**

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

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

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

**Question 84 - Please provide the estimated percentage of claims related to the following types of projects:**

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

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|-----------------|---------|-----------|--------|---------|-----------|--------|--------|---------|-----------|---------|--------|-----------|-------|----|--------|
| Master planning |         |           |        |         |           |        |        |         |           |         | 1      | 3         |       |    |        |
| Surveys/studies |         |           |        |         |           |        |        |         |           |         | 10     | 14        |       |    |        |
| Other           |         |           |        |         |           |        |        |         |           |         |        |           |       |    |        |

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

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

**ADDITIONAL SERVICES**

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

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

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|---------------------------------------|---------|-----------|--------|---------|-----------|--------|--------|---------|-----------|---------|--------|-----------|-------|----|--------|
| *Attorney                             |         |           |        | X       | X         | X      | X      | X       | X         | X       |        | X         | X     | X  | X      |
| *Claims Department                    | X       |           |        | X       | X         | X      | X      | X       | X         | X       | X      | X         | X     | X  | X      |
| <b>Educational programs/seminars.</b> |         |           |        |         |           |        |        |         |           |         |        |           |       |    |        |
| * Agent/Broker                        | X       |           |        | X       | X         | X      | X      | X       | X         | X       | X      | X         | X     | X  | X      |
| *Underwriter                          |         |           |        | X       | X         | X      | X      | X       | X         | X       | X      | X         | X     | X  | X      |
| *Attorney                             |         |           |        | X       | X         | X      |        | X       | X         | X       | X      | X         | X     | X  | X      |
| *Claims Department                    |         |           |        | X       |           | X      |        |         | X         | X       |        | X         |       | X  |        |
| <b>Publications</b>                   |         |           |        |         |           |        |        |         |           |         |        |           |       |    |        |
| * Agent/Broker                        | X       |           |        | X       | X         | X      | X      |         |           | X       |        | X         |       | X  | X      |
| *Underwriter                          |         |           |        | X       | X         | X      | X      |         | X         | X       | X      | X         | X     | X  | X      |
| *Attorney                             |         |           |        | X       | X         | X      | X      |         |           | X       |        |           |       | X  |        |
| *Claims Department                    |         |           |        | X       | X         | X      |        |         |           | X       |        | X         |       | X  | X      |

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

Yes Yes