

2013 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS

FINAL RESULTS (10/4/13)

Information compiled by the National Society of Professional Engineers/PEPP Professional Liability Committee (NSPE/PEPP/PLC),
the American Council of Engineering Companies Risk Management Committee (ACEC), and the American Institute of Architects/AIA Trust (AIA)

	AIG/Lexington Insurance Company	Aspen Insurance	AXIS Insurance Company	Beazley	Catlin Design Professional	Euclid Managers	Hanover Insurance Company	HCC Specialty	Liberty International Underwriters	Markel	Navigators Management Company, Inc.	RLI Insurance Company	Travelers Insurance	V. O. Schinnerer & Co., Inc. (VOSCO)	XL Group
Question 1: Please provide us with your firm's contact information.															
<i>Name:</i>	Robert Rogers	Robert Cunningham	Lorna Parsons	James K. Schwartz	Scott Kenny	Brian Van Cleave	Katherine L. Dimit	James L. Bechter	Georges Pigault	Glen R. Mangold	David Blue	Paul Dietrich	Homer Sandridge	Kevin Collins	Albert J. Rabasca
<i>Title:</i>	Global Head of Architects & Engineers	Senior Vice President	Vice President	US A&E Focus Group Leader	Assistant Director	Senior Vice President	Vice President	Senior Vice President	Vice President	Managing Director	Assistant Vice President	Director Professional Services Group	Underwriting Director	Senior Vice President	Director of Industry Relations
<i>Address:</i>	100 Summer Street, Boston, MA, 02110	590 Madison Ave., 6th Fl. New York, NY 10022	300 Connell Dr Suite 8000, Berkeley Heights, NJ, 07922	141 Tremont St Suite 1200, Boston, MA, 02111	1331 N. California Blvd., Suite 200, Walnut Creek, CA 94596	234 Spring Lake Drive, Itasca, IL, 60143	333 W. Pierce Road, Suite 225, Itasca, IL 60515	2300 Clayton Road, Suite 1100, Concord, CA, 94520	55 Water Street, New York, NY, 10041	Ten Parkway Plaza, Deerfield, IL, 60015	6011 University Blvd., Ste 280, Ellicott City, MD, 21043	150 Monument Road, Suite 605, Bala Cynwyd, PA, 19004	111 Schilling Rd, Hunt Valley, MD, 21031	Two Wisconsin Circle, Chevy Chase, MD, 20815	300 Broadacres Drive, Bloomfield, NJ, 07003
<i>Website:</i>	lexington insurance .com	aspen.co/ Insurance/	AXISCapital .com	beazley.com	catlin.com	euclid managers .com	Hanover .com	Hccspecialty .com	a-e-libertyiu .com	markelcorp. com	Navg.com	rliplsg.com	travelers .com/ 1stChoice	Schinnerer .com	xldp.com
Question 2: Are you a (n):															
	Insurer	Insurer	Insurer	Insurer	Insurer	Underwriting Manager	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Underwriting Manager	Insurer
Question 3: If you are NOT an insurer, please specify:															
						We are an MGA for Scottsdale Insurance Company - National Casualty Company								Victor O. Schinnerer & Co., Inc.	
Question 4: How many continuous years has your firm provided professional liability insurance to the A/E market place?															
	40+	5	3+	27	27	13+	38	27 Since 1986	12	43	8	5	14	56	40
Question 5: If your firm is not the insurer, with which insurers has your firm previously been associated over the past decade and for what duration?															
								Great American, London, Associated Int'l. Insurance Company						CNA - Continental Casualty Company	

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Question 6: What was your total book of business for engineering and architectural liability insurance in the following years?															
2012 - Number of Firms Insured	Proprietary	Proprietary		6000+			Confidential		Proprietary	Proprietary	Proprietary	3,890	6,693	Proprietary	
2012 - Premium in Millions				120-130			Confidential		Proprietary	Proprietary	Proprietary	34,527,000	\$80	Proprietary	
2011 - Number of Firms Insured				6000+			Confidential		Proprietary	Proprietary	Proprietary	3,100	6,597	Proprietary	
2011 - Premium in Millions				120-130			Confidential		Proprietary	Proprietary	Proprietary	24,465,000	\$80	Proprietary	
2010 - Number of Firms Insured				7500+			Confidential		Proprietary	Proprietary	Proprietary	1,924	6,725	Proprietary	
2010 - Premium in Millions				135			Confidential		Proprietary	Proprietary	Proprietary	14,430,000	\$81	Proprietary	
Question 7: What percentage of your total book of A/E premium comes from firms with revenue of:															
Less than \$500,000	5%	0%		17%			25%	15%	Proprietary	Proprietary	60%	57%	24%	Proprietary	
\$500,000 to \$5,000,000	5%	20%		33%			60%	80%	Proprietary	Proprietary	30%	35%	58%	Proprietary	
More than \$5,000,000	90%	80%		50%			15%	5%	Proprietary	Proprietary	10%	8%	18%	Proprietary	
Question 8: Are you trying to gain, maintain, or decrease market share in the next two years in certain market segments?															
Gain		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Maintain	X											X			
Decrease															
Please explain:	We intend to gain market share across all market segments, subject to maintaining underwriting standards.		We are very experienced underwriters with a relatively new program seeking to write firms with a good risk profile.	We will continue to look to grow in the segments where it makes underwriting sense.	Catlin continues to grow our presence in the design professional market worldwide.		Overall we will continue to grow our program w/ national focus based on our existing underwriting guidelines.	We have recently re-done our A/E policy form. We would like to begin growing prudently in 2014 and 2015.		Results remain good; we are targeting growth across all targeted markets.	We are actively looking to broaden our geographical footprint, where it makes sense from an underwriting standpoint.				

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Questions 9: What have been your carrier's Best's Rating and financial size category for the following years? (Please use year-end results, but use July for the current year).															
<i>2013 Best's Rating</i>	A	A	A	A	A	A+	A	A+	A	A	A	A+	A+	A	A
<i>2013 Financial Size Category</i>	15	XV	XV	XV	XV	XV	XIV	XIV	XV	XIII	X	XI	XV	XV	XV
<i>2012 Best's Rating</i>	A	A	A	A	A	A+	A	A+	A	A	A	A+	A+	A	A
<i>2012 Financial Size Category</i>	15	XV	XV	XV	XV	XV	XIV	XIV	XV	XIII	X	XI	XV	XV	XV
<i>2011 Best's Rating</i>	A	A	A	A	A	A+	A	A+	A	A	A	A+	A+	A	A
<i>2011 Financial Size Category</i>	15	XV	XV	XV	XV	XV	XIV	XIV	XV	XIII	X	XI	XV	XV	XV
<i>2010 Best's Rating</i>	A	A	A	A		A+	A	A+	A	A	A	A+	A+	A	A
<i>2010 Financial Size Category</i>	15	XV	XV	XV		XV	XIV	XIV	XV	XIII	X	XI	XV	XV	XV
Question 10: Do you have coverage restrictions related to:															
<i>Residential and Condos</i>	yes	no	no	no	yes	yes	no	no		yes	no	no	no	no	no
<i>Schools</i>	no	no	no	no	no	no	no	no		no	no	no	no	no	no
<i>Geotechnical Services</i>	no	no	no	yes	yes	yes	no	no	yes	yes	no	no	no	no	no

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Question 11: Do you provide multi-year policies?															
	no	no - for practice policies, but Project Specific policies cover multiple years.	no	yes - For firms under \$250,000 in fee subject to guidelines relating to discipline and project type.	yes - We can provide a two-year policy on small firms, and have up to 10 years, term and ERP, on projects.	yes - 2 year policies for firms with less than \$1m in annual revenues.	yes - Generally firms with \$500,000 and below in gross billings.	no	yes - With our A&E Advantage Small Firm Program, subject to certain underwriting criteria.	no	yes - Multiyear policies are available for qualifying small firms.	yes - Firms with less than \$1,000,000 annual revenue with newly established firms accepted.	yes - Many small firms are eligible for 2 year policy terms.	yes - We provide both two and three year policies. These multi-year policies are available for small business across the construction industry including architects, engineers, environmental consultants, construction managers, and specialty firms with a revenue under \$250,000. A 2-year offering is provided to firms with revenue up to \$500,000.	yes - Firms in our small firms program and firms needing run-off policies may purchase multi-year policies.
Question 12: What limits of A/E professional liability coverage are available through your company?															
<i>Minimum?</i>	\$100,000	\$500,000	\$250,000	\$100,000	\$250,000	\$250,000	100,000/ 100,000	\$250,000	\$100,000	\$300,000	\$250,000	\$100,000	\$500,000		\$250,000
<i>Maximum?</i>	\$25,000,000+	\$10,000,000	\$25,000,000	\$25,000,000	\$10,000,000	\$5,000,000	10,000,000/ 10,000,000	\$5,000,000	\$10,000,000	\$10,000,00	\$5,000,000	\$10,000,000	\$5,000,000	\$20,000,000	\$10,000,000
Question 13: Are these annual aggregate limits?															
	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes		yes	yes
Question 14: Do you offer split limits?															
	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Question 15: What is the insurer's net retention on the A/E professional liability program?															
	1	Proprietary					First \$1,000,000 of limits		Proprietary	Proprietary	Proprietary	Proprietary		Proprietary	

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Question 16: Does your professional liability policy provide Prior Acts Coverage?															
	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
<i>Please explain any restrictions:</i>	Our practice is to honor the retroactive date on the current policy. If the policy or limit has not been carried before, we would restrict coverage.		We generally match the Retroactive Date of the expiring policy subject to prior knowledge. New firms get a premium credit but may not be eligible for full prior acts.	Generally, match the expiring policy's coverage.	We will match the expiring retro active date when quoting new business.				If prior acts coverage was provided without interruption.		Prior acts coverage is generally available to qualified firms which have maintained continuous coverage for at least 1 year.		Prior acts coverage is typically available for firms which have carried professional liability insurance for at least 1 year.	Prior Acts Coverage is generally available to firms that show evidence of at least one year of prior coverage with good loss experience.	Prior Knowledge of a CLAIM or CIRCUMSTANCE (event or occurrence) from which the INSURED reasonably expects that a CLAIM(s) could be made.
Question 17: When did your company most recently update its A/E professional liability policy?															
<i>Within the past 1-3 years?</i>	X	X	X	X		X	X	X		X					
<i>Within the past 4-5 years?</i>					X						X	X	X	X	X
<i>More than 5 years ago?</i>									X						
Question 18: Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes?															
	yes	yes	yes	yes	yes	no	no	no	yes	yes	yes	yes	yes	yes	yes
Question 19: How many non-managerial, full-time A/E underwriters do you have supporting your PLI program?															
	15	2	6 (plus Mgrs)	13	5	2	6	8	6	46	4	12	12	34	23
Question 20: On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have?															
	10+	9	5 Uws, 27+ Mgrs.	> 15	19	9+	14	10	15+	9	10	7	10	7+ Years - up to 40 years	14
Question 21: For each state/jurisdiction, do you offer coverage on an: (select all that apply)															
<i>Admitted basis</i>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<i>Surplus basis</i>	X	X	X	X		X		X	X	X		X			
<i>No coverage / Notes</i>			AK and VT have non-admitted paper only. WE use the NY Free Trade Zone for NY firms. Firms under \$250K may differ as we file a new program for "very small" firms.			Admitted in all states except surplus lines in Louisiana & Hawaii. We do not write in Alaska.	Except not available in Alaska or Hawaii	Only five states: Connecticut, Vermont, New York, Louisiana and Alaska are not admitted. We will re-file.		Filed in 32 states + DC at present; expanding states in 2013.	Not available in Vermont, Hawaii, or Louisiana	Admitted in 49 States including D.C.	We offer coverage only on an admitted basis. We currently offer coverage in the District of Columbia and all states except Hawaii, Vermont, and Louisiana.		

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Question 22: Is your policy form:															
pay on behalf of?	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
indemnify basis?															
Question 23: Does your company have underwriting guidelines or restrictions on deductibles based on firm size?															
	yes	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	yes	yes	yes	yes
Question 24: Does your deductible apply to damages only, or to a combination of defense costs and damages?															
Damages only?															Unless Damages Only is purchased
Defense costs & damages?	X	X			X	X	X	X	X	X	X	X		X	X
Question 25: Do you offer stop-loss on deductibles (i.e., maximum deductible limit option for all claims in the aggregate)?															
	yes	yes	yes	no	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Question 26: How have your rates increased (or decreased) over the past three years?															
2012 percentage?	Proprietary	0%	Some states rec'd -25% rate decreases		Flat to slight decrease	flat	3%	increase (rates have not changed but premium slightly up)		single digit increase	0%	1% to 3% decrease	Rates increased on average approx. 8%	Flat	Rates increased on average over the past 3 years
2011 percentage?		0%	No change		Decrease	flat	2%	increase (rates have not changed but premium slightly up)		single digit increase	0%	No change	Rates increased on average approx. 3%	Flat	
2010 percentage?		0%	No change		Decrease	flat	2%	increase (flat)		single digit increase	N/A	1% to 2% decrease	Rate on average did not change.	Flat	

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Question 27: Are there particular exposures for A&E professionals that may lead to higher rate increases than in recent years?															
	yes	no	no	yes - Residential, claims history, structural & geotechnical firms. However, it is best to contact your Beazley underwriter for further info.		yes - residential	no	yes - Increasing claims frequency may drive rates up.	yes - Poor losses. Project types: residential, subsurface; stadiums; waste water treatment	yes	yes - Rates are based on a combination of factors including claims experience, project type, services, etc.	yes - Rate development based on individual risk qualities to include: claims experience, qualification, project types & disciplines.	yes - Our need for higher rates have been driven in the average cost required to resolve claims and rate reductions taken during the 2006-2009 period in response to severe economic conditions facing design professionals.	yes - We see no specific new exposures that indicate the need for higher rate increases than in recent years.	yes - 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 continues to impact severity and frequency, the economy as well as other market conditions and variables also impact rates, i.e. capacity.

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Question 28: How do you expect your rates to change?															
	increase	Stay flat for the foreseeable future	Stable with a modest rate increase for some firms			increase 5-10%	Expect to maintain typical loss cost type of increases (inflationary)	Slightly up	Rate increase may apply to high-risk areas of practice	Condos/residential - the resurgence of the economy has generated growth; condo results are historically worse on average.	Flat			We expect rates to remain generally stable although firms with poor loss experience will see a rate increase.	slight increase
Question 29: Do you offer a premium credit for membership in a professional society and/or trade association (e.g., the AIA, NSPE, and ACEC)?															
	yes	yes	no	no	yes	yes	yes	yes	no	no	no	yes	no	yes	no
Question 30: Do you offer other financial incentives (e.g., credits for education programs completed by an insured)?															
	yes - 10%	yes - We review and offer credits for Risk Mgmt. controls; Peer Review/Audits; Limitation of Liability; Client Selection Controls; and Project close-out audits.	yes - We offer premium credits for good risk mgmt. and business practices such as use of good contracts and review processes, quality control procedures, insured consultants, good fee collection process, thoughtful client selection, use of CAD or BIM technology, repeat clients, and use of limitations of earn a 50% (up to \$25K) deductible credit.	yes - Credits for educational programs completed by an insured, risk mgmt. programs, peer reviews, risk assessments.	yes - Catlin offers a premium credit of up to 10% for participation in education programs. Catlin will also offer credits for design of LEED certified project, credits for participation in mediation, credit for risk mgmt. practices and reimbursement for participation in peer review programs.	no - Not currently, but considering it for future inclusion in our rating program.	yes - We offer up to 10% credit for CE, up to 25% for use of industry standard contracts.	yes - Credits can be earned for demonstrated risk mgmt. training.	yes - LIU Continuing Education through on-line courses; limitation of liability credit; successful claims resolution through mediation.	yes - Education, Risk Mgmt., Peer Review, Risk Assessment all have available credits. In addition we have a broad array of Deductible Credits including negotiated settlement (prior to mediation/litigation) that are unique to Markel. We also offer Deductible Credit for LEED certified and above as well as award winning buildings.	yes - Under-writing credits are available to firms that demonstrate strong risk mgmt. procedures.	yes - 1) Limitation of Liability provision within contracts. 2) LEED certified professionals. 3) Participation in RLI webinars. 4) Multi-policy discount (PL coverage and P&C coverages placed with RLI PSG.	yes - Individual firm risk mgmt. practices are reflected in our premium calculation plans.	yes - We offer various underwriting credits that are loss dependent. We offer a Risk Mitigation Credit, loss prevention credit, experience and association membership credit.	yes - Credits for educational programs completed by an insured Risk mgmt. programs Peer reviews Risk assessments Deductible credit to the policy for use of certain contractual risk mgmt. practices including limitation of liability, mutual waiver of consequential damages, mediation & verification of insurance coverage for all sub consultants.

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Question 31: Rank of the following characteristics 1 (highest) to 8 (least) in your premium determination process. If a characteristic is not considered in the premium determination basis, select "N/A."															
Location of firm	7	7	7	6	6	6	1	4	8	7	1	8	4		7
Location of projects	6	8	8	5	7	7	1	7	7	8	1	6	7		8
Type of practice	4	2	2	2	2	2	1	1	3	2	1	3	3		2
Type of projects	5	4	4	4	3	4	1	2	4	4	1	4	5		3
Annual billings	1	1	1	1	1	1	1	1	1	1	1	1	1		1
Claims history	2	3	6	3	4	3	1	1	2	3	1	2	2		4
Firm experience	3	5	5	7	5	5	1	3	6	5	1	5	6		6
Other (please explain)		6 Risk Mgmt. and Loss Prevention programs	Risk Mgmt. and Quality Control procedures, Business Practices, and Delivery method/Service type	Contracting practices and internal risk mgmt. programs			All factors are equally important.		5 Risk mgmt practices; Contract mgmt; loss prevention initiatives	6 Risk mgmt practices & procedures impact premium	All factors are taken into under-writing consideration. There is no one factor more important than the others.			All of the characteristics noted above are weighted when making a premium determination. They do not follow a sequential order, rather we review accounts on a case by case basis for pricing consideration.	5 Loss Prevention/Risk Mgmt Practices and Contracts utilized by the firm.
Question 32: Do you offer project-specific insurance?															
	yes	yes	yes	no	yes	yes	no	no	yes	no	no	no	no	yes	yes
Question 33: 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	yes	no	no	yes	no	no	no	yes	no	no	no	no	no	no
Question 34: Do you offer project specific excess or other supplemental additional limits to your "practice policy insured's" by endorsement?															
	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	Yes	yes
If yes, please state the number of such policies your company wrote in its most recently completed fiscal year and provide your maximum limits.	Approximately 50 policies. Max limit is lower of 2 times the policy limit or \$5m.		Numerous. Up to \$5 million in limits is typical. More than that is very carefully underwritten.		Catlin allows a maximum of two project specific endorsements per policy year.	Number of policies unavailable. Maximum limit \$5m/\$5m.	Confidential - max limits 10,000,000/10,000,000	150, max. limits are \$5m/\$5m		Number is proprietary. We offer \$10M maximum limits.		1) Specific Project Excess 2) Specific Contract Excess	Approx. 130 firms purchase an endorsement which increases the limit of liability for a specific project or client.	Proprietary	

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Question 35: Are your project policies "primary" or "excess" coverage for the A/E firm?															
	yes - Lexington project policies are explicitly primary.	primary	primary	excess	primary	n/a	n/a We do not write project policies.	Excess - If other insurance exists, they may be excess.	primary - Project coverage can be either primary or excess.	N/A	primary		We do not offer specific project insurance policies.	primary	primary
Question 36: Please state the number of such policies written in its most recently completed fiscal year and provide your maximum limits.															
	40 Policies. Limits to \$25m.	Proprietary	Minimal number of policies.		Maximum limit for project policies is \$10,000,000	We do not write stand alone project policies.	n/a			N/A	Proprietary		We did not write any excess policies for U.S. architects or engineers.		
Question 37: How does your company define a claim?															
	Claim means any demand received by an insured seeking remedy and alleging liability or responsibility on the part of the Insured or persons for whose conduct the Insured is legally liable.	See Policy Form Provided.	"Claim" means any demand received by "you" seeking "damages" or "professional services; and alleging liability or responsibility on "your" part.	"Claim" means a demand rec'd by any insured for money or services, incl. the service of suit or institution of arbitration proceedings. "Claim" shall also mean a threat or initiation of a suit seeking injunctive relieve (meaning a temporary restraining order or a preliminary or permanent injunction).	A claims is the demand for money or services, naming the Insured, and alleging a wrongful act or pollution condition.	policy language	Claim means a written demand or suit you receive alleging a wrongful act(s) arising from your professional services.	(1) A demand made against any Insured for monetary damages or services; or (2) any civil, judicial, administrative, regulatory, or arbitration proceeding commenced by the service of a complaint or similar pleading and initiated against any Insured.	A demand for money or services, naming an Insured and alleging a Wrongful Act or Pollution Incident.	Claim means Insured's receipt of: written demand for money damages or remedial Professional Services involving this policy; or the service of suit or institution of arbitration proceedings against the Insured.	Claim means a demand for money or services received by the Insured arising out of a wrongful act or pollution incident in the performance of professional services.	A demand received by the INSURED for money or services and which alleges a WRONGFUL ACT.	"Claim" means: 1) a demand for money or services; 2) a civil proceeding commenced by service of a complaint or similar pleading; or 3) 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. 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; 3) A NETWORK SECURITY COMPROMISE.

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Question 38: Is "circumstance" reporting allowed?															
	yes - Within certain conditions that are specifically listed in the policy.	yes	yes - We offer free pre-claims assistance at our discretion.	yes - We encourage reporting of all circumstances that may reasonably give rise to a claim.	yes - Circumstance reporting is highly encouraged.	yes - Specifically included in the policy language.	yes - Potential Claim means an event, incident, allegation, circumstance, dispute or situation which may subsequently give rise to a claim.	yes	yes - Subject to policy terms & conditions.	yes - Circumstance reporting is optional but encouraged.	yes - We encourage all of our insureds to take advantage of our free pre-claims services.	yes - RLI encourages circumstances reporting.	yes - NOTICE OF POTENTIAL CLAIMS 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: A) all known facts related to the Potential Claim; B) the identity of person allegedly involved in or affected by such Potential Claim; C) the date such persons became aware of the Potential Claim; D) the dates of the alleged events; and E) the reasons for anticipating a Claim, 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.	yes - It is encouraged and voluntary.	yes - CIRCUMSTANCE means an event or occurrence from which the INSURED reasonably expects that a CLAIM(s) could be made.

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Question 39: Is "circumstance" reporting required?															
	no	no	yes - Our policy is a claims made and reported form. Many circumstances turn out to be claims. Timely reporting is important.		no	yes - Allows insured to preserve coverage should a claim develop at a future date.	yes - The insured must see to it that we receive written notice of potential claims.	no - We recommend that circumstances be reported so we may begin to assist and can monitor.	no	no	no	no	no	no	no
Question 40: If a "circumstance" has been reported, do you recognize the claim as covered by the policy in force at that time?															
	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Question 41: Who supervises claims for your company?															
	In-house dedicated A&E Claims Managers	Dedicated Aspen Prof. Liability Experts who are also Attorney's.	David Hart, Esq. Sr. Vice President assisted by internal company claims experts.	In-house claims managers	Catlin currently has three experience claims adjusters and one claims director. All are licensed attorneys and all have significant experience representing architects and engineers.	Scottsdale Insurance Company	Matt Hays, VP, Prof. Liability Claims, Itasca, IL Hanover office	Head of Claims in Mt. Kisco, NY and VP of Claims in Concord, CA	Dedicated A&E in-house adjusters	Company personnel; AE Claim Mgr is a PE and JD.	Dedicated Navigators claims personnel	Dedicated RLI claims personnel with extensive experience.	Prof. liability claims are managed by Travelers employees located regionally around the U.S.	Company Adjustors	Company Claim Consultants
Question 42: What assistance do you offer your insured's with potential claims?															
	Insureds receive free legal advice from either Lexington or Donovan Hatem staff.	Free Pre-Claim Assistance and Subpoena Assistance	If notice of a circumstance is given per the policy terms, we, at our sole discretion, may elect to investigate. Until a claim arises, we will be responsible for any costs we incur for that investigation.	Beazley offers free pre-claims assistance and will retain counsel at our expense to assist the insured as necessary.	Catlin provides free pre-claim assistance. Our experienced claim professionals work with the insured and will retain counsel to assist with pre-claim matters when appropriate. Catlin will also retain experts when appropriate to assist the insured and counsel. Catlin's claim professionals also provide free contract review services. Our pre-claim services have been ranked highest in customer satisfaction in a major survey of design professionals.	We monitor claims on a regular basis.	As needed - whether an actual claim, potential claim or pre-claims assistance, full service assistance by either in-house or local defense.	Comparable assistance commensurate with a pending claim.	Liberty provides assistance to policyholders to resolve issues before they may develop into a claim and/or circumstance.	Pre-claim assistance with Claim Staff; AE specialist attorneys assigned as needed; AE hotline; Supplemental Payments available to assist subpoena of records.	With Navigators free pre-claims assistance our internal claims personnel works with the insured and if needed outside defense counsel.	RLI claims personnel or outside counsel may be retained.	Travelers claims managers work with the insured, and if appropriate, independent defense counsel to mitigate the insured's exposure for "potential" claims.	We offer free pre-claims assistance.	XL's pre-claim assistance remains second-to-none in the industry. Our Early Warning System pairs the insured with an experience 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.

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Question 43: Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?															
	yes - But generally we try to use Donovan Hatem for cost efficiency.	yes	yes - This is at the sole discretion of the AXIS claims staff.	yes - We have mutual selection of counsel, not panel counsel.	yes - Catlin will only retain counsel with significant experience working with and representing design professionals.	yes	yes - Most common is non-party depositions and project file subpoenas; local defense counsel assigned as needed.	yes - If deemed prudent, we would get our A/E defense counsel involved.	yes	yes - Panel counsel assigned as needed.	yes	yes	yes	yes - Our pre-claims matters are handled by our claims adjusters and are assigned to counsel according to the needs of the matter.	yes - XL will retain counsel for an pre-claim matter when appropriate. This is done at no cost to the insured.
Question 44: Are there any costs caps or other restrictions on your pre-claim assistance?															
	no	no	no	no	no	no	no	no - Each case is unique.	no	no	no	no - Free pre-claims assistance	yes - PRE-CLAIM ASSISTANCE At the Company's discretion, the Company will pay Pre-Claim Expenses for a Potential Claim reported in accordance with section VIII. NOTICE OF POTENTIAL CLAIMS. Pre-Claim Expenses must be incurred prior to the date that any Claim is made based upon or arising out of such Potential Claim. Payment of Pre-Claim Expenses is not subject to a Deductible and does not reduce the Professional Liability Coverage Limits. Once a Potential Claim becomes a Claim, Damages and Defenses Expenses that result from such Claim are subject to a Deductible and will reduce the applicable Professional Liability Coverage Limits.	no	no

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Question 45: Do you have claims offices that manage claims?															
	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
<i>If yes, please provide the locations of your claims offices by city and state. If no, please indicate how your company manages claims.</i>	Boston, MA	New York, NY San Francisco, CA	Alpharetta, GA	New York Connecticut Pennsylvania London, England	Irvine, CA Walnut Creek, CA New York, NY	Scottsdale, AZ	Illinois, New Jersey	Concord, CA Mt. Kisco, NY White Plains, NY	New York, NY Boston, MA	Deerfield, IL	New York, NY Rye Brook, NY San Francisco, CA Schaumburg, IL Houston, TX Irvine, CA Los Angeles, CA Seattle, WA London, UK	Chicago California	New York New Jersey Illinois Georgia Texas California	19 Office locations in NY, OH, NJ, TN, TX, MN, DC, CA, FL, GA, IL, KS, LA, WA, MD, MI and PA.	California Illinois New Jersey Texas Ontario Alberta Quebec British Columbia
Question 46: What is the total number of your staff devoted exclusively to A/E professional liability claims?															
	9	2		10	4	unavailable	3	5	4	5 most are attorneys		6	12	28	37
Question 47: On average, how many years of A/E professional liability claims experience do the staffers in the previous question have?															
	10+		Significant experience	15+	17	unavailable	20+ years	10	15+	14	20	10+	15+	10+	12.5
Question 48: Do you conduct any type of follow-up evaluation after the claim is closed out to determine the insured's' satisfaction with your claims handling process?															
	yes	yes	no	yes	yes	no	yes	no	yes	no	yes	yes	yes	yes	yes
Question 49: Do you do independent surveys of insured's regarding their level of satisfaction with your services?															
	no	no	no	yes	yes	no	no	no	no	yes	no	no	yes	yes	yes
Question 50: Does your policy cover claims brought outside the U.S., its territories, or Canada?															
	yes	yes	yes	yes	yes	yes	no	no	yes	yes	yes	yes	yes	yes	yes
Question 51: If your policy covers claims brought outside the U.S., its territories, and Canada, does the insured have the right to select legal counsel?															
	yes	yes	no		yes	no	no	no	yes	no	no	no	yes	no	no

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Question 52: Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement?															
	By endorsement, but Lexington generally reserves use of the endorsement to venues where we are legally required to offer defense in addition to the limit, e.g. Province of Quebec.	no	no	no	no	yes - We offer defense inside or defense outside the limits of liability.	yes - CEOL only is offered as required by state DOI's; CEOL and CEIL is offered nationally with state exceptions.	no	yes - Our LIU A&E Advantage small firm program provides defense outside the limit of liability subject to program guidelines.	yes - As required by state law.	yes - Where mandated by individual states.	yes - As required by State regulation	no	no	yes - 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. The Company shall not be liable for the amount of any judgment or settlement of any CLAIM that exceeds the remaining LIMITS OF LIABILITY.

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Question 53: What is your company's practice regarding issuing a "reservation of rights" letter?															
	Reservations of rights letters are generally issued if there is any question of coverage under the policy.	Generally, Aspen's position is not to issue ROR Letters unless there is a responsible and prudent business reason for doing so.	We use them when needed to preserve our rights. Underwriters are notified and asked for input if there is a coverage issue.	Reservation of rights letters are issued if required by law and necessitated by the specific facts and circumstances of a claim. Reservation of rights letters are discussed with the broker prior to issuance.	Catlin goes out of its way to avoid sending reservation of rights letters to Insureds, unless it is absolutely necessary given the circumstances of the particular claim.	They are used when the facts of the specific claim so require.	When issued, we likewise reserve the insured's rights until discovery is complete.	ROR letters are commonly used.	Generally, Liberty's position is not to issue ROR, unless a claims examiner determines that a letter is necessary after a review of the claim.	Moderate use where appropriate	Reservation of rights letters are only issued on a select, case by case basis and only when appropriate.	Letters are issued on a select basis in accordance with nuances of the matter. Our brokers are notified prior to issuance.	Travelers claim managers provide a written explanation of coverage for each claim.		XL issues reservation of rights letters only on claims that contain allegations, 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 are true or valid, but are provided to inform the insured of the potential coverage ramifications, their rights and the rights of the Company. All are discussed in detail with the insured and their agent before the issuance of a letter and the insured is requested to challenge any ROR they believe to have been made in error.
Question 54: Do you reserve the right to appoint defense counsel on all claims?															
	no	no	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Question 55: Do you accept alternate defense counsel when requested by insured?															
	yes - Provided the alternate proposed demonstrates specific expertise and agrees to abide by our reporting requirements.	yes - Aspen's program and policy form provides for the flexibility to accept alternative defense counsel subject to our prior approval.	yes - We do our best to accommodate requests for qualified counsel. We can add an endorsement which states that both we and the Insured will mutually agree on the defense counsel.	yes - If they meet our reporting guidelines and can demonstrate expertise.	yes - We provide that the company has the right to appoint counsel we regularly confer w/ our insureds prior to selection. If the Insured has a preferred attorney, that preference will usually be honored assuming the attorney has appropriate experience.	yes - On a case-by-case basis, we will consider.	yes - We try to accommodate all reasonable requests as long as counsel has the appropriate construction litigation expertise.	no - There may be times when we will utilize alternate defense counsel but the Company reserves the right to choose defense counsel.	yes - Liberty's program and policy form allow the flexibility to accept alternative defense counsel subject to our prior approval.	yes - Qualification procedure for non-panel counsel is utilized.	yes - We take the insured's recommendation into account and will consider their counsel if they have the requisite experience and will agree to our reporting structure.	yes - Alternate claims counsel may be retained subject to RLI Claims Dept. review.	While Travelers reserves the right to select defense counsel assigned to defend an insured, we will insured recommendations.	yes - As appropriate under the circumstances.	yes
Question 56: Do you review the strategic and tactical decisions of defense counsel assigned to defend an insured, such as by requiring assigned defense counsel to obtain the approval of depositions that defense counsel deems necessary?															
	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes

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Question 57: Do you have to obtain the consent of insured to compromise on or settle a claim?															
	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Question 58: If the insured elects to contest the claim rather than accept a settlement, do you then limit your subsequent liability for the claim to the amount that the claim could have been settled for?															
	yes	yes	no		no	yes	no	yes	yes	yes	no	no	no	no	yes - Unless the Company reserves the right to do so, it is not done automatically as a matter of course, but only after careful consideration of the individual claim and full disclosure and discussions with the insured.
Question 59: Does insured have to obtain the consent of the insurer to compromise on or settle a claim?															
	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Question 60: Do you engage outside agencies to review defense counsel's billings?															
	yes	no	yes	no	no	yes	yes	no	yes	yes	yes	yes	no	no	no
Question 61: Does your company provide the following risk management services and products for your insured's?															
<i>Contract review?</i>	yes	yes	yes	yes	yes	no	yes	yes	yes	yes	yes	yes	yes	yes	yes
<i>Publications?</i>	yes			yes	yes	yes	yes	yes	yes	yes	yes	no	yes	yes	yes
<i>Seminars?</i>	yes	yes	yes	yes	yes	no	yes	no	yes	yes	yes	yes	yes	yes	yes

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Question 62: Does your company provide any other risk management programs for your insured's?															
	yes - Website that provides a wide array of risk management information.	yes - Tailored seminars to qualified policyholders, and participatory funding of Peer Reviews and loss prevention audits by third parties.	yes - Most firms are given free "seats" for continuing education on RedVector.com. New initiatives under dev.	yes - Contract review, pubs, seminars, quarterly risk mgmt. webinars available to all insureds and broker partners, AE newsletter, extensive risk mgmt. website (www.beazley.com/aeriskinfo/) as well as on-site seminars by request.	yes - Catlin provides numerous risk mgmt. services and products incl. webinars, risk mgmt. newsletter, white papers, and risk mgmt. seminars.	yes - 24/7 hotline to a A&E law firm is available for no charge.	yes - Quarterly risk mgmt. webinars; lunch & learn on a individual basis.	no	yes - LIU Risk Mgmt. Website includes on-line courses, white papers, claims case studies, access to RedVector discounted on-line courses and other industry specific content.	yes - On-line (password protected) risk mgmt. guides on line; peer review services; attorney hotline for general (non-claim) questions.	yes - Webinars and the availability of speaking directly to experienced risk mgrs.	yes - Customized risk mgmt. offerings for large firms.	yes - Quarterly risk mgmt. webinars Contract Solutions Matrix - Online contract guide Stamp, Seal & Delivered Risk Mgmt. Newsletter Pre-claims assistance & individual risk consulting PMPlusOnline.com - Risk Mgmt website.	yes - We provide a wide array of risk mgmt services including webinars, podcasts, CD's web-enabled risk mgmt materials, blogs, Twitter and Facebook. We do national and regional in-house seminars in conjunction with state and local associations.	yes - XLDP provides a full curriculum of resources, education and loss prevention programs which can earn premium reductions and continuing education credits. These include the e-guide, an online and mobile friendly contract mgmt resource which addresses more than 125 contract related topics and offers suggested contract language. XL policyholders also have access to our learning mgmt modules on practice mgmt, contracts and risk mgmt. Our LMS is available in the US, Canada, and the UK. In addition we offer in-house workshops on subjects that include professional ethics, contract mgmt, construction contract administration, project mgmt, risk mgmt, claim case studies that offer a variety of problem solving strategies and

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															XLDP and PSMJ, Resources, Inc., the world's leading educator, publisher, and consultant on the effective mgmt of architecture, engineering, and construction firms, have a agreement to share knowledge, develop custom research tools, analyze trends in new ways, and develop reports and educational materials to advance A/E firms' risk and practice mgmt efforts
Question 63: How many of your company's risk management personnel exclusively support A/E firms?															
	1	1		2	3		2	No exclusive position.	Underwriting Dept.	1	2	3	12 Travelers regional claims managers also provide risk mgmt. services to insureds in their region.	7	100%
Question 64: Please provide the name of the primary contact for risk management personnel.															
	Donna Hunt 617-330-1100 donna.hunt@aig.com		Lorna Parsons Vicki Szot Rich Zarandona	Colleen M. Palmer, Esq. 617-239-2606 colleen.palmer@beazley.com	Tom Bongj, Esq.		Gary Prather, AE-DR.com	VP Claims	Georges Pigault	Glen R. Mangold	David Soltero	Barb Sable Director RLI PSG 301-802-0068 Barbara.sable@rlicorp.com	Michael Gillen Managing Director 1000 Windward Course Alpharetta, GA 30005 678-317-7083	Joseph Jones, Esq., AIA	Albert J. Rabasca Director of Industry Relations albert.rabasca@xlgroup.com 973-727-9710

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Question 65: How many A/E risk management seminars does your company conduct annually?															
	50		Seminars are created individually for medium/large firms.	4 webinars per year, plus individual seminars as requested	24		Varies; work in conjunction w/ local agents on as needed basis.		Numerous	6 - 8 plus support for outside risk mgmt. where appropriate.	Multiple	35+	20	Numerous	approx. 200
Question 66: What is the estimated number of A/E contracts your company reviews annually?															
	1800	We do not track.	Numerous	hundreds	275		Unknown, but estimate 500 to 1,000 annually	52	Numerous	Unknown	Several Hundred	Several hundred	200	1,500	Approx. 700 for the Claim Consultants alone. This does not include our PLAN agents' numbers, which could easily double that amount.
Question 67: Who performs these contract reviews?															
	Donovan Hatem Attorneys	Claims/ Under-writing/ Risk Mgmt. counsel	Selected law firms including The Heuer Law Group	Colleen M. Palmer, Esq.	Contract reviews are done by Catlin's claim professionals, who are all licensed attorneys. We also use the services of Construction Risk.		Gary Prather, or under-writer	Defense counsel	Under-writing and Claims personnel, and Outside Counsel	Wilson Eiser Moskowitz (WEMED)	Risk mgmt. staff and under-writers	In-house risk mgmt. personnel, outside counsel, and under-writers	Travelers Regional Claims Managers	Qualified risk mgmt staff and specifically trained under-writers	XL Claim ConsultantsP LAN agents and where appropriated efense counsel
Question 68: What is the average turnaround time for these contract reviews?															
	<24 hours	48 hours or under depending on the complexity of the review.	24-48 hours	24-48 hours	24 to 48 hours		24-hour service level	Two days typ.	Within 48 hours	24 - 48 hours	24 hours	24 to 48 hours	24 - 48 hours	1 business day turnaround - 100% of the time	24 hours

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Question 69: Please list the number and types of A/E risk management publications offered by your company.															
				numerous publications available via our website (www.beazley.com/aeriskinfo/)		Annual risk mgmt. newsletter provided to every insured.	Generally 1 per month plus any timely topics as they arise. See attached.	All pubs are on-line. White papers, primarily, on topics of interest to AE professionals.	SCOPE quarterly newsletter	100 Top Risk Avoidance Techniques, Risk Mgmt. Quiz, 8 published articles (ENR, Engineering, Inc., AIA Architect, Business Insurance, etc.)	Blue Print for Design Professionals published at least twice a year and authored by prominent A/E attorneys helping to identify any trends, particular areas of concern and offer helpful practice management advice.		Stamped, Sealed & Delivered Newsletter; Contract Solutions Matrix; Loss Lessons Learned	Numerous and extensive pubs can be found at www.schinnerer.com	Visit xldp.com for more info and to access a copy of Professional Services Agreement: A Primer, introductory info from the Contract Guide. Also visit www.xldp.com/tools for complimentary risk mgmt tools including regional claim reports, a sample chapter of The XL Insurance Contract Guide for Design Professionals and access to our on-line webpage, What You Need to Know About Indemnities.
Question 70: Please provide the estimated percentage of claims driven by:															
<i>Technical Errors</i>	Proprietary	Proprietary		40%			50%	No percentage available		Proprietary	Proprietary	35%		Proprietary	30%
<i>Project Management (including contractual terms)</i>		Proprietary		12%			10%			Proprietary	Proprietary	25%		Proprietary	26%
<i>Poor communication</i>		Proprietary		6%			20%			Proprietary	Proprietary	25%		Proprietary	24%
<i>Poor documentation</i>		Proprietary		3%			20%			Proprietary	Proprietary	5%		Proprietary	5%
<i>Other (please explain)</i>		Proprietary		39% Contractor/ developer issues; vicarious liability; bankrupt parties										Proprietary	15% Client Selection

2013 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS

FINAL RESULTS (10/4/13)

Information compiled by the National Society of Professional Engineers/PEPP Professional Liability Committee (NSPE/PEPP/PLC),
the American Council of Engineering Companies Risk Management Committee (ACEC), and the American Institute of Architects/AIA Trust (AIA)

	AIG/Lexington Insurance Company	Aspen Insurance	AXIS Insurance Company	Beazley	Catlin Design Professional	Euclid Managers	Hanover Insurance Company	HCC Specialty	Liberty International Underwriters	Markel	Navigators Management Company, Inc.	RLI Insurance Company	Travelers Insurance	V. O. Schinnerer & Co., Inc. (VOSCO)	XL Group
Question 71: Where can the following special services be obtained if offered by your company?															
<i>Insurance needs assessment</i>	Brokers, Underwriters	Broker	Broker	Agent/ Broker, Underwriter		Agent/ Broker	Agent	Broker	Insurance Broker	Markel Broker, Underwriter	Agent/ Broker	Broker	Agent/ Broker	Agent/ Broker	PLAN Agents, Under-writers
<i>Application paperwork and assistance</i>	Broker	Broker, Underwriter	Broker, Underwriter	Agent/ Broker, Underwriter		Agent/ Broker Underwriter	Agent	Broker	Under-writing	Markel Broker, Underwriter	Agent/ Broker/ Underwriter	Broker/ Underwriter	Agent/ Broker	Agent/ Broker Underwriter	PLAN Agents, Under-writers
<i>Explanation of coverage</i>	Broker, Underwriter	Broker, Underwriter	Broker, Underwriter	Agent/ Broker, Underwriter Attorney		Agent/ Broker, Underwriter	Agent/ Underwriter	Broker/ Underwriter	Under-writing	Markel Broker, Underwriter	Agent/ Broker/ Underwriter Risk Mgr.	Broker/ Underwriter Claims Dept.	Agent/ Broker	Agent/Broker Underwriter Attorney Claims Dept Risk Mgr.	PLAN Agents, Underwriters, Attorneys, Claim Consultants
<i>Help with loss prevention programs</i>	Claims, Underwriter, Director of Risk Mgmt.	Broker, Underwriter, Claims Specialist, Defense Counsel	Broker, Underwriter	Agent/ Broker, Underwriter Claims Dept.		Agent/ Broker	Agent/ Underwriter Claims Personnel/ Risk Manager	Broker	Under-writing	Markel Broker, Underwriter website	Agent/ Broker/ Underwriter Risk Mgr.	Broker/ Underwriter Claims Dept.	Regional Claims Mgr.	Agent/ Broker Underwriter Risk Mgr.	PLAN Agents, Underwriters, Attorneys, Claim Consultants, LP & Educ.
<i>Review of contracts</i>	Director of Risk Mgmt., Donovan Hatem	Broker, Underwriter, Claims Specialist, Defense Counsel	Broker, Underwriter can access designated law firm.	Agent/ Broker, Underwriter Claims Dept., Attorney		Agent/ Broker, Attorney, Claims Dept.	Risk Manager, or Underwriter	Legal Counsel	Under-writing	Markel underwriter directs contract review by WEMED	Agent/ Broker/ Underwriter Risk Mgr.	Broker/ Underwriter Counsel/ Risk Mgmt. Personnel	Regional Claims Mgr.	Agent/ Broker Underwriter Risk Mgr.	PLAN Agents, Underwriters, Attorneys, Claim Consultants
<i>Assistance with incidents and claims</i>	Claims, Director of Risk Mgmt., Underwriter	Broker, Claims Specialist, Defense Counsel	AXIS Design Prof. claims staff	Agent/ Broker, Attorney, Claims Dept		Agent/ Broker, Underwriter	Claims Personnel	Claims Staff	Claims	Claims	Agent/ Broker/ Underwriter Risk Mgr./ Claims Dept.	Broker/ Underwriter Claims Dept.	Regional Claims Mgr.	Agent/Broker Underwriter Attorney Claims Dept Risk Mgr.	PLAN Agents, Attorneys, Claim Consultants
<i>Educational programs / seminars</i>	Director of Risk Mgmt., Underwriter	Broker, Underwriter, Claims Specialist, Defense Counsel	Broker, Underwriter	Agent/ Broker, Underwriter Attorney, Claims Dept		Agent/ Broker, Underwriter	Risk Manager, Underwriter Claims Personnel	Broker	Under-writing and Claims	Markel Broker, Underwriter	Agent/ Broker/ Underwriter Risk Mgr.	Broker/ Underwriter Risk Mgmt. Personnel/ Counsel	Regional Claims Mgr.	Agent/ Broker Underwriter Attorney Risk Mgr.	PLAN Agents, Underwriters, Attorneys, Claim Consultants, LP & Educ.
<i>Publications</i>	Underwriter, Claims	Broker, Underwriter, Claims Specialist, Defense Counsel	Under-writer, Website	Agent/ Broker, Underwriter Attorney, Claims Dept		Agent/ Broker, Underwriter	Risk Manager	Underwriter On website hccspecialty.com	Under-writing	Markel underwriter website	Agent/ Broker/ Underwriter Risk Mgr.	Broker	Regional Claims Mgr.	Underwriter Risk Mgr.	PLAN Agents, Underwriters, Attorneys, Claim Consultants, LP & Educ.

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Question 72: Would you provide a specimen copy of your policy?															
	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Question 73: If you wish to provide any comments or suggestions on this survey, please do so in the space below.															
			Clients should remember that the terms of their own policy govern the actual coverage available.										While we have striven to provide accurate responses to the survey questions, it is important to remember that individual policies may have endorsements that may modify coverage. Coverage for a specific claim is defined by the terms and conditions of the applicable policy and not the generalized response to a survey like this one.		