

2018 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS													
FINAL RESULTS													
Information compiled by the American Council of Engineering Companies Risk Management Committee (ACEC), The American Institute of Architects (AIA), the AIA Trust, and the National Society of Professional EngineersProfessional Liability Committee (NSPE/PLC)													
		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.
Please provide your contact information													
General Information	Name	Allison Esrig	Vincent Costello	Lawrence Moonan	Robert Cunningham	Georges Pigault	Lorna Parsons	albert j rabasca	Trevor J. Saccente	Sandip Chandarana	John Rapp	Douglas K Hamilton	Kevin J. Collins, RPLU
	Title	Vice President	Director	Executive Vice President, Chief Operating Officer	Senior Vice President	Vice President	Vice President	director of industry relations	Senior Underwriter - AE/CP	Director	2VP	Vice President A&E/Constructors Professional Liability	Senior Vice President
	Mailing Address	6011 University Blvd	150 Monument Road	P.O. Box 1705	101 Hudson Street, 36th Floor	28 Liberty Street, 5th Floor	P.O. Box 357	300 broadacres drive	37 Radio Circle Drive	2803 Butterfield Road, Suite 260	111 Schilling Road	311 Soth Wacker Drive	Two Wisconsin Circle
	City	Ellicott City	Bala Cynwyd	Carmel-By-The-Sea	Jersey City	New York	Berkeley Heights	bloomfield	Mount Kisco	Oak Brook	Hunt Valley	Chicago	Chevy Chase
	State	MD	PA	CA	NJ	NY	NJ	nj	NY	IL	MD	IL	Maryland
	Zip	21043	19004	93921-1705	7302	10005	7922	7002	10549	60523	21031	60606	20815
	Telephone	443-364-5940	610-664-8700	831-250-7082	646-502-1012	212-898-4312	908 376 8562	973 727 9710	914-242-7814	(630)572-0600	443-353-2262	312-646-7709	301 951 5412
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Are you a(n)?													
		Insurer	Insurer	Insurer	Insurer?	Insurer?	Insurer?	Insurer?	Insurer	Managing General Agent	Insurer	Insurer	Underwriting Manager
How many continuous years has your firm provided professional liability insurance to the A/E marketplace?													
		13	10	Five Years- launched in April 2013.	10	17+	9 years	30+	30+	28	19	15 plus	61
If your firm is not the insurer with which insurers has your firm previously been associated over the past decade, and for what duration of your current association?													
		N/A	N/A		N/A					Lloyds of London 1990-present Arch Insurance Company 2014-present			CNA Insurance since the inception of the program
What was the total number of firms for which you provided engineering and/or architectural liability insurance in the following years? (Check one number range for each year)													
	2015	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (501-2,000)	Total # of Firms (0-500)				Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (0-500)	Total # of Firms (10,000 +)
	2016	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (501-2,000)	Total # of Firms (0-500)				Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (0-500)	Total # of Firms (10,000 +)
	2017	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (501-2,000)	Total # of Firms (0-500)				Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (0-500)	Total # of Firms (10,000 +)
What was your total premium from engineering and architectural liability insurance in the following years? (Check one for each year)													
	2015	Total Premium in Millions (0-25 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (0-25 million)	5				Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (0-25 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (0-25 million)	Total Premium in Millions (more than 100 million)
	2016	Total Premium in Millions (0-25 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (25.1 million - 50 million)	5				Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (0-25 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (more than 100 million)
	2017	Total Premium in Millions (0-25 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (25.1 million - 50 million)	5				Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (50.1 million - 100 million)	Total Premium in Millions (25.1 million - 50 million)	Total Premium in Millions (more than 100 million)
What percentage of your total book of A/E premium comes from firms with revenue of:													
	Less than \$500,000	30	44	7	0		15		25	10	23		
	\$500,000 to \$5,000,000	55	36	34	20		40		50	70	50	10	
	More than \$5,000,000	15	20	60	80		45		25	20	27	90	
Are you trying to gain, maintain, or decrease market share in the next two years in certain market segments?													
			Gain		Gain		Gain		Gain		Gain		Gain
Provide your carrier's A.M. Best's Rating and financial size category for the following years? (Please use year-end results, but use July for the current year).													
	2018 - Best's Rating	A	A+	A+	A	A	A+	A	A++	A+	A++	A	A
	2018 - Financial Size Category	XII	XI	XV	XV	XV	XV	XV	XV	XV	XV	XV	XV
	2017 - Best's Rating	A	A+	A+	A	A	A+	A	A++	A+	A++	A	A
	2017 - Financial Size Category	XI	XI	XV	XV	XV	XV	XV	XV	XV	XV	XV	XV
	2016 - Best's Rating	A	A+	A+	A	A	A+	A	A++	A+	A++	A	A

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	2016 - Financial Size Category	XI	XI	XV	XV	XV	XV	XV	XV	XV	XV	XV	XV
	2015 - Best's Rating	A	A+	A+	A	A	A+	A	A+	A+	A++	A	A
	2015 - Financial Size Category	XI	XI	XV	XV	XV	XV	XV	XIV	XV	XV	XV	XV
Do you have coverage exclusions and/or underwriting restrictions for:													
	Residential and condos	Yes	No	No	No	Yes	Yes	No	Yes	No	Yes	Yes	No
	Schools	No	No	No	No	No	No	No	No	No	No	No	No
	Geotechnical services	Yes	No	No	Yes	Yes	Yes	No	Yes	No	Yes	No	No
	Structural Engineering Services	No	No	No	No	No	No	No	No	No	No	No	No
	Other (please specify)	We have underwriting restrictions for geotechnical engineering services and/or condominium projects. However, we have no coverage exclusions for this exposure.					We have underwriting restrictions on the above.				There are no coverage restrictions for condo projects of geotechnical engineering, but we have underwriting restrictions.		
Are there particular exposures for A/E professionals that may lead to higher rate increases than in recent years?													
		No	If yes, please explain:	No	No	If yes, please explain:	If yes, please explain:	If yes, please explain:	No	No	If yes, please explain:	If yes, please explain:	No
			Accounts are underwritten on an individual basis. Hightened exposures, including claim trends, could lead to an increase in rates.			Traffic fatalities	Claims and residential projects are the biggest drivers.	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). Also a change in practice by the insured to more volatile areas of design or areas in which they have little or no experience could lead to higher rate increases. The economy as well as other market conditions and variables also impact rates, i.e.			Adverse claims experience, a change in project types or practice management.	Habitational Risk	
Do you provide multi-year policies?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes

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		We offer a two year policy term for qualifying firms with annual billings under \$1,000,000.	Less than \$2M in revenues and acceptable claims experience.	We offer two-year policies to small firms that qualify for our "BDP Express" program guidelines, typically low risk underwriting profiles and less than \$2 million in revenues.	Beginning Fall 2018, Aspen will begin underwriting small to medium firms through AllRisks, LTD. Two-year policies will be offered to qualified firms.	Yes. A&E small-firm segment, subject to certain underwriting criteria. Project excess policies up to 10 years including ERP.	Firms under \$2M in billings with a good claims history, stable management and not in a high risk discipline or project type are eligible.	Multi-year policies (1, 2 and 3 years) are available to firms with \$2M or less in gross receipts or firms eligible for runoff policies.		2 year policy available for firms with billings under \$350,000	We offer multi year policies for accounts up to 1 mil in billings. We do not offer multi-year policies to start up firms.	We will provide multi year polices on project placements	
What limits of A/E professional liability coverage are available through your company?													
	Minimum \$	250,000	\$250,000	\$250,000 per claim	\$100,000	\$100,000	250,000	250,000	250,000	\$100,000/\$100,000	500k	\$500,000 per claim/aggregate	100,000
	Maximum \$	5,000,000	\$10,000,000	\$10 million per claim/\$20 million aggregate	\$25,000,000	\$10,000,000	25,000,000	10,000,000	5,000,000	\$5,000,000/\$5,000,000	10 mil	\$15,000,000 per claim/Aggregate	
Are these annual aggregate limits?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Do you offer "split limits"?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
What is the insurer's net retention on the A/E professional liability program?													
		Proprietary	Proprietary	Proprietary- we retain a healthy portion of our A/E book	Proprietary	Proprietary	Varies from year to year depending on the cost of reinsurance.			100%	confidential	Proprietary	
Please explain any restrictions you have on Prior Acts Coverage.													
		Prior acts coverage is generally available for qualifying firms which have maintained continuous coverage for at least one year.	Offered based on coverage continuity and loss experience.	If a firm has carried prior PL we typically match the existing retroactive date. If new business and uninsured prior we may choose to limit prior acts.		If prior acts coverage was previously provided w/o interruption.	We match Prior Acts coverage on new business.	Prior Knowledge of a CLAIM or CIRCUMSTANCE (event or occurrence) from which the INSURED reasonably expects that a CLAIM(s) could be made. (We provide prior acts coverage to the extent that the wrongful acts were committed or alleged to have been committed after the retroactive date)				Coverage is subject to a retroactive date and prior knowledge restrictions	
When did your company most recently update its A/E professional liability policy?													
		Within the past 4 - 5 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 1 - 3 years	Within the past 4 - 5 years	Within the past 1 - 3 years	Within the past 4 - 5 years	Within the past 1 - 3 years	More than 5 years ago	Within the past 1 - 3 years	Within the past 1 - 3 years
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	Yes	Yes	Yes	Yes	Yes	Yes	Yes
How many non-managerial, full-time A/E underwriters do you have supporting your PLI program?													
		4	18	7	2 In-House	7	8	17 full time US underwriters and 4 in Canada (21 total)	8	5	12	2	
On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have?													
		10	10	15 years +	20	20	10 - 40+	13+	5-10	10 years		25 yrs plus	
In addition to writing professional liability insurance, does your company write Porperty and Liability Insurance for engineering firms?													
		No	We also write property, general liability, workers compensation, auto liability, excess and cyber/privacy liability.	No.	Yes, For Larger Firms	Yes	No	yes	Yes	No	10+	yes casualty coverage (GL)	Yes
What is the minimum premium for your Practice Policy?													

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		\$1,225	\$1,250	\$1,450.00	\$1,500	\$1,000	1,500		USD2,500	\$4,000	\$1400	\$25,000 or a 1m limit xs of a \$25,000	1000
Do you offer design professional liability insurance to construction contractors?													
		No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	
As part of your PL programs, do you offer Contractor Protective Professional Indemnity (CPPI) coverage to contractors?													
		No	No	If yes, what % of your book is contractor PL versus A/E PL?	No	If yes, what % of your book is contractor PL versus A/E PL?	If yes, what % of your book is contractor PL versus A/E PL?	Yes	If yes, what % of your book is contractor PL versus A/E PL?	If yes, what % of your book is contractor PL versus A/E PL?	No	Yes	No
	If yes, what % of your book is contractor PL versus A/E PL?			Another Berkley Business Unit writes both CPPI and Contractors PL		Proprietary	Contractor premium is not included above.		60% AE 40% CP	40%			
Does your policy cover product liability for the A/E's specification of products manufactured and sold by third parties?													
		No	No	No	No	No	Yes	No	Yes	No	No	Yes	Yes
Does your firm offer D&O coverage?													
		No	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	
Does your firm offer Design/Build coverage?													
		Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
How do you handle requests for extended reporting?													
		Optional Extended Reporting Periods are listed in our policy form and available to the insured subject to terms and conditions.	Offered endorsement	Election of an extended reporting period must be submitted in writing within 30 days of termination of the policy.	Based on Policy Form Language or as required by State Regulations	36 month ERP included, or as required by state insurance regulations. Additional ERP may be offered per underwriting review.	We follow the state laws as outlined in the policy coverage.	This is a case by case underwriting decision.	review the claim history of the firm and reason for the ERP purchase; proceed with 12, 24 or 36 month ERP term	Bi-lateral options available	pricing for erp's is listed on the dec page	At minimum we offer 1year erp coverage on all policies for an additional premium. We can offer up to 3 years erp coverage on annual polices and up to 10 yrs on project placements, all for an additional premium.	
What options do you have for firms that require extended reporting?													
		We offer one, three and five year options.	1-5 year option	Our policy includes options for 12, 24 and 36 month extended reporting periods.	This is based on State Requirements but we will offer up to 5 years	Varies by state up to 5 years.	Generally up to three years unless a longer period is required by state law. Firms in the A&E Advantage program with less than \$2M in billings may be eligible for a Non-practicing Principal coverage as well.		12, 24 and 36 month ERP term	Up to 5 years available	1,2,3 and 5 year	Only if cancelled or non-renewed by the insured or company. On project policies the erp is built in to the coverage terms and premium	
For each state or jurisdiction, do you offer coverage on an:													
	Alabama - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Alabama - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Alabama - No Coverage												
	Alaska - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis				Admitted Basis			Admitted Basis		Admitted Basis
	Alaska - Surplus Basis				Surplus Basis	Surplus Basis	Surplus Basis		Surplus Basis	Surplus Basis		Surplus Basis	
	Alaska - No Coverage												
	Arizona - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Arizona - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	

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	Arizona - No Coverage												
	Arkansas - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Arkansas - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Arkansas - No Coverage												
	California - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	California - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	California - No Coverage												
	Colorado - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Colorado - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Colorado - No Coverage												
	Connecticut - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Connecticut - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Connecticut - No Coverage												
	Delaware - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Delaware - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Delaware - No Coverage												
	District of Columbia - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	District of Columbia - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	District of Columbia - No Coverage												
	Florida - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Florida - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Florida - No Coverage												
	Georgia - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Georgia - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Georgia - No Coverage												
	Hawaii - Admitted Basis		Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis				Admitted Basis
	Hawaii - Surplus Basis	Surplus Basis			Surplus Basis		Surplus Basis			Surplus Basis		Surplus Basis	
	Hawaii - No Coverage										No Coverage		
	Idaho - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Idaho - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Idaho - No Coverage												

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	Illinois - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Illinois - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Illinois - No Coverage												
	Indiana - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Indiana - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Indiana - No Coverage												
	Iowa - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Iowa - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Iowa - No Coverage												
	Kansas - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Kansas - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Kansas - No Coverage												
	Kentucky - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	Kentucky - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Kentucky - No Coverage												
	Louisiana - Admitted Basis		Admitted Basis	Admitted Basis			Admitted Basis	Admitted Basis			Admitted Basis		Admitted Basis
	Louisiana - Surplus Basis	Surplus Basis			Surplus Basis	Surplus Basis	Surplus Basis		Surplus Basis	Surplus Basis		Surplus Basis	
	Louisiana - No Coverage												
	Maine - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Maine - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Maine - No Coverage												
	Maryland - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Maryland - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Maryland - No Coverage												
	Massachusetts - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	Massachusetts - Surplus Basis				Surplus Basis		Surplus Basis		Surplus Basis			Surplus Basis	
	Massachusetts - No Coverage												
	Michigan - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Michigan - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Michigan - No Coverage												
	Minnesota - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Minnesota - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	

<div> 2018 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS </div> <div> FINAL RESULTS </div>													
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		<div> Navigators </div>	<div> RLI </div>	<div> Berkley Design Professional </div>	<div> Aspen Insurance </div>	<div> Liberty Mutual </div>	<div> AXIS Insurance </div>	<div> xl catlin </div>	<div> TMHCC </div>	<div> PUA </div>	<div> Travelers </div>	<div> Allied World Insurance Company </div>	<div> Victor O. Schinnerer & Company, Inc. </div>
	Minnesota - No Coverage												
	Mississippi - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Mississippi - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Mississippi - No Coverage												
	Missouri - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Missouri - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Missouri - No Coverage												
	Montana - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	Montana - Surplus Basis				Surplus Basis		Surplus Basis		Surplus Basis			Surplus Basis	
	Montana - No Coverage												
	Nebraska - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Nebraska - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Nebraska - No Coverage												
	Nevada - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Nevada - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Nevada - No Coverage												
	New Hampshire - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	New Hampshire - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	New Hampshire - No Coverage												
	New Jersey - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	New Jersey - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	New Jersey - No Coverage												
	New Mexico - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	New Mexico - Surplus Basis				Surplus Basis		Surplus Basis		Surplus Basis			Surplus Basis	
	New Mexico - No Coverage												
	New York - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	New York - Surplus Basis				Surplus Basis		Surplus Basis		Surplus Basis			Surplus Basis	
	New York - No Coverage												
	North Carolina - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	North Carolina - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	

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		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.
	North Carolina - No Coverage												
	North Dakota - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	North Dakota - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	North Dakota - No Coverage												
	Ohio - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Ohio - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Ohio - No Coverage												
	Oklahoma - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Oklahoma - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Oklahoma - No Coverage												
	Oregon - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Oregon - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Oregon - No Coverage												
	Pennsylvania - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Pennsylvania - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Pennsylvania - No Coverage												
	Rhode Island - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Rhode Island - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Rhode Island - No Coverage												
	South Carolina - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	South Carolina - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	South Carolina - No Coverage												
	South Dakota - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	South Dakota - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	South Dakota - No Coverage												
	Tennessee - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Tennessee - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Tennessee - No Coverage												
	Texas - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis
	Texas - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Texas - No Coverage												
	Utah - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis

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		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.
	Utah - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Utah - No Coverage												
	Vermont - Admitted Basis			Admitted Basis		Admitted Basis		Admitted Basis					Admitted Basis
	Vermont - Surplus Basis	Surplus Basis	Surplus Basis		Surplus Basis		Surplus Basis		Surplus Basis	Surplus Basis		Surplus Basis	
	Vermont - No Coverage										No Coverage		
	Virginia - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	Virginia - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Virginia - No Coverage												
	Washington - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	Washington - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Washington - No Coverage												
	West Virginia - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	West Virginia - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	West Virginia - No Coverage												
	Wisconsin - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	Wisconsin - Surplus Basis				Surplus Basis		Surplus Basis					Surplus Basis	
	Wisconsin - No Coverage												
	Wyoming - Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis		Admitted Basis	Admitted Basis		Admitted Basis
	Wyoming - Surplus Basis				Surplus Basis		Surplus Basis		Surplus Basis			Surplus Basis	
	Wyoming - No Coverage												
	Guam - Admitted Basis							Admitted Basis					
	Guam - Surplus Basis					Surplus Basis			Surplus Basis			Surplus Basis	
	Guam - No Coverage	No Coverage	No Coverage	No Coverage						No Coverage	No Coverage		
	Northern Mariana Islands - Admitted Basis							Admitted Basis					
	Northern Mariana Islands - Surplus Basis					Surplus Basis			Surplus Basis			Surplus Basis	
	Northern Mariana Islands - No Coverage	No Coverage	No Coverage	No Coverage	No Coverage					No Coverage	No Coverage		
	Puerto Rico - Admitted Basis							Admitted Basis					Admitted Basis
	Puerto Rico - Surplus Basis				Surplus Basis	Surplus Basis			Surplus Basis			Surplus Basis	
	Puerto Rico - No Coverage	No Coverage	No Coverage	No Coverage						No Coverage	No Coverage		
	U.S. Virgin Islands - Admitted Basis							Admitted Basis					Admitted Basis

2018 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS													
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		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.
	U.S. Virgin Islands - Surplus Basis				Surplus Basis	Surplus Basis			Surplus Basis			Surplus Basis	
	U.S. Virgin Islands - No Coverage	No Coverage	No Coverage	No Coverage						No Coverage	No Coverage		
	International - Admitted Basis							Admitted Basis					
	International - Surplus Basis				Surplus Basis	Surplus Basis			Surplus Basis			Surplus Basis	
	International - No Coverage	No Coverage	No Coverage	No Coverage						No Coverage	No Coverage		
		We offer admitted coverage in all states (including the District of Columbia) except Hawaii, Louisiana, and Vermont. We also offer surplus in all states.	Worldwide coverage is provided for US domiciled firms.	Coverage is available Worldwide via our practice policy for U.S. based firms.	Admitted program Administered by AllRisks. Admitted Excess available. Excess and Specialty Design on a SL basis.		We require clients to have an address in the fifty states or DC.				Travelers does have some international coverage handled by different business units in Canada, the UK and Brazil.		
Describe the circumstances when your surplus lines carrier is used as opposed to your licensed carrier.													
		Non-admitted terms may be available form firms falling outside our general admitted guidelines.		We don't utilize surplus lines carriers in the U.S. For placements requiring "local paper" or fronted policies internationally, we can arrange for that through our Lloyds Syndicate.		Dependent on state approvals	We use surplus lines when we need coverage flexibility or if the firm has a difficult track record and we wouldn't write them using admitted paper.		If the form is not yet approved in a particular state, adverse claim history of the firm, or hazardous class of business/project type, S/L would be used.	We have not filed in AK, HI, LA, and VT	Never for a practice policy.	All coverage is on a surplus lines basis except for the NY Free trade Zone	
Is your policy form (select only one):													
		Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of
Does your company have underwriting guidelines or restrictions on deductibles based on firm size?													
		Yes	Yes	Yes	Yes	Yes	Yes			Yes	Yes	Yes	No
Does your deductible apply to damages only, or to a combination of defense costs and damages?													
		Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages
Do you ever offer First Dollar Defense?													
		If yes, please list the criteria.	If yes, please list the criteria.	If yes, please list the criteria.	Yes	Yes	If yes, please list the criteria.	Yes	Yes	If yes, please list the criteria.	If yes, please list the criteria.	No	If yes, please list the criteria.
	If yes, please list the criteria.	Several factors contribute to the availability of first dollar including but not limited to loss history, firm size and deductible size.	Prior claims experience and firm size.	We offer qualifying firms First Dollar Defense up to a \$35,000 deductible.			For firms with a good track record and billings under \$5M.			Available for retentions of \$25,000 and below	we offer first dollar defense to small and mid sized firms with an acceptable claims experience. Our first dollar defense endorsement is unique in that the deductible does not apply to defense costs on any claim and they do not apply to the indemnity on a bodily injury claim.		We provide 1st dollar defense on firms within our Small Firm program and other firms depending on size and loss experience
Do you offer stop-loss on deductibles (i.e., a maximum deductible limit option for all claims in the aggregate)?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No
How have your rates increased or decreased in each of the past three years?													
	2017	No Change	0-5%	2%	0%		Stable		flat	no change	confidential	Proprietary	Flat
	2016	No Change	0-5%	2%	0%		Stable		flat	no change	confidential	Proprietary	Flat
	2015	No Change	0-5%	2%	0%		Decreased by filing		slight decrease	no change	confidential	Proprietary	Flat

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FINAL RESULTS

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

		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.
How do you expect your rates to change going forward?													
	2019	No Change Expected	N/A	0-3%	0%		Stable+	stable	flat/slight increase	no change	confidential	flat to slight increase	Flat
	2020	No Change Expected	N/A	3%	0%		Stable+	stable	flat/slight increase	no change	confidential	flat to slight increase	Flat
Do you offer a premium credit for membership in a professional society and/or trade association (e.g., ACEC, the AIA, or NSPE)?													
		No	Yes	No	Yes	No	No	No	Yes	Yes	No	Yes	Yes
Do you offer credits or other financial incentives for:													
	Educational programs completed by an insured?	Educational programs completed by an insured?		Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?			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?	Risk management programs?			Risk management programs?
	Peer reviews?	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?			
	Other financial incentives?	Other financial incentives?	Other financial incentives?	Other financial incentives?		Other financial incentives?		Other financial incentives?			Other financial incentives?	Other financial incentives?	
	If you checked "Other financial incentives," please specify:	Other premium credits are available for LEED projects and projects utilizing BIM or Virtual Design and Construction.	Multi-line discount with purchase of RLI P&C coverage	We offer several other financial credits in the way of deductible credits, and credits for inclusion of limitation of liability clauses in contracts.		LM Continuing Education through on-line courses; limitation of liability credit, successful claims resolution through mediation; Circumstance credit, purchase of another LM business insurance product		Credits for educational programs completed by an insured, Risk management programs, Peer reviews, Risk assessments, 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.			individual firm risk management practices are reflected our premium rating plans	Both membership in professional societies and participation in the above are subject to underwriter review and assessment for possible credit	
Rank the following characteristics from 1 (highest) to 8 (lowest) in your premium determination process. If a characteristic is not considered in the premium determination process, leave it blank.													
	Location of firm -	4	5	4	7	8	4	7	7	7	4	7	1
	Location of projects -	7	7	6	8	7	8	8	4	6	7	8	3
	Type of practice -	3	1	2	2	3	2	2	2	3	3	4	1
	Type of projects -	5	3	5	4	4	6	3	1	4	5	3	2
	Annual billings -	1	2	1	1	1	1	1	5	1	1	1	1
	Claims history -	2	4	3	3	2	3	4	3	2	2	2	1
	Firm experience -	6	6	7	5	6	7	6	6	5	6	5	2
	Other -	8		8	6	5	8	5		8		6	
If you included "Other" as one of the characteristics for the previous question, please explain.													
		Risk Management Practices		Firm business and contracting practices.	Risk Management and Loss Prevention Programs	Risk management practices; contract management; loss prevention initiatives, data privacy and protection practices.	Risk management programs, specialization, good contracts, use of insured subs, good client selection, good billing practices, use of technology and education can all impact the premium.	Loss Prevention/Risk Management Practices and Contracts utilized by the firm.		years of prior acts, limits, retention, type of work		Insurance history, trading partners (client base) submission quality	
Do you offer project-specific insurance? If your answer is "No," please continue to section 6 on Claims Process.													
		No	Yes	No	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes
Do you offer project insurance on a "stand alone" basis (regardless of whether the project policy's first named insured has a practice policy)?													
		No	No	No	Yes	Yes	No	Yes	No		No	Yes	No

2018 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS													
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		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.
Do you offer project specific excess or other supplemental additional limits to your "practice policy insureds" by endorsement?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes
If your answer to the previous question was "Yes," please provide the number of such policies your company wrote in its most recently completed fiscal year and your maximum limits. If you answered "No," please continue to the next question.													
	Number of policies	Proprietary	<5%	50+	Proprietary		Proprietary		more than 100			Generally equal to the amount of policy limits but not greater than \$5,000,000	Proprietary
	Maximum limits	Proprietary	\$10M	\$8 million	up to \$10M		Varies		USD5,000,00		10 mil		Proprietary
Are your project policies "primary" or "excess" coverage for the A/E firm?													
	Primary					Primary		Primary	Primary		Primary	Primary	Primary
	Excess				Excess								
	Please describe:	N/A		We offer Specific Job and Client Excess by endorsement or as a stand-alone excess policy. We do NOT offer Project Policies.		Primary Project Excess Insurance (PXI) provides multi year excess limits.	Coverage can be written either way.				We don't write traditional project insurance where all of the design team is listed as named insureds. We can increase the limit on our insured's practice policy for a project or a client. The additional coverage for this increased limit is primary, not excess.		Project policies are primary to the project and for the insureds listed on the policy. Our practice policy provides excess coverage over project specific policies should the limit be inadequate to the claim.
Please state the number of project policies your company wrote in its most recently completed fiscal year and provide your maximum limits.													
	Number of policies	N/A			Proprietary		Proprietary		more than 100			Proprietary	Proprietary
	Maximum limits	N/A					\$25 Million		USD5,000,000			\$20,000,000	Proprietary
How does your company define a claim?													
		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 claim also includes the service or suit of the institution of arbitration proceeding against the insured.	Claim(s) means a demand received by the insured for money or services and which alleges a Wrongful Act. Claims(s) included but is not limited to lawsuits, petitions, arbitrations or other alternative dispute resolution requests filed against the Insured.	"Claim means any notification received by you demanding compensatory money Damages or compensatory, corrective or remedial services."	See Policy form	A demand for money or services, naming you and alleging a Wrongful Act, Pollution Incident, Data Breach.	"Claim" means any demand received by you seeking "Damages" or "Professional Services" and alleging liability or responsibility on your part.	C. 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. A demand can take the form of, but is not limited to, lawsuits, petitions, arbitration demands, mediation requests or other alternative dispute resolution requests served on the INSURED.	"Claim" shall mean: (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.	"Claim" shall mean a demand received by any Insured for money or services as a matter of right, including: 1.the service of suit or institution of arbitration proceeding or other alternative dispute resolution requests; and 2. threat or initiation of a suit seeking injunctive relief (meaning temporary restraining order or permanent injunction).	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 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 received for money or services alleging a wrongful act	A demand for money or services naming the insured and alleging a wrongful act or pollution incident.
Is "circumstance" reporting allowed?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.
	If you answered "Yes," please comment.	We encourage all of our insureds to take advantage of our free pre-claims assistance for matters that may reasonably give rise to a claim.		We offer Free Claim Prevention Assistance in response to reported Circumstances. We pay all costs or expenses we incur until the point a matter is converted to a Claim.		Subject to policy terms and conditions.	We appreciate early reporting because problems/claims can be resolved faster and more cheaply if attacked early in their life cycle.	CIRCUMSTANCE means an event or occurrence from which the INSURED reasonably expects that a CLAIM(s) could be made.		Any Claim subsequently made against the Insured arising out of such circumstance shall be treated as a Claim first made on the date on which written notice was received by Underwriter's Representatives.	We encourage insureds to report circumstances that they believe may lead to a claim.		
Is "circumstance" reporting required?													
	If you answered "Yes," please comment.	No	No	Yes	No	No	No	No	No	Yes	No	No	No
				Circumstance reporting triggers the claims-made date once a Circumstance becomes a formal Claim.				It is however encouraged		While not technically required, failure to do so could result in the prior knowledge exclusion in the policy to decline coverage at a later date.			
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
Who supervises claims for your company?													
		Dedicated Navigators Claims Counsel	Nic Mesco	Our in-house Claims Team, headed by Laila Santana, CCO, and Anthony Anderson, Claims Manager.	Dedicated Aspen Professional Liability Experts who are also Lawyers	Dedicated in-house A&E claims professionals, most of whom are attorneys.	We have several Design Professional specialists claim attorneys who ultimately report to Mike Baumel, head of AXIS US claims.	Company Claim Specialists	Jill Daly, Esq. - Vice President Claims	Arch Insurance Company	Professional liability claims are managed by Travelers claim professionals located regionally across the US.	All claims are managed internally from our Farmington Ct office. Carrie Campi is the manager of the unit.	CNA Insurance handles the claims directly.
What assistance do you offer your insureds with potential claims?													
		Navigators claims counsel will work with the insured and, if needed, outside defense counsel as part of free pre-claim assistance	Free pre-claim assistance through the expertise of in-house claims attorneys and outside counsel	We offer Free Claim Prevention Assistance as an Additional Coverage. Any costs incurred once Circumstances are reported are paid by us with no impact on the firm's loss history or deductible.	Free Pre-Claim Assistance and Subpoena Assistance as provided in the Policy Form	Liberty provides assistance to policyholders to resolve issues before they may develop into a claim and/or circumstance.	We offer pre-claims assistance at our option and our cost. We may hire a photographer, an expert witness or pay for a few hours of legal advice.	<p>XLCatlin's pre-claim assistance remains a leader in the industry. Our Early Warning System pairs the insured with an experienced Claim Specialist to address issues before they become claims. The Claim Specialists, 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.</p> <p>pre-claim counseling, contract review services, pre-claim assistance - each policy holder has access to our defense firm panel who can assist each firm with any potential claim matter.</p>		Pre Claims Assistance; Toll Free Hotline	Travelers claims managers work with the insured and, if appropriate, independent legal counsel in order to mitigate the insured's exposure for potential claims.	We have the right to assist the insured, as agreed upon, in the investigate of a circumstance at our cost as pre claim assistance. Defense expense, when or if it becomes a claim, are covered under the terms of our policy	Free pre-claims assistance is provided for under the policy.
Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.
	If you answered "Yes," please comment.		Insured may discuss selection of counsel with RLI claims staff.	If we deem it necessary to help manage a Circumstance to a successful conclusion, we will hire panel counsel at our cost. All of the attorneys we work with are A/E PL experts.		An attorney may be assigned if the facts require additional support.	It is up to the discretion of the AXIS claims representative.	XL Catlin will retain counsel for an insured on a preclaim matter when appropriate. This is done at no cost to the insured.		The circumstances of the pre claim matter will dictate whether defense counsel is needed.	Yes, at the the company's discretion, the company will pay pre-claim expenses for a potential claim including the legal expense of counsel.	At our discretion or thru our risk management services program	Counsel is provided in situations where the circumstance warrants the need for representation and/or investigation of the situation.
Are there any cost caps or other restrictions on your pre-claims assistance?													
	If you answered "Yes," please comment.		It is discretionary.	No	No		No	No		No	Yes No cost caps, but potential claims needs to be reported during the policy term and must contain specific details regarding the particulars of such potential pre-claim.	Yes Depending on the account and the individual circumstances	No
Do you have claim offices that manage claims?													
	If you answered "Yes," please provide the locations of your claims offices by city and state. If you answered "No," please indicate how your company manages claims.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		New York, NY Stamford, CT Danbury, CT Iselin, NJ Alpharetta, GA	Chicago, IL and Peoria, IL	Irvine, CA New York, NY Chicago, IL San Francisco, CA	Jersey City, NJ; San Francisco, CA	New York, NY	Our main office for Design Professionals claims handling is Berkeley Heights, NJ.	CA, IL, NJ, TX, GA, Ontario, Alberta, Quebec, British Columbia	TMHCC Professional Lines Claims 37 Radio Circle Drive Mount Kisco, 10549	Claims are handled by Arch in the Jersey City, NJ office.	Maryland, New York, New Jersey, Illinois, Georgia, Texas, Colorado and California	Farmington CT	CNA handles claims directly through several offices located in NY, NJ, TN, TX, LA, DC, CA, FL, IL, MD and PA
What is the total number of your staff devoted exclusively to A/E professional liability claims?													
		2	9	7 Managers and Claim Supervisors	2	4	3 fulltime plus the assistance of four additional staff.	37	4-7	5	13	3 plus with other members of our professional liability unit	20
On average, how many years of A/E professional liability claims experience do the staffers in the previous question have?													
		10	12 years	20+ years	15	17	It varies. All are attorneys.	13	5+	15 years	15+	Our staff is made up of Attorneys, all of whom have over 10 years of litigation & claim handling experience.	10+
Do you conduct any type of follow-up evaluation after the claim is closed out to determine the insureds' satisfaction with your claims handling process?													
		Yes	Yes	No	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Do you conduct independent surveys of insureds regarding their level of satisfaction with your services? (If yes, please email a sample of that survey to mbomba@aia.org.)													
		No	Yes	No	No	No	No	Yes	No	No	Yes	Yes	Yes
Does your policy cover claims brought outside the U.S., its territories, and Canada?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
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	Yes	Yes	No	No		No	No	Yes	No
Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement?													
		Yes	No	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No

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	If you answered "Yes," please identify the conditions required for such endorsement.	Where required by state law.		We offer a separate defense limit by endorsement. Standard limits include defense within limits.		Liberty A&E small-firm segment endorsement provides defense outside the limit of liability subject to guidelines or state insurance regulations.	Firms in the A&E Advantage Program with billings under \$2M receive a \$100K or \$250K supplemental amount of defense cost coverage in addition to the practice policy limits.	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 judgment or settlement of any CLAIM that exceeds the remaining LIMITS OF LIABILITY. Similar endorsement in VT and where required by regulation or statute.					
What is your company's practice regarding issuing a "reservation of rights" letter?													
	Open-Ended Response	Reservation of rights letters are used only on a select case-by-case basis and only when appropriate.	Prior to sending a reservation of rights letter, a call is made to both the insured and broker to discuss.	We issue a formal reservation of rights letter when there are known issues with a particular claim that merit doing so. We do not engage in the practice of issuing reservation of rights on each and every claim.	Generally, Aspen's position is not to issue ROR Letters unless there is a responsible and prudent business reason for doing so.	Generally, Liberty's position is not to issue ROR, unless a claims professional determines that a letter is necessary after a review of the claim.	We issue reservation of rights letters as needed to give our policyholders a clear picture of any coverage issues or to meet state requirements.	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 such reservation of rights issues 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 to have been made in error.	"ROR" letters are issued by TMHCC Professional Lines Claims for each matter submitted for review by a policyholder.	We will issue a ROR letter when warranted.	Travelers claim managers provide the insured with a written explanation of each coverage	We evaluate each matter on a case by case basis to determine the extent of coverage given the situation and issue reservations of rights when warranted.	N/A
Does your company offer mediation or other Alternative Dispute Resolution credit?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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	If the answer is "Yes," what is the credit amount?	50% of the deductible up to a maximum credit of \$25,000.	50% up to \$25,000 of deductible	Reduction of deductible up to 50% or maximum of \$15,000		50% of deductible, up to a maximum reduction of \$25,000	The credit is equal to 50% of the deductible, up to a maximum of \$25,000.	not to exceed a maximum credit or reimbursement of \$25,000.	50% up to USD15,000	50% for a MAX \$25,000 savings	Yes, 50% of the deductible subject to a 25k maximum for successful use of mediation.	50% of the deductible subject to a max of	10,000
If the answer to the previous question is "Yes," are there any restrictions to receiving the credit?													
		Yes	No		Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes
	If the answer is "Yes," please explain the restrictions.	The claim must be resolved through voluntary mediation.		The Claim has to be fully and finally resolved by such mediation.		Claim must be fully and finally resolved by Mediation.	The mediation process and forum must be approved by AXIS in writing prior to the mediation.	Mitigation Deductible Credits 1. Mediation Credit a. In the event that a CLAIM(S) is resolved with the consent of the Company through the use of MEDIATION within one (1) year following the date that the CLAIM(S) was first made against the INSURED, the INSURED will be given a credit or reimbursement for seventy-five percent (75%) of the Deductible amount owed or paid by the INSURED, not to exceed a maximum credit or reimbursement of \$25,000. b. If any CLAIM(S) is resolved with the consent of the Company through the use of MEDIATION more than one (1) year following the date that the CLAIM(S) was first	The claim must be fully and finally resolved to the satisfaction of all parties, including the Company, through Mediation.			50% of the deductible subject to a max of \$20,000	The early resolution credit is subject to resolution of the claim within 180 days of the claim being made.
Do you reserve the right to appoint defense counsel on all claims?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Do you accept alternate defense counsel when requested by insured?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
	If yes, please specify any conditions.	To the extent possible, we take counsel requests into consideration subject to requisite experience and agreement with our fee and reporting structure. Counsel requests are best made prior to binding coverage.	Provided they have A&E experience and are approved by our claims staff.	"When a Claim made against you is a civil proceeding, defense counsel may be designated by us, or, at our option, designated by you with our prior written consent and subject to our guidelines."		Liberty's policy form allows the flexibility to accept alternative defense counsel subject to our prior approval.	We listen carefully to our clients' requests but reserve the right to choose qualified counsel except when we have endorsed the policy otherwise.	Legal counsel for the defense of any CLAIMS 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.	We will consider requests made by a policyholder(s) - assuming no conflicts of interest and a positive vetting of the requested firm by TMHCC PL Claims, generally accommodations are made for most requests.	As long as firm is qualified and their rates are within industry norms, we are happy to use the insured's choice of counsel	We reserve the right to select counsel, but we will consider requests from the insured	We partner with our insureds in all aspects of a matter and will certainly discuss the potential to utilize alternative defense counsel that are both recommended by and have successfully worked with our insured's in the past	As appropriate to the circumstances of each claim.
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
Do you have to obtain the consent of the insured to compromise on or settle a claim?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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 (the "Hammer Clause")?													
		No	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	No
Does the 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

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Do you engage outside agencies to review defense counsel's billings?													
		Yes	No	Yes	No	Yes	Yes	Yes	Yes	No	No	No	No
Does your company provide the following risk management services and products for your insureds?													
	Contract review	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Publications	Yes	Yes	Yes		Yes	No	Yes	No	Yes	Yes		Yes
	Seminars	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Does your company provide any other risk management programs for your insureds?													
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	If you answered "Yes," please specify other current risk management programs.	We are continuing to expand our risk management materials and services to better meet the needs of our insureds.	Webinars, further info can be obtained on our website. http://www.rlicorp.com/dp-risk-management	We offer a wide range of resources and reference materials, contract selection and review guides, webinars, in-house seminars and on-demand educational programs. See www.bdprisk.com for more details.	Tailored seminars to qualified policyholders, and participatory funding of Peer Review and Loss Prevention Audits conducted by Third Parties	Liberty's Risk Management Website includes on-line courses, white papers, claims case studies, access to RedVector discounted on-line courses and other industry-specific content.		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 management resource which addresses more than 100 topics of issue driven discussions, claims scenarios, problem solving strategies and contract language solutions, that are completely searchable, and offers considerable management guidance on topics ranging from financial management to hiring and training project managers. XL Catlin's Design Professional clients	pre-claim counseling and assistance	We offer quarterly webinars that continuing education eligible	Webinars, a contract solutions matrix, preclaims assistance	Program Management services on project placements	We provide 24/7 access to online continuing education courses through our School of Risk Management website. We also provide in-house seminars and webinars to clients and on behalf of associations.
Provide the name of the primary contact for your company's risk management personnel.													
	First name	Roseanne	Mika	Andrew		Georges	Lorna	Albert	Jill	Kent	Joe	Doug	Yvonne
	Last name	DeBellis	Dewiz-Cryan	Mendelson, FAIA		Pigault	Parsons	Rabasca	Daly	Holland	Jones	Hamilton	Castillo
How many A/E risk management seminars does your company conduct annually?													
		Multiple	40+	70+		Numerous	3-10	200+	0	4	15+	Proprietary	Numerous
What is the estimated number of A/E contracts your company reviews annually?													
		Hundreds	1,000+	120+	We will be tracking in 2019	Numerous	200+	700 by our Claims Specialists alone.	100	1000+	400+	Proprietary	1500+
Who performs these contract reviews?													
		Navigators Claim Counsel and Outside Counsel	Dedicated Risk Management Staff	Andy Mendelson and Outside Counsel	Claims, Underwriting or Risk Management counsel	Underwriting and Claims personnel, and select law firms.	The Heuer Law Group	XL Catlin Claim Consultants, Underwriters, PLAN agents and where appropriate, defense counsel.	outside panel firms, regionally specific	We outsource risk management services to Kent Holland and Construction Risk, LLC	Travelers regional claim managers	Karl Duff of Professional Liability Consultants, LLC	Qualified risk management colleagues with backgrounds in engineering, architecture, claims management and as an attorney.
What is the average turnaround time for these contract reviews?													
		24-48 hours	1-2 Business Days	48 hours	We target 48 hours. Depending on the complexity of the review it may be longer.	24-48 hours	24-48 hours.	24 hours	48-72	36 hours	24-48 hours	2 days	One business day
Please list the number and types of A/E risk management publications offered by your company. Please also provide a sample of your latest publication, preferably in an electronic format, to mbomba@aia.org .													

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		Blueprint for Design Professionals		We publish a monthly BDP Risk Highlight and a bi-monthly series on Risk Management/business practices. We also produce a quarterly risk management webinar and publish white papers on pertinent topics as they arise.		Newsletter		Visit www.xlgroup.com/dp for more information and to access a copy of Professional Services Agreement: A Primer, introductory information from the Contract Guide. Also visit www.xlgroup.com/dp/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.		We do a quarterly newsletter called the Blueprint.	Sealed and Delivered		All of our offerings and publications can be found at our School of Risk Management at www.schinnerer.com/school-of-risk-management
Please provide the estimated percentage of claims driven by the following factors. Omit the % sign.													
	Technical errors	Proprietary	Proprietary	25	Proprietary		Proprietary	7	35	70		Proprietary	Proprietary
	Project management (including contractual terms)	Proprietary	Proprietary	15	Proprietary		Proprietary	30	15	10		Proprietary	Proprietary
	Poor communication	Proprietary	Proprietary	25	Proprietary		Proprietary	38	20	10		Proprietary	Proprietary
	Poor documentation	Proprietary	Proprietary	25	Proprietary		Proprietary	3	30	10		Proprietary	Proprietary
	Other (please explain)	Proprietary	Proprietary	10- poor client selection	Proprietary			22 - client selection				Proprietary	
Please provide the estimated percentage of claims related to the following types of projects. Omit the % sign.													
	Commercial	Proprietary	Proprietary	22			Proprietary	26 - includes Industrial and Healthcare	5	5		Proprietary	Proprietary
	Single-family residential	Proprietary	Proprietary	16			Proprietary	30 - includes multi-family and residential/condos	10	35		Proprietary	Proprietary
	Multi-family residential/condominiums	Proprietary	Proprietary	8			Proprietary		20	25		Proprietary	Proprietary
	Schools and universities	Proprietary	Proprietary	12			Proprietary	14	15	20		Proprietary	Proprietary
	Industrial	Proprietary	Proprietary	5			Proprietary		10	5		Proprietary	Proprietary
	Health care	Proprietary	Proprietary	13			Proprietary		10	5		Proprietary	Proprietary
	Transportation	Proprietary	Proprietary	12			Proprietary	16 infrastructure	15			Proprietary	Proprietary
	Master planning	Proprietary	Proprietary	1			Proprietary	3-4				Proprietary	Proprietary
	Surveys/studies	Proprietary	Proprietary	5			Proprietary	3-4		5		Proprietary	Proprietary
	Water	Proprietary	Proprietary	2			Proprietary					Proprietary	Proprietary
	Wastewater	Proprietary	Proprietary	4			Proprietary		5	5		Proprietary	Proprietary
	Other (please explain)	Proprietary	Proprietary									Proprietary	Proprietary
Estimate your portfolio turnover:													
	% of new business	Proprietary	N/A	15	Proprietary		Proprietary		5	20	confidential	50%	Low
	% of renewal business	Proprietary	N/A	85	Proprietary		Proprietary		10	80	confidential	Generally we retain 90% of our renewal	Low
Does your company provide any other lines of insurance to design professionals?													
		Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes

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Where can the following special services be obtained if offered by your company? (Please mark all that apply.)													
	Insurance needs assessment - Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker			Agent/Broker	Agent/Broker	Agent/Broker
	Insurance needs assessment - Underwriter		Underwriter					Underwriter	Underwriter	Underwriter			
	Insurance needs assessment - Attorney		Attorney						Attorney				
	Insurance needs assessment - Claims Department		Claims Department						Claims Department				
	Insurance needs assessment - Not Offered												
	Application paperwork and assistance - Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	
	Application paperwork and assistance - Underwriter	Underwriter	Underwriter		Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter
	Application paperwork and assistance - Attorney												
	Application paperwork and assistance - Claims Department												
	Application paperwork and assistance - Not Offered												
	Explanation of coverage - Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker
	Explanation of coverage - Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter
	Explanation of coverage - Attorney						Attorney	Attorney	Attorney				Attorney
	Explanation of coverage - Claims Department	Claims Department	Claims Department		Claims Department		Claims Department	Claims Department	Claims Department				Claims Department
	Explanation of coverage - Not Offered												
	Help with loss prevention programs - Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker
	Help with loss prevention programs - Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter		Underwriter		Underwriter	Underwriter
	Help with loss prevention programs - Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney		Attorney			
	Help with loss prevention programs - Claims Department	Claims Department	Claims Department	Claims Department	Claims Department		Claims Department	Claims Department	Claims Department	Claims Department			

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		<div> Navigators </div>	<div> RLI </div>	<div> Berkley Design Professional </div>	<div> Aspen Insurance </div>	<div> Liberty Mutual </div>	<div> AXIS Insurance </div>	<div> xl catlin </div>	<div> TMHCC </div>	<div> PUA </div>	<div> Travelers </div>	<div> Allied World Insurance Company </div>	<div> Victor O. Schinnerer & Company, Inc. </div>
	Help with loss prevention programs - Not Offered												
	Review of contracts - Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker
	Review of contracts - Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter		Underwriter		Underwriter		Underwriter	Underwriter
	Review of contracts - Attorney	Attorney	Attorney		Attorney	Attorney	Attorney	Attorney	Attorney	Attorney			
	Review of contracts - Claims Department	Claims Department			Claims Department	Claims Department		Claims Department	Claims Department	Claims Department	Claims Department		
	Review of contracts - Not Offered												
	Assistance with incidents and claims - Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker			Agent/Broker			Agent/Broker		Agent/Broker
	Assistance with incidents and claims - Underwriter	Underwriter	Underwriter							Underwriter		Underwriter	Underwriter
	Assistance with incidents and claims - Attorney		Attorney	Attorney	Attorney			Attorney	Attorney	Attorney			Attorney
	Assistance with incidents and claims - Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department	Claims Department
	Assistance with incidents and claims - Not Offered												
	Educational programs/seminars - Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker			Agent/Broker	Agent/Broker	Agent/Broker
	Educational programs/seminars - Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter		Underwriter		Underwriter	Underwriter
	Educational programs/seminars - Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney		Attorney			Attorney
	Educational programs/seminars - Claims Department	Claims Department	Claims Department	Claims Department	Claims Department		Claims Department	Claims Department			Claims Department		Claims Department
	Educational programs/seminars - Not Offered								Not Offered				
	Publications - Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker			Agent/Broker			Agent/Broker	Agent/Broker	
	Publications - Underwriter			Underwriter	Underwriter	Underwriter		Underwriter		Underwriter			Underwriter
	Publications - Attorney	Attorney		Attorney	Attorney			Attorney		Attorney			
	Publications - Claims Department	Claims Department		Claims Department	Claims Department			Claims Department			Claims Department		
	Publications - Not Offered								Not Offered				
Will you provide a specimen copy of your policy?													
		Yes.	Yes.	Yes.	Yes. (Please send a .pdf version via email to mbomba@aia.org.)	Yes.	Yes.	Yes.	Yes.	Yes.	Yes.	Yes.	Yes.
If you wish to provide comments on this survey, please do so in the space below.													

2018 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS													
FINAL RESULTS													
Information compiled by the American Council of Engineering Companies Risk Management Committee (ACEC), The American Institute of Architects (AIA), the AIA Trust, and the National Society of Professional EngineersProfessional Liability Committee (NSPE/PLC)													
		Navigators	RLI	Berkley Design Professional	Aspen Insurance	Liberty Mutual	AXIS Insurance	xl catlin	TMHCC	PUA	Travelers	Allied World Insurance Company	Victor O. Schinnerer & Company, Inc.
				Once again, thank you for including us in this important annual survey!			Thank you for allowing us to participate in the annual survey	This survey needs to be formatted in such a way that it can be forwarded to other parties within a company as one person cannot complete all questions.				Responses represent our best information as of the date of response and are subject to change. All coverage is subject to the policy's terms and conditions.	