						2024 ACEC PL	l Carrier Survey							
					Information	n compiled by A	CEC, NSPE, and	the AIA Trust						
Q1: Please provide us with														
your firm's contact														
information.	Robert	Michaela		James K	Jacqueline L.				Georges	Sandip	Loppy			
Name	Cunningham	Kendall	Victoria Szot	Schwartz	Neal	Joe Schrancz	Joe Miller	Jasmin Tatum	Pigault	Chandarana	Lenny Waldhauser	Vince Costello	John Rapp	Kevin Collins
Name	Curiningnam	Kenuali		SCHWAILZ	iveai	JUE SCHI AHCZ	JOE MINEI	Jasmin Tatum	Figault	Cilanuarana	walullausei	vince costello	зопп карр	Managing
	Head of U.S.													Director, AE
	Professional	Strategic	SVP-Design			Senior Vice	Divisional Vice	Managing	Senior Vice					Practice
Title	Liability	Partnerships	Professional		EVP	President	President	Director	President	Director	CEO		AVP	Leader
						Berkshire								
						Hathaway								
						Specialty	Great				Riverton			Victor
	Aspen				Berkley Design	Insurance	American		Liberty Mutual		Insurance			Insurance
Company	Insurance	AXA XL	AXIS Insurance	Beazley	Professional	Company	Insurance	The Hartford	Insurance	PUA	Agency Corp.	RLI	Travelers	Managers, LLC
														7700
	499	3340			180	620 West.			1	2803		150		Wisconsin
	Washington	Peachtree			Glastonbury	Germantown		One Hartford	28 Liberty	Butterfield	600 Main	Monument	10 North Park	Avenue, Suite
Mailing Address	Blvd	Road NE	PO Box 3384	I Lincoln Street	Blvd.	Pike	49 E 4th Street	Plaza	Street	Road	Street, Suit 2	Road	Drive	400
		Ι.	1			Plymouth								
City	Jersey City	Atlanta	Alpharetta	Boston	Glastonbury	Meeting	Cincinnati	Hartford	New York	Oak Brook	Riverton	Bala Cynwyd	Hunt Valley	Bethesda
State	NJ	GA	GA	MA	CT	Pennsylvania	OH	CT	New York	IL	New Jersey	PA	MD	Maryland
Zip	07310	30326	30023	02111	06033	19462	45202	06155	10005	60523	08077 (800) 882-	19004	21030	20814
<b>T</b> - Low Is a set of	0470406065	404 400 6070	0005004004	6476740046	5404070007	0470202222	240 450 5202	442 264 5054	2420004242	(620)572.0000		640 664 6763	442 252 2262	2040545442
Telephone	9172136265	404-439-6072	9085084384	6176718016	5184070087	9178302322	240-459-5392	443-364-5951	2128984312	(630)572-0600	4410	610-664-6763	443-353-2262	3019515412
	robert.cunning		victoria.szot@	james.schwart		joe.schrancz@		jasmin.tatum	georges.pigaul		Lenny.Waldha			Kevin.Collins@
	ham@aspen-	michaela.kend	_	z@Beazley.co	jneal@berkley	bhspecialty.co	jsmiller2@gaig	-		sandip@puain	user@professi	Vince.Costello	jrapp@travele	Victorinsuranc
E-mail	insurance.com	all@axaxl.com	m	m	dp.com	m	.com	com	al.com	c.com	onalsbest.com	@rlicorp.com	rs.com	e.com
L-man	insurance.com	aneeaxaxi.com			up.com					0.0011	Unaisbest.com	@mcorp.com	13.00111	e.com
								https://www.t						
								hehartford.co						
								m/commercial	-					
							https://www.g	insurance-				rlicorp.com/de		
	https://www.a						reatamericani	agents/industr				sign-		
	spen.co/insura	www.axaxl.co	www.axiscapit			www.bhspecia	nsurancegroup	ies-architects-	https://ae.libe	www.puainc.c	www.professio	professionals-		www.victorins
Website	nce/	m/dp	al.com		berkleydp.com	lty.com	.com	engineers	rtymutual.com	om	nalsbest.com	resources	travelers.com	uranceus.com
Q2: Are you a(n): (Select ALL														
that apply)														
Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer			Insurer	Insurer	
											Underwriting			Underwriting
Underwriting Manager											Manager			Manager
										Managing				
Managing General Agent										General Agent				
Intermediary or Wholesaler Lloyd's Broker?														
Other (please specify):		ł	+						1					
Text		1	1						1					
Q3: How many continuous			1											1
years has your firm provided														
professional liability														
insurance to the A/E														
marketplace? Please enter														
numbers only. Do not														
include commas, dollar signs	·													
or other non-numeric	15	53	14	38	11	11	9	19	23	34	5	15	25	67

Q4: With which insurers has your firm previously been associated over the past decade, and for what duration of your current association? Q5: What was the total number of firms for which										Company,	Hudson Insurance Group - 5 years			CNA Insurance has been our continuous carrier partner since our program inception in 1957.
you provided engineering and/or architectural liability insurance in the following years? (Check one number														
range for each year)	Total # of Firms (501-	Total # of Firms	Total # of	Total # of Firms (2,001-	Total # of Firms (501-	Total # of	Total # of Firms (501-	Total # of Firms (501-	Total # of Firms (2,001-	Total # of Firms (501-	Total # of Firms (501-	Total # of Firms (5,001-		Total # of Firms
2021	2,000) Total # of Firms (501-	(10,000+) Total # of Firms	Firms (0- 500) Total # of	5,000) Total # of Firms (2,001-	2,000) Total # of Firms (501-	Firms (0- 500) Total # of	2,000) Total # of Firms (501-	2,000) Total # of Firms (501-	5,000) Total # of Firms (2,001-	2,000) Total # of Firms (501-	2,000) Total # of Firms (2,001-	10,000) Total # of Firms (5,001-		(10,000+) Total # of Firms
2022	2,000) Total # of Firms (501-	(10,000+) Total # of Firms	Firms (0- 500) Total # of	5,000) Total # of Firms (2,001-	2,000) Total # of Firms (501-	Firms (0- 500) Total # of	2,000) Total # of Firms (501-	2,000) Total # of Firms (501-	5,000) Total # of Firms (2,001-	2,000) Total # of Firms (501-	5,000) Total # of Firms (2,001-	10,000) Total # of Firms (5,001-		(10,000+) Total # of Firms
2023 Q6: What was your total premium from engineering and architectural liability insurance in the following years? (Check one for each wear)	2,000)	(10,000+)	Firms (0- 500)	5,000)	2,000)	Firms (0- 500)	2,000)	2,000)	5,000)	2,000)	5,000)	10,000)		(10,000+)
	Total Premium in Millions	Total Premium in Millions (more than 100m)	in Millions (0-	in Millions	in Millions	in Millions	in Millions (0-	in Millions (0-	in Millions	in Millions	Total Premium in Millions (0-	in Millions		Total Premium in Millions (more than
2021	(25.1m-50m) Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than 100m)	25m) Total Premium in Millions (0- 25m)	(50.1m-100m) Total Premium in Millions (more than 100m)	(50.1m-100m) Total Premium in Millions (50.1m-100m)	Total Premium in Millions	25m) Total Premium in Millions (0- 25m)	25m) Total Premium in Millions (25.1m-50m)	(25.1m-50m) Total Premium in Millions (25.1m-50m)	(25.1m-50m) Total Premium in Millions (50.1m-100m)	25m) Total Premium in Millions (0- 25m)	(50.1m-100m) Total Premium in Millions (50.1m-100m)		100m) Total Premium in Millions (more than 100m)
2023	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0- 25m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (0- 25m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (0- 25m)	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (more than 100m)
Q7: What percentage of your total book of A/E premium comes from firms with revenue of:														
(Please enter numbers only. Do not include commas, dollar signs, or other non-														
Less than \$500,000 \$500,000 to \$5,000,000	25	10 28	5	0	10 38	0 1	50 42	45 39		50	17 60	40 35	0	30 20
\$5,000,001 to \$25,000,000 \$25,000,001 and over	20 45	30 32	25 68	0 0	28 24	5 94	5 3	15 1		25 10	18 5	20 5	0	25 25

Q8: Are you trying to gain,														
maintain, or decrease														
market share in the next two														
vears in certain A/E market														
segments?	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain
Q9: Provide your carrier's														
A.M. Best's Rating for the														
following years. (Please use														
year-end results, but use July														
for the current year)														
2024	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excollent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excollent)	A+ (Superior)	A+ (Superior)	A+ (Superior)		(Excollopt)
2024	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2023	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2022	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2021	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2020	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
Q10: Provide your carrier's	· · · · · ·													
financial size category for the														
following years. (Please use														
year-end results, but use July														
for the current year).														
	XV (Greater		XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XII (1,000 to		XV (Greater
2024	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	1,250)		than 2,000)					
	XV (Greater	•	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XI (750 to	•	XV (Greater
2023	than 2,000)		than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	1,000)	,,	than 2,000)
	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XI (750 to	•	XV (Greater					
2022	than 2,000)		than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	1,000)		than 2,000)
	XV (Greater	•	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XV (Greater	XI (750 to	•	XV (Greater
2021	than 2,000)		than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	than 2,000)	1,000)	than 2,000)	than 2,000)
	XV (Greater	XV (Greater		XV (Greater	XV (Greater	XV (Greater	XI (750 to		XV (Greater					
2020 Q11: Do you have coverage	than 2,000)	than 2,000)		than 2,000)	than 2,000)	than 2,000)	1,000)	than 2,000)	than 2,000)					
exclusions and/or														
underwriting restrictions for:														
Residential and Condos	Yes	No	Yes	No	Yes	No	No	Yes	Yes	No	Yes	Yes	No	No
Schools	No	No	No	No	No	No	No	No	No	No	No	No	-	No
Geotechnical Services	Yes	No	Yes	Yes	No	No	No	Yes	Yes	No	Yes	Yes	Yes	No
Structural Engineering		1												
Services	No	No	No	Yes	No	No	No	No	No	No	Yes	No	-	No
Carbon-Neutral Materials	No	No	No	No	No	No	No	No	No	No	No	No		No
Marine Environments	No	No	Yes	No	No	No	No	Yes	Yes	No	Yes	No	-	No
Other (please specify)									Yes			No		No

													No coverage exclusions, however, we arent a market for geotechnical engineers. We have firms that	
			Mar da mat										have a condo	
			We do not have					We have no					exposure, we arent a market	
			exclusions for					specific					for firms that	
			the above, but					coverage					have a	
			our appetite is						Mining;				significant	
			limited for					these	Upstream Oil				condo	
Text Q12: Are there particular			certain classes.					exposures	& Gas				exposure	
exposures for A/E														
professionals that may lead														
to higher rate increases than														
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes residential	Yes	No	Yes	Yes	No
Q13: Please explain.									condos and					
									high-end					
									custom					
									homes.					
			Condominium						Temporary					
			s, in particular				Each carrier		traffic control				We are	
			oceanfront				has specific		design.				monitoring the	
			condos, heavy				classes of		Limited			Accounts are	impact of	
			infrastructure/ transportation,			Large, public	business and project types		internal QA/QC.			underwritten on an	inflation, supply chain	
	D/B		structural			infrastructure	that lead to		Increased			individual	issues and the	
	infrastructure;		inspections,			design/build	higher rates.		inflationary			basis.	increased cost	
	Windfarms;		utility/electric			projects, firms	-		pressures on			Heightened	of	
	Coastal		al in wildfire				structural		labor and			exposures	construction	
	Residential;		regions			bodily injury	engineers is		materials are			including	materials	
	Condominium		continue to be		damage claims	exposure (i.e.:	our highest		impacting			claims history	relating to the	
	Condition		of concern.	Severity prone		,	rated class we			Multi Family		could increase		
	assessment			exposures	verdicts	projects)	write.			Residential		rates.	claims.	
Q14: Do you provide multi- year policies?	Yes	Yes	No	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes

Q15: Please explain the														
general criteria you apply to														El anno 11 de la
such policies.														Firms with
														revenues
														under
														\$1,000,000
														with good loss
							We offer 2 & 3							experience are
							year policies to							eligible. Firms
							eligible firms.							with revenues
							Firm's up to						We can	up to
		Firms with					\$500,000 in						provide a 3	\$500,000 are
		gross receipts					revenues may						year policy	eligilble for
		of \$2 million					qualify for 3					Firms with less	term to firms	three-year
		or less utilizing					year policies.	We offer a two				than \$2M in	with billings	policies. Firms
							· ·						-	
		our small firm					Firm's up to	year policy for				revenues and	up to 500k.	with revenues
		program may					\$2m in	qualifying			2- year policies		We can offer a	between
		qualify for a			Firm less than		revenues	firms with			available for	providing high	2 year policy	\$500,000 and
	Small Firm -	multi-year		Qualifying	2 million		(billings) may	ratable billings			firms under	exposure	for firms with	\$1,000,000 are
	two-year	policy.		firms up to	annual		be eligible for	under			\$250k in	services or	billings up to 1	eligible for two-
	, policy program			400k	revenue		2 year policies.				revenues.	project types.	м.	year policies.
Q16: What limits of A/E							, car peneres	,,				in open cypes.		, the periodest
professional liability														
· · ·														
coverage are available														
through your company?														
Please enter numbers only.														
Do not include commas,														
dollar signs, or other non-														
<b>•</b> •														
and the design of the second second	100000	100000	250000	250000	100000	250000	500000	250000	100000	100000	250000	2500000	500000	100000
Minimum \$	100000	1000000	250000	250000	100000	250000	5000000	250000	100000	100000	250000	2500000	500000	100000
Minimum \$ Maximum \$	100000 25000000	1000000 10000000	250000 25000000	250000 10000000	100000 10000000	250000 25000000	5000000 5000000	250000 5000000	100000 10000000	100000 10000000	250000 5000000	2500000 10000000	500000 10000000	100000 15000000
Minimum \$ Maximum \$ Q17: Are these annual	25000000	1000000	25000000	1000000	1000000	25000000	500000	5000000	1000000	1000000	500000	1000000	1000000	1500000
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits?														
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split	25000000 No	10000000 Yes	25000000 Yes	10000000 Yes	1000000 No	25000000 Yes	5000000 Yes	5000000 Yes	10000000 Yes	10000000 Yes	5000000 Yes	10000000 Yes	10000000 Yes	15000000 Yes
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"?	25000000	1000000	2500000	1000000	1000000	25000000	500000	5000000	1000000	1000000	500000	1000000	1000000	1500000
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's	25000000 No	10000000 Yes	25000000 Yes	10000000 Yes	1000000 No	25000000 Yes	5000000 Yes Yes	5000000 Yes	10000000 Yes	10000000 Yes	5000000 Yes	10000000 Yes	10000000 Yes	15000000 Yes
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E	25000000 No	10000000 Yes	25000000 Yes	10000000 Yes	10000000 No Yes	25000000 Yes	5000000 Yes Yes This is	5000000 Yes	10000000 Yes	10000000 Yes	5000000 Yes	10000000 Yes	10000000 Yes	15000000 Yes
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability	2500000 No Yes	10000000 Yes Yes	25000000 Yes Yes	10000000 Yes	10000000 No Yes We prefer not	25000000 Yes Yes	5000000 Yes Yes This is proprietary	5000000 Yes Yes	10000000 Yes Yes	10000000 Yes Yes	5000000 Yes Yes	10000000 Yes Yes	10000000 Yes Yes	15000000 Yes Yes
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability program?	25000000 No	10000000 Yes Yes	25000000 Yes	10000000 Yes	10000000 No Yes	25000000 Yes	5000000 Yes Yes This is	5000000 Yes	10000000 Yes	10000000 Yes	500000 Yes Yes 95%	10000000 Yes	10000000 Yes	15000000 Yes Yes Proprietary
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability proream? Q20: Please explain any	2500000 No Yes	10000000 Yes Yes	25000000 Yes Yes	10000000 Yes	10000000 No Yes We prefer not	25000000 Yes Yes	5000000 Yes Yes This is proprietary	5000000 Yes Yes	10000000 Yes Yes	10000000 Yes Yes	500000 Yes Yes 95% Specific prior	10000000 Yes Yes	10000000 Yes Yes	15000000 Yes Yes Proprietary coverage is
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability nrogram? Q20: Please explain any restrictions you have on	2500000 No Yes	10000000 Yes Yes	25000000 Yes Yes	10000000 Yes	10000000 No Yes We prefer not	25000000 Yes Yes	5000000 Yes Yes This is proprietary	5000000 Yes Yes	10000000 Yes Yes	10000000 Yes Yes	500000 Yes Yes 95% Specific prior acts date for	10000000 Yes Yes	10000000 Yes Yes	15000000 Yes Yes Proprietary
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability proream? Q20: Please explain any	2500000 No Yes	10000000 Yes Yes	25000000 Yes Yes	10000000 Yes	10000000 No Yes We prefer not	25000000 Yes Yes	5000000 Yes Yes This is proprietary	5000000 Yes Yes	10000000 Yes Yes	10000000 Yes Yes	500000 Yes Yes 95% Specific prior	10000000 Yes Yes	10000000 Yes Yes	15000000 Yes Yes Proprietary coverage is
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability nrogram? Q20: Please explain any restrictions you have on	2500000 No Yes	10000000 Yes Yes	25000000 Yes Yes	10000000 Yes	10000000 No Yes We prefer not	25000000 Yes Yes	500000 Yes Yes This is proprietary information.	5000000 Yes Yes Proprietary	10000000 Yes Yes	10000000 Yes Yes	500000 Yes Yes 95% Specific prior acts date for	10000000 Yes Yes	10000000 Yes Yes	15000000 Yes Yes Proprietary coverage is offered to
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability nrogram? Q20: Please explain any restrictions you have on	2500000 No Yes	10000000 Yes Yes	25000000 Yes Yes	10000000 Yes	10000000 No Yes We prefer not	25000000 Yes Yes	500000 Yes Yes This is proprietary information. We offer no	5000000 Yes Yes Proprietary Prior acts coverage is	10000000 Yes Yes	10000000 Yes Yes	500000 Yes Yes 95% Specific prior acts date for the first five years in	10000000 Yes Yes	10000000 Yes Yes	15000000 Yes Yes Proprietary coverage is offered to firms with continuous
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability nrogram? Q20: Please explain any restrictions you have on	2500000 No Yes	10000000 Yes Yes	25000000 Yes Yes	10000000 Yes	10000000 No Yes We prefer not	25000000 Yes Yes 100% The BHSI	500000 Yes Yes This is proprietary information. We offer no prior acts to firms who	5000000 Yes Yes Proprietary Prior acts coverage is generally	10000000 Yes Yes	10000000 Yes Yes	500000 Yes Yes 95% Specific prior acts date for the first five years in business. Full	10000000 Yes Yes	1000000 Yes Yes confidential	15000000 Yes Yes Proprietary coverage is offered to firms with continuous coverage and
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability nrogram? Q20: Please explain any restrictions you have on	2500000 No Yes	1000000 Yes Yes Confidential.	25000000 Yes Yes	10000000 Yes	10000000 No Yes We prefer not	25000000 Yes Yes 100% The BHSI program	S00000 Yes This is proprietary information. We offer no prior acts to firms who have not	5000000 Yes Yes Proprietary Prior acts coverage is generally available for	10000000 Yes Yes	10000000 Yes Yes	500000 Yes Yes Specific prior acts date for the first five years in business. Full prior acts for	10000000 Yes Yes	1000000 Yes Yes confidential Most firm's	15000000 Yes Yes Proprietary coverage is offered to firms with continuous coverage and good loss
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability nrogram? Q20: Please explain any restrictions you have on	2500000 No Yes	1000000 Yes Yes Confidential. Each account	2500000 Yes Yes Proprietary	1000000 Yes Yes	10000000 No Yes We prefer not	2500000 Yes Yes 100% The BHSI program affords prior	500000 Yes This is proprietary information. We offer no prior acts to firms who have not carried prior	5000000 Yes Yes Proprietary Prior acts coverage is generally available for qualifying	1000000 Yes Yes Confidential	1000000 Yes Yes 100%	500000 Yes Yes 95% Specific prior acts date for the first five years in business. Full prior acts for more than five	10000000 Yes Yes	1000000 Yes Yes confidential Most firm's will receive full	15000000 Yes Yes Proprietary coverage is offered to firms with continuous coverage and good loss experience.
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability nrogram? Q20: Please explain any restrictions you have on	2500000 No Yes	1000000 Yes Yes Confidential. Each account is reviewed on	2500000 Yes Yes Proprietary Increased	1000000 Yes Yes Prior acts	10000000 No Yes We prefer not	25000000 Yes Yes 100% The BHSI program affords prior acts coverage	500000 Yes This is proprietary information. We offer no prior acts to firms who have not carried prior PL. The firms	5000000 Yes Yes Proprietary Prior acts coverage is generally available for qualifying firms that have	1000000 Yes Yes Confidential Prior Acts	1000000 Yes Yes 100% We match	500000 Yes Yes 95% Specific prior acts date for the first five years in business. Full prior acts for more than five years in	10000000 Yes Yes	1000000 Yes Yes confidential Most firm's will receive full prior acts	15000000 Yes Yes Proprietary coverage is offered to firms with continuous coverage and good loss experience. Most firms are
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Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability program? Q20: Please explain any restrictions you have on Prior Acts Coverage.	25000000 No Yes Proprietary Newly purchased PL coverage and	1000000 Yes Yes Confidential. Each account is reviewed on an individual basis for circumstances related to Prior	25000000 Yes Yes Proprietary Increased limits of liability are retroactive to the inception	1000000 Yes Yes Prior acts coverage based on first date of continuous	10000000 No Yes We prefer not	25000000 Yes Yes 100% The BHSI program affords prior acts coverage to firms that have maintained coverage	S00000 Yes This is proprietary information. We offer no prior acts to firms who have not carried prior PL. The firms are typically eligible for full prior acts after one year of	5000000 Yes Yes Proprietary Prior acts coverage is generally available for qualifying firms that have maintained continuous coverage for at least one year	1000000 Yes Yes Confidential Prior Acts coverage is available if previously provided	10000000 Yes Yes 100% We match retro-dates that have held continuous claims made	500000 Yes Yes Specific prior acts date for the first five years in business. Full prior acts for more than five years in business. There can be variances depending on	1000000 Yes Yes Proprietary Offered based on coverage continuity and	1000000 Yes Yes confidential Most firm's will receive full prior acts coverage after 1 continuous year of professional	15000000 Yes Yes Proprietary coverage is offered to firms with continuous coverage and good loss experience. Most firms are eligible for prior acts coverage after 1 or 2 years of
Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability program? Q20: Please explain any restrictions you have on Prior Acts Coverage. Q21: When did your	25000000 No Yes Proprietary Newly purchased PL coverage and mid-term	1000000 Yes Yes Confidential. Each account is reviewed on an individual basis for circumstances related to Prior	2500000 Yes Yes Proprietary Increased limits of liability are retroactive to the inception date of the	1000000 Yes Yes Prior acts coverage based on first date of continuous Insurance	1000000 No Yes We prefer not to disclose	25000000 Yes Yes 100% The BHSI program affords prior acts coverage to firms that have maintained coverage without	500000 Yes This is proprietary information. We offer no prior acts to firms who have not carried prior PL. The firms are typically eligible for full prior acts after one year of continuous	5000000 Yes Yes Proprietary Prior acts coverage is generally available for qualifying firms that have maintained continuous coverage for at least one year pending loss	10000000 Yes Yes Confidential Prior Acts coverage is available if previously provided without	10000000 Yes Yes 100% We match retro-dates that have held continuous claims made coverage in	5000000 Yes Yes Specific prior acts date for the first five years in business. Full prior acts for more than five years in business. There can be variances depending on a particular	1000000 Yes Yes Proprietary Offered based on coverage continuity and loss	1000000 Yes Yes confidential Most firm's will receive full prior acts coverage after 1 continuous year of professional liability	15000000 Yes Yes Proprietary coverage is offered to firms with continuous coverage and good loss experience. Most firms are eligible for prior acts coverage after 1 or 2 years of continuous
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Minimum \$ Maximum \$ Q17: Are these annual aggregate limits? Q18: Do you offer "split limits"? Q19: What is the insurer's net retention on the A/E professional liability program? Q20: Please explain any restrictions you have on Prior Acts Coverage. Q21: When did your	25000000 No Yes Proprietary Proprietary purchased PL coverage and mid-term increases Within the	1000000 Yes Yes Confidential. Each account is reviewed on an individual basis for circumstances related to Prior Acts Coverage.	25000000 Yes Yes Proprietary Increased limits of liability are retroactive to the inception date of the higher limit. More than 5	1000000 Yes Yes Prior acts coverage based on first date of continuous Insurance coverage Within the	1000000 No Yes We prefer not to disclose	25000000 Yes Yes 100% The BHSI program affords prior acts coverage to firms that have maintained coverage without interruption. More than 5	500000 Yes This is proprietary information. We offer no prior acts to firms who have not carried prior PL. The firms are typically eligible for full prior acts after one year of continuous coverage. Within the	5000000 Yes Yes Proprietary Prior acts coverage is generally available for qualifying firms that have maintained continuous coverage for at least one year pending loss experience.	10000000 Yes Yes Confidential Prior Acts coverage is available if previously provided without interruption. More than 5	10000000 Yes Yes 100% We match retro-dates that have held continuous claims made coverage in the past. Within the	500000 Yes Yes 95% Specific prior acts date for the first five years in business. Full prior acts for more than five years in business. There can be variances depending on a particular risk.	10000000 Yes Yes Proprietary Offered based on coverage continuity and loss experience. More than 5	1000000 Yes Yes confidential Most firm's will receive full prior acts coverage after 1 continuous year of professional liability coverage.	15000000 Yes Yes Proprietary coverage is offered to firms with continuous coverage and good loss experience. Most firms are eligible for prior acts coverage after 1 or 2 years of continuous coverage.

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Q22: Do you consult or														
obtain feedback from user														
groups or professional														
societies prior to making	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	res	res	res	NO	res	res	res	res	res	res	res	res	res	res
Q23: How many non-														
managerial, full-time A/E														
underwriters do you have														
supporting your PLI														
program? Please enter														
numbers only. Do not														
include commas, dollar signs,														
or other non-numeric	9	25	5	15	8	4	4	6	9	4	6	18	15	23
Q24: On average, how many	-	-	-		-			-	-		-		-	
years of experience do your														
non-managerial, full-time														
A/E professional liability														
underwriters have? Please														
enter numbers only. Do not														
include commas, dollar signs,														
or other non-numeric														
	25	20	9	15	18	24	9	15	15	15	5	12	10	15
Q25: In addition to writing														
professional liability														
insurance, does your														
company write Property and														
Liability Insurance for														
ongineoring firms?	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes
Q26: What is the minimum														
premium for your Practice														
Policy? Please enter														
numbers only. Do not														
include commas, dollar signs,														
or other non-numeric	1200	1200	7500	1500	2000	25000	1200	1225	1000	5000	1250	1250	1400	1000
Q27: Do you offer design	1200	1200	7500	1500	2000	23000	1200	1225	1000	5000	1250	1250	1400	1000
professional liability														
insurance to construction														
contractors?	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	No	No	Yes	Yes
Q28: As part of your PL														
programs, do you offer														
Contractors Protective														
Professional Indemnity														
(CPPI) coverage to														
(CPPI) coverage to	Yes	Yes	Yes	No	No	No	No	No	Yes	Yes	No	No		No
Q29: What percentage of														
your book is contractor PL														
versus A/E PL? Please enter														
numbers only. Do not														
include commas, dollar signs,														
or other non-numeric														
ch eve store														
Contractor PL (%)	10		60						0	25				
A/E PL (%)	90	0	40						0	75				
Q30: Does your policy cover														
product liability for the A/E's														
specification of products														
manufactured and sold by	No	No	No	No	No	Yes	No	No	No	No	Yes	No		Yes
third parties? Q31: Does your firm offer						103					103			103
D&O coverage?	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
DOLU LUVEI Age!														

Q32: Does your firm offer														
Design/Build coverage?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Q33: Does your firm offer														
rectification coverage?	Yes	No	Yes	Yes	No	Yes	No	Yes	Yes	Yes	No	No	No	Yes
Q34: Could you provide					numerous	word								
examples of contract					examples of	"defend".								
language that could impact					contract	Exclude								
insurance coverage for		Coverage is			language that	indemnificatio								
design firms?		evaluated on a			could impact	n for parties								
		case-by-case			PL insurance	other than			Time of					
		basis. Contract			coverage for	client. Limit			essence;					
		language that			design firms.	indemnity to		Prevailing	warranties/gu					
		may impact			These are	the design		parties clauses	arantees;					
		coverage			generally	firm's sole		and	assumption of					
		includes:			duties and	negligence.		indemnificatio	third-party					
		liability			responsibilities	Coverage is		n clauses that	liability;		Positive -			
		assumed			a design	not afforded		require	contractual		limitation of			
		under a			professional	for warranties		defense at the	responsibility		liability;			
		contract that			may assume	and	Many	outset are	not based on		mutual waiver			
		the firm			(but should	guarantees.	provisions can	examples of	professional		of			
		would not			not accept)	Coverage is	impact	contract	negligence.		consequential			
		otherwise			that would not	not provided	insurance	language that	- Liberty		damages			
		have; a duty to			exist in the	for	coverage. We	•	Mutual offers		Negative -			
		defend;			absence of a	construction	offer a	,	contract		duty to defend			
		indemnificatio			contract for	services.		issues and may			in			
		n in excess of a		Non-	professional	Coverage is	list for our		services for		indemnificatio			
				negligence	services.	not afforded		-	insurability to		n provision;			
		00	,	based		for any	includes a	the insured to			ownership of			
			warranty /	Indemnificatio		liabilities	guide to	pay something			documents to			
		00 ,	guarantee	n; warranty or	•	assumed	important	that would not			the client;			
			· ·	guarantee	Contract	under	contractual		can request		standard of		Too many to	
			elevated	language; duty		contract,	clauses for our		through their		care greater		list. Liquidated	
		care.		to defend	(updated	except where	insured's to	professional	insurance		than the legal		damages is an	
			care.	another party	annually,	such liability	consider.	liability policy.	broker.		standard.		example.	

have for firms that require extended reporting? The AXA XL policy form includes one, two, and three-year extended reporting periods with pricing metrics. AXA LI reviews See Above See ab	Q35: How do you handle														
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requirements and analysis       requirements (not policy)       requir		-				-				-		Upon request			-
and analysis       the policy.       Prompty       coverage.       be considered.       endorsements.       the insured.       requirements.       Yes       broker.       endorsement       Page.       basis.         306: What options that require extended reporting?       Image: Several policy form.       Image: S		-				•							Offered via		
have for firms that require extended reporting? The AXA XL policy form, includes one, two, and three-year extended reporting periods with pricing metrics. AXA XL reviews Sea broue See above See above See above See above See base See above See ab		and analysis		the policy.			be considered.	endorsements.	the insured.	requirements.	Yes	broker.	endorsement	Page.	basis.
estended reporting? The AXA XL policy form includes one-, two-, and three-year extended reporting periods with pricing netrics. AXA LV to 3 years extended reporting periods with pricing netrics. AXA LV to 3 years extended reporting periods with pricing netrics. AXA LV to 3 years obtions three years extended reporting periods with pricing reporting periods with pricing resporting periods with pricing reporting periods with pricing reporting periods with pricing reporting reporting reporting reporting periods with pricing reporting	Q36: What options do you														
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policy form includes one-, two-, and extended reporting periods with pricing metrics. XAApolicy form several optionsprice options optionsprice periodia policy contains policy contains periodia metrics. XAApolicy form ost options optionsThe BHSI policy contains policy contains periodia policy contains periodia periodia metrics. XAASeveral options optionsThe BHSI policy contains policy contains policy contains periodia policy contains periodia policy contains extended reporting on a required by state soptionThe BHSI policy contains policy contains policy contains policy contains policy contains periodia policy contains periodia policy contains periodia policy contains periodia policy contains periodia policy contains periodia policy contains policy contains poptions policy contains policy contains															
Includes one-, two-, and three-year extended reporting metrics. AXA L proving metrics. AXA L proving subject to basis.Several optionsThe BHSI policy contains policy contains extendedImage: proving policy contains proving proving proving proving proving metrics. AXA three-year each request states; options of or solo subject to subject to subject to subject toThe BHSI policy contains policy contains proving p															
display="background-likely likely															
Q37: For each state/jurisdiction, do you       Several periods with pricing metrics. XAA       Ip to 3 years policy contains tate and/or subject to state jurisdiction, do you       Several policy contains policy form, up to 5 years.       Image: price policy for a loyear price policy contains policy form, up to 5 years.         Q37: For each state/jurisdiction, do you offer coverage on an:       Image: price policy policy form (policy form, up to 5 years.       Image: price policy policy															
extended reporting periods with hpricing metrics. AXAextended reporting periods with pricing metrics. AXASeveral options consistentThe BHSI policy contains extended reporting options to 5 yearsFor most consistentSeveral options reporting options reporting options thin industryThe BHSI policy contains extended reporting options reporting options to 5 yearsVaries by state and 3 years.Go day automatic ERP; considered.ERP endorsement.Q37: For each state apolicy state period state/jurisdiction, do you offer coverage on an:Several optionsThe BHSI policy contains extended reporting options of 1, 2, and/or as required by state specificThe BHSI policy contains extended reporting options of 1, 2, and 3 years.Varies by state and 3 years.Go day automatic ERP; con purchaseSeveral subject to a state and/or as state specificSeveral required by state specificOur standard and 3 years.Varies by state and insurance policy form, up three or five to 5 years.Go day automatic ERP; con purchase1.5 year available.1, 2, 3 and 5ERP to address available.Q37: For each state/jurisdiction, do you offer coverage on an:Image: specific spec															
Preporting periods with pricing metrics. AXAUp to 3 years options for most case-by-case basis.Up to 3 years options consistentThe BHSI policy contains policy contains options of 1, 2, and/or as and/or as tate specificVaries HSI policy contains tate specificVaries by state and 3 years.Image: Construct option optionsendorsement. for extended options on state and/or required by state specificImage: Consider option policy contains options options options of 1, 2, and/or as reporting on a required by state specificImage: Consider option policy contains options of 1, 2, and/or as reporting on a required by state specificImage: Consider option policy contains options of 1, 2, and/or as policy form, up to 5 years.Varies by state and insurance policy form, up to 5 years.Image: Consider option automatic ERP; automatic ERP; automatic ERP; automatic ERP; automatic ERP; automatic ERP; automatic ERP; options are available.Image: Consider option available.Image: Consider option available.<															
Q37: For each state/jurisdiction, do you offer coverage on an:Periods with pricing metrics. AXAPeriods with pricing metrics. AXAPeriods with pricing options consistentPeriods with policy contains extended reporting options of 1, 2, and/or as required by state specificPeriods with policy contains extended reporting options of 1, 2, and 3 years.Periods with policy contains extended options options options of 1, 2, and 3 years.Varies by state policy for one, policy form, up three or five year scan be and 5 years.Varies by state policy form, up three or five year scan be up to 5 years.GO day automatic ERP; can purchase up to 5 yearsIf an insured can no longer practice due to disability and/or death, there is an options or five wear scan be and 5 years.Varies by state policy form, up to 5 years.Here is an option a up to 5 years.Here is an option a up to 5 years.If an insured can no longer practice due to and sears.Q37: For each state/jurisdiction, do you offer coverage on an:Information to a searceInformation to a															
Pricing metrics. AXA XL reviews each request brons consistentSeveral options consistentThe BHSI policy contains extended reporting options or tasta and/or as subject to subject to state specific required by state specific req															
metrics. AXA XL reviews each request for most case-by-caseUp to 3 years for most states; options with industry up to 5 years if standards and/or as case-by-caseup to 5 years states; options is standards and/or as and 3 years.policy contains extended reporting options of 1, 2, and 3 years.Varies by state and insurance policy form, up to 5 years.for down and insurance and 5 years.for down and 5 y					Several		The BHSI								
XL reviews each request for extended reporting on case-by-case basis.for most states; options with industry up to 5 years if states and/or state specific required by state specific reguired by reguired by state specific reguired by reguired by reguired by state specific reguired by reguired				Up to 3 years											-
for extended reporting on a case-by-case basis.       for extended reporting on a case-by-case basis.       ind/or as required by state specific required by subject to state specific regulation       options of 1, 2, and 3 years.       Our standard options       We offer one, three or five years of five specific and 5 years.       Policy form, up to 5 years       I-5 year       I-					-										-
reporting on a case-by-case basis.       required by state and/or as subject to underwriting.       and 3 years.       Our standard options       and insurance policy form, up to 5 years.       automatic ERP, case policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options.       automatic ERP, options are policy form, up to 5 years.       automatic ERP, options.			each request	states; options	with industry		reporting								disability
Case-by-case basis.       state and/or subject to underwriting.       required by state specific underwriting.       Additional years can be considered.       options include 1, 3 and 5 years.       Policy form, up to 5 years.       Can purchase up to 5 years.       1-5 year potions are available       1-2, 3 and 5 years.       option for an ERP to address         Q37: For each state/jurisdiction, do you offer coverage on an:       Image: Case-by-case basis.       Image: Case-by-case state specific underwriting.       Image: Case-b				up to 5 years if	standards		•								
basis.       subject to underwriting.       state specific regulation       years can be considered.       include 1, 3 and 5 years.       three or five year options.       to 5 years.       Up to 5 years ERP available       options are available.       1, 2, 3 and 5 years.       ERP to address those issues.         Q37: For each state/jurisdiction, do you offer coverage on an:       Image: Comparison of the co															
See above       underwriting.       regulation       1-5 years       considered.       and 5 years.       year options.       ERP available       ERP.       available.       years.       those issues.         Q37: For each state/jurisdiction, do you       Image: state/jurisdiction and state/ju															
Q37: For each state/jurisdiction, do you offer coverage on an:			basis.							to 5 years.					
state/jurisdiction, do you offer coverage on an:	007. 5	See above		underwriting.	regulation	1-5 years	considered.	and 5 years.	year options.		ERP available	ERP.	available.	years.	those issues.
offer coverage on an:															
Alabama Admitted Basis	oner 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	Admitted Basis	Admitted Basis

Alaska	Surplus Basis	Admitted Basis	Surplus Basis	Surplus Basis	Admitted Basis	Surplus Basis	No Coverage	Admitted Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Arizona	Admitted Basis													
Arkansas	Admitted Basis													
California	Admitted Basis													
Colorado	Admitted Basis													
Connecticut	Admitted Basis													
Delaware	Admitted Basis													
District of Columbia	Admitted Basis													
Florida	Admitted Basis													
Georgia	Admitted Basis													
Hawaii	Admitted Basis	No Coverage	Surplus Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	No Coverage	Admitted Basis					
Idaho	Admitted Basis													
Illinois	Admitted Basis													
Indiana	Admitted Basis													
Iowa	Admitted Basis													
Kansas	Admitted Basis													
Kentucky	Admitted Basis													
Louisiana	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	No Coverage	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Maine	Admitted Basis													
Maryland	Admitted Basis													
Massachusetts	Admitted Basis													
Michigan	Admitted Basis													
Minnesota	Admitted Basis													
Mississippi	Admitted Basis													
Missouri	Admitted Basis													
Montana	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis									
Nebraska	Admitted Basis													
Nevada	Admitted Basis	No Coverage	Admitted Basis	Admitted Basis										
New Hampshire	Admitted Basis													
New Jersey	Admitted Basis													
New Mexico	Admitted Basis													

	1			-		-	-	-	-			-	-	
New York	Admitted Basis													
North Carolina	Admitted Basis													
North Dakota	Admitted Basis													
Ohio	Admitted Basis													
Oklahoma	Admitted Basis													
Oregon	Admitted Basis													
Pennsylvania	Admitted Basis													
Rhode Island	Admitted Basis													
South Carolina	Admitted Basis													
South Dakota	Admitted Basis													
Tennessee	Admitted Basis													
Texas	Admitted Basis													
Utah	Admitted Basis													
Vermont	Surplus Basis	Admitted Basis	Surplus Basis	Surplus Basis	Admitted Basis	Surplus Basis	No Coverage	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis
Virginia	Admitted Basis													
Washington	Admitted Basis													
West Virginia	Admitted Basis													
Wisconsin	Admitted Basis													
Wyoming	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Guam	No Coverage	Admitted Basis	No Coverage			Surplus Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage
Northern Marianas Islands	No Coverage	Admitted Basis	No Coverage			Surplus Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage
Puerto Rico	Surplus Basis	Admitted Basis	No Coverage			Surplus Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	Admitted Basis
U.S. Virgin Islands	Surplus Basis	Admitted Basis	No Coverage			Surplus Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	Admitted Basis
International	Surplus Basis	Admitted Basis	No Coverage			Surplus Basis	No Coverage	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage		No Coverage

Q38: Additional comments			AXIS has											
(if any).			admitted			BHSI has the								
(ir any).			capabilities in			ability to offer								
			the states			admitted		We offer						World-wide
			above, subject			policies in all		admitted						coverage is
			to			states except		coverage in all						provided for
			underwriting			for Alaska and		states						US domiciled
			based on risk.			Vermont. BHSI		including the						firms. Victor
			International			also has the		District of	Policies may					also has a
			coverages may			ability to offer		Columbia	be available in					sister-
			be available			surplus lines		except Hawaii,	other					company in
		International	through other			policies in all		Louisiana and	countries					Ottawa,
		coverage is	AXIS			states. BHSI		Vermont. Non-	depending on		Note that this			Canada that
		offered in	international			also has the		admitted	country		applies to the	Worldwide		provides
		compliance	branches			ability to		coverage is	requirements		location of the	coverage is	Pl coverage is	similar
		with local laws	(Canada,			provide local		available to	and product		firm not the	provided for	available to	coverage to AE
		and	London, EU,			policies in over		qualifying risks	availability in		location of a	US domiciled	firms located	firms based in
		regulations.	etc)			170 countries.		in most states.	those markets.		given project	firms.	in Canada.	Canada.
Q39: Describe the														We offer
circumstances when your														project-
surplus lines carrier is used														specific
vs. your licensed carrier.											The admitted			policies and
											product is only			some excess
											available to			policies on non-
											appointed			admitted
											brokers. The			paper, through
											surplus lines			Columbia
											product is also			Casualty
											used when the			Company. All
						Generally for		Non-admitted			firm does not			of our primary
						larger firms in		may be	Coverage can		fit the			practice
			Surplus lines			need of policy		available for	be offered on		admitted			policies are
			paper is used			language		firms falling	a surplus-lines		program. Only			issued on
		Excess policy	when risk			flexibility		outside our	basis in U.S.		surplus lines is			admitted
	Size of Firm	limits and	characteristics			within a state		general	states where		available for		We dont offer	paper through
	and Specific	project specific					We do not	admitted		Only in 3	submissions	have a filed	surplus	Continental
	Coverage	stand-alone	admitted			manuscript	offer surplus	underwriting	are not	states where	from Montana	-	coverage for	Casualty
	requirements Pay on behalf	policies. Pay on behalf	appetite. Pay on behalf	Pay on behalf	NA Pay on behalf	endorsements. Pay on behalf	lines coverage. Pay on behalf	guidelines. Pay on behalf	admitted. Pay on behalf	we did not file Pay on behalf	and Vermont. Pay on behalf	state. Pay on behalf	primary PL. Pay on behalf	Company.
Q40: Is your policy form: (select only one)	of	of	of	of	of	of	of	of	of	of	of	of	of	Pay on behalf
Q41: Does your company	01	01				01	01			01		01		01
have underwriting guidelines														
or restrictions on														
deductibles based on firm														
size?	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q42: Does your deductible														
apply to damages only, or to	D.(	D.(	D.(	D.(	D.(	D.(		D.(	D.(	D.(	D.(	D.(	D.(	
a combination of defense	Defense costs				Defense costs	Defense costs	Demonso Outu	Defense costs		Defense costs	Defense costs		Defense costs	Defense costs
costs and damages?	and damages	and damages	and damages	and damages	and damages	and damages	Damages Only	and damages	and damages	and damages	and damages	and damages	and damages	and damages
Q43: Do you ever offer First	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Dollar Defense?	100	163	103	163	103	103	103	103	163	103	103	163	103	103

					All firms a that				r					First dellar
Q44: Please list the criteria.					All firms that									First dollar
					qualify for our									defense is
					Express									offered to
					program									qualifying
					(small firms)									firms up to 3
					receive FDD			Several factors						million in
					automatically.			contribute to						revenues that
		Size (annual			Other firms			the availability					This coverage	show good
		-	A						F		A settable for		-	-
		revenues) of	Available for		with			of a damages-	For annual		Available for		is offered by	loss
		insured firm	small firms		deductibles of			only	practice		deductibles of		endorsement.	experience.
		Amount of	only;		35K or less			deductible	policies, it is		\$25k and		It is typically	We also have a
		deductible	deductibles		may obtain	Generally for		including but	available to		lower.		offered to	Zero
		Policy limits	\$10k and		FDD at the	smaller firms		not limited to	qualifying		Availability is		small and mid	Deductible
		Claims	under and	Firms up to	insured's	with	First dollar	loss history,	firms based on		also		sized firms	opton for
	Size of Firm;	experience	other	2.5m in fees	request and	deductibles no	defense is	firm size and	firm size and	On retentions	dependent on	Size of Firm	who have a	small firms up
	claims history;	Risk profile of	underwriting	with favorable	subject to	greater than	available to	deductible	prior claims	of \$25,000 and	a firm's claim	and claims	positive loss	to \$500,000 in
	Discipline	insured firm.	factors.	loss history	underwriting.	\$25,000.	eligible firms.	size.		below	experience.	history.	history.	revenues.
Q45: Do you offer stop-loss	5 iscipline				ander writing.	÷=0,000.	cigioic illins.	5.20.	experience.		experience.			evenues.
on deductibles (i.e., a														
maximum deductible limit														
option for all claims in the	Voc	Voc	Voc	No	Voc	Voc	Voc	Voc	Voc	Voc	Voc	Voc	Voc	Voc
aggregate)?	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q46: How have your rates														
increased or decreased over														
the past three years?	50/					201	,	0.5%		7 50/ 1	a .		6 L I	
2023	5%	Increased	Increased		increased	+3%	n/a	0-5%		7.5% increase	flat	0-3	confidential	Increase
2022	5%	Increased	Increased	-	increased	+4%	n/a	0-5%	_	7.5% increase	flat	0-2	confidential	Increase
2021	5%	Increased	Increased	-	increased	+2%	n/a	0-5%	-	5% increase	flat	0-2	confidential	Stable
Q47: How do you expect														
your rates to change going														
forward?														Stable with
														increases to
														firms with
		Stable to					none							poor loss
2024	5%	increase	Increase / flat		increased	+2-4%	anticipated	0-5%		3% increase	increase	0-3	confidential	experience Stable with
														increases to
														firms with
		Stable to					none							poor loss
2025	5%	increase	Increase / flat		increased	+2-4%	anticipated	0-5%		flat	flat	0-3	confidential	experience
Q48: Do you offer a premium														
credit for membership in a														
professional society and/or														
trade association (e.g., ACEC,														
the AIA Trust, or NSPE)?														
the Aire Huse, of Horej:	Yes	No	Yes	Yes	No	Yes	No	No	No	Yes	No	Yes	No	Yes
Q49: Do you offer credits or														
other financial incentives														
for: (Select ALL that apply)														
	Educational	Educational	Educational	Educational	Educational	Educational		Educational	Educational	Educational	Educational	Educational		Educational
	programs	programs	programs	programs	programs	programs		programs	programs	programs	programs	programs		programs
Educational programs	completed by	completed by	completed by	completed by	completed by	completed by		completed by	completed by	completed by	completed by	completed by		completed by
completed by an insured?	an insured	an insured	an insured?	an insured	an insured	an insured		an insured	an insured	an insured	an insured	an insured		an insured
Peer reviews?	Peer reviews	Peer reviews	Peer reviews		Peer reviews	Peer reviews		Peer reviews		Peer reviews	Peer reviews	Peer reviews		Peer reviews
	Risk	Risk	Risk	1	Risk	Risk		Risk		Risk	Risk	Risk		Risk
	management	management	management		management	management		management		management	management	management		management
Risk management programs?	-	programs	programs		programs	programs		programs		programs	programs	programs		programs
		10.00.000	10.00.000			IL. 00.0000		16.00.000	1	E. 00.0000	1			r. 08.0.113
	Risk	Risk	Risk			Risk		Risk	Risk	Risk		Risk		Risk
Risk assessments?		Risk assessments	Risk assessments			Risk assessments		Risk assessments	Risk assessments	Risk assessments		Risk assessments		Risk assessments

(		r												
		Other financial	Other financial		Other financial	Other financial	Other financial	Other financial	Other financial		Other financial	Other financial	Other financial	Other financial
		incentives	incentives		incentives	incentives	incentives	incentives	incentives		incentives	incentives	incentives	incentives
Other financial incentives		(please	(please		(please	(please	(please	(please	(please		(please	(please	(please	(please
(please specify)		specify)	specify)		specify)	specify)	specify)	specify)	specify)		specify)	specify)	specify)	specify)
(process of contrast		-p	op 220 //			op 000. //	-p//		Education		-p,/	-p,/	-p,,	op 00,/
									programs					
									through					
									Liberty					
									Mutual's					
									online learning					
									portal or via					
									RedVector. 2)					
									Limitation of					
									liability credit.					
								Other	3) Deductible					
								premium	credit for					
								credits are	successful					
								available for	claims					
								LEED projects	resolution					
								and projects	through					
								utilizing BIM	mediation. 4)				We have	
								or Virtual	Circumstance				premium	
								Design and	reporting			Multi-line	credits tied to	
								Construction.	credit. 5)			discount with	certain	
								Additionally,	Credit for			the purchase	practice	
						favorable		we offer a	purchase of			of P&C	management	
						contract		multi-policy	another LM			coverages,	activities such	
			Loss history,			language		credit for firms						Risk
			stability of			including		that carry	insurance				written	Management
		Qualified use	operations,			limitation of	We offer	more than one					contracts and	premium
		of contractual	use of			liability and	deductible	line of	Please contact			contracts,	use of sub	credits, for
		limitation of	favorable		Limitation of	waiver of	credits which	business	your					other risk
		liability	written		liability clause	consequential	include credits	insurance with	underwriter		limitation of			mitigation
Taut		-												
Text Q50: Rank the following		language	contracts		in contracts	damages	up to 75% off.	The Hartford.	for more		liability	with LEED	PL coverage.	practices
· · ·														
characteristics from 1														
(highest) to 8 (lowest) in														
your premium														
determination process. If a														
characteristic is not														
considered in the premium														
determination process, leave														
Location of firm	7	7	3	5	6	7	1	4	8	7	4	5	5	2
Location of projects	5	5	4	6	7	5	7	7	7	4	2	7	7	7
Type of practice	1	2	6	=	3	1	2	3	3	3	7	1	3	4
Type of projects	4	1	7	-	4	3	5	5	2	2	6	3	4	5
Annual billings	2	6	8	-	1	4	4	1	1	5	8	2	1	1
Claims history	3	3	5	•	2	2	3	2	4	1	5	4	2	3
Firm experience	6	4	2		8	-	6	6	6	6	3	6	6	6
Other (please specify)					5	8	8	8	5	8		8		

r			1				1	1						
Text Q51: Do you offer project-					Specialization		Risk Management	Firm risk management practices	Risk management practices; contract management; loss prevention initiatives; data privacy and protection practices.			Risk Management including written contract usage, etc.		
specific insurance?	Yes	Yes	Yes	Yes	No	Yes	No	No	Yes	No	Yes	No	No	Yes
Q52: Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice														
nameu insureu nas a practice	Yes	Yes	Yes	No	No	Yes	No	No	No	No	No	No	No	Yes
Q53: Do you offer project specific excess or other supplemental additional limits to your "practice policy insureds" by														
Q54: Please provide the	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
number of such policies your company wrote in its most recently completed fiscal year and your maximum limits. Please enter numbers only. Do not include commas, dollar signs, or other non-numeric														
Number of policies	0	0	0	0	60	10	35	0		200	450	0	0	500
Maximum limits (\$)	0	0	0	0	500000	500000	5000000	0	500000	5000000	3000000	10000000	0	500000
Q55: Are your project policies "primary" or "excess" coverage for the <u>A/F firm?</u>		Primary	Excess		Excess	Primary	Primary	Primary	Excess	Excess	Excess	Excess	Primary	Primary
Q56: Please describe.	We offer Primary and Excess	Primary status is subject to the terms and conditions of other available insurance coverage.	Excess of all other available insurance		We only offer Specific Job, Specific Client, or Specific Multi-Project Excess over our primary limits or another carrier.	The BHSI project- specific policy contains primary language.	Our Specific Additional Limit Endorsements are primary and the practice policy is excess.		We can offer project- specific excess limits for a single firm over another carrier's A&E practice professional liability policy, subject to underwriting review.		We offer project specific on our primary policies and can provide stand-alone excess for another carrier's primary policy.		Our specific additional limits for a project/client are primary. Please note that this is an endorsement to an insured's practice policy. We do not write stand alone project insurance.	We place project specific as both a primary and excess carrier depending on the situation and need of the insured.

Q57: Please state the														
number of project policies														
your company wrote in its														
most recently completed														
fiscal year and provide your														
maximum limits. Please														
enter numbers only. Do not														
include commas, dollar signs,														
or other non-numeric														
Number of policies	0	0	0	0	0	2	0	0		0	0	0	0	5
Maximum limits (\$)	0	5	0	0	0	10000000	0	0		0	0	0	0	5000000
Q58: How does your	0	0	0	0	0	mean:	•	a written		shall mean a	0	means:	1. a demand	500000
company define a claim?						1. a demand		demand		demand			for money or	
company define a claim:								seeking		received by			-	
						against an Insured for	"Claim" means	0					services; 2. a	
								monetary ,		any Insured for		monetary, non-		
				claim means:		money or	a demand for	injunctive,		money or		monetary or	proceeding	
		AXA XL defines				services or to	money or	declaratory or		services as a		injunctive	commenced	
		a claim as a		(a)a demand		engage in	services,	other non-		matter		-	by service of a	
		demand		for money or		arbitration or	0,	monetary		of right,		any Insured;	complaint or	
		received by		services;		mediation,	not limited to	relief; a civil		including: 1)		b. a civil	similar	
		the Insured for		(b)a request		which shall be		proceeding,		the service of		proceeding	pleading; or 3.	
		money or		for mediation		deemed first	a civil	including an		suit or		against any	a written	
		services that		or other form		made upon	proceeding in	arbitration or		institution of		Insured	request	
		alleges a		of alternative		receipt by the	a court of law	other		arbitration		commenced	to toll or waive	
		wrongful act		dispute		Insured of	or in an	alternative		proceeding or		by the service	a statute of	
		arising from		resolution	Per the policy	such demand;	arbitration	dispute	A demand for	other		of a complaint	limitations	
		the		proceedings;	language:	or	proceeding,	proceeding,	money or	alternative		or similar	relating to a	
		performance		or		2. a civil	received by an	commenced	services,	dispute		pleading;	potential civil	
		of Professional		(c)a threat or	Claim means	proceeding	Insured arising		naming you	resolution		c. a formal	or	
		Services;	Any demand	initiation of a	any	against an	-	, of a complaint,	and alleging a	requests; and		administrative	administrative	
		· ·	,	suit seeking	notification	Insured for	more of the	filing of a	Wrongful Act,	•			proceeding,	
			,	injunctive	received by	monetary or		demand for	<b>U</b> ,	initiation of a			against any	Claim means a
				relief	you	non-monetary	0	arbitration, or	Incident, Data			investigation	Insured for a	demand for
		-	Damages or	(meaning a	demanding	(including		similar		injunctive		-	Wrongful Act.	money or
			Professional	temporary	compensatory	injunctive)	(2) Pollution	pleading; or a		relief		Insured	A claim will be	services
			Services and	restraining	money	relief which	Incident; or	request	· · · · · · ·	(meaning			deemed to be	naming the
		-		0	,	shall be	(3) Network	request received by an	•	. 0				insured and
			00	order or a	Damages or		. ,			temporary		, 0	made on the	
				preliminary or	compensatory,	deemed first	and	Insured to toll	Policy wording	-		a notice of	earliest date	alleging a
			responsibility	permanent	corrective	made upon	Information	or waive the	for exact terms		A demand for	charges,	such notice	wrongful act
	See Policy		on the part of	injunction).	or remedial	the service of a		statute of		permanent	money or	formal	thereof is	or pollution
	Form		the insured.		services.	complaint or	Breach.	limitations or	conditions.)	injunction).	services	investigative	received by	incident.
Q59: Is "circumstance"	Vee	Vaa	Vee	Vaa	Vaa	Vee	Vee	Vee	Vaa	Vaa	Vee	Vee	Vee	Vaa
reporting allowed?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

											1			T
Q60: Please comment.					1	policy offers	1							
					1	pre-claim	1							
					i .	assistance	1							
					1	with the	1							
					1	following	1							
					1	language: If,	1							
					1	during the	1							
					i .	Policy Period,	1							
					1	the Insured	1							
					i .	reports a	1							
					1	specific	1							
					1	circumstance	1							
					1	in accordance	1							
					1	with XII.	1							
					1	Notice, C.	1							Circumstance
					i .	Potential	1							reporting is
					1	Claims, the	1					"Circumstance		voluntary
						Insurer may, at						" means an		under the
						its sole option,					We encourage	event or		policy and
					1	investigate	1				reporting of	occurrence		means an
		AXA XL				such		We encourage			circumstances	from which		event reported
		encourages				circumstance		firms to report			so we can	the Insured	t is not only	to the Insurer
		Insureds to			1	as it deems	1	circumstances.			provide pre-	reasonably	allowed, it is	during the
		report			1	appropriate.	1	lf a		Preserves	claim	expects that a	encouraged as	policy term
		circumstances			1	Until such time	1	circumstance		coverage	assistance in	Claim(s) for an	it can help	from which
		the Insured			1	that a Claim		is not reported		under policy	an effort to	alleged	prevent	the Insured
		reasonably			1	arising from	We offer free	a claim may be		for a future	avoid a matter	Wrongful Act	and/or	reasonably
		believes may			1	such specific	pre-claims		Policy terms	claim arising	from	or Pollution	mitigate the	expects that a
		give rise to a			It is strongly	circumstance	assistance to	•	and	out of the	developing	Incident will	severity of a	claim could be
		claim.			encouraged.	has been	all insureds.	knowledge.	conditions.	circumstance.	into a claim.	be made.	claim.	made.
Q61: Is "circumstance"	No	No	No	No	No	No	No	No	No	Yes	No	No	No	No
reporting required? Q62: Please comment.	NO	NO	NO	NO	INU	NO	INU	NO	NO	Tes	NO	INU	NO	NO
Q02. Hease connent.					1		1							
					1		1			Not technically				
					1		1			required but				
					1		1			strongly				
					1		1			encourages so				
					1		1			a claim is not				
					1		1			later denied				
					1		1			due to prior				
	l	'	<b> </b>	ļ!	ł	ļ!	l	ļ'	<b> </b>	knowledge.	-		ļ	
Q63: If a "circumstance" has					1		1							
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
Q64: Who supervises claims								All A&E claims						
for your company?								are handled in-						
								house at the						
						Claims within		Hartford by a					We have local	
	Employed					BHSI are		team of		Arch Insurance		Our claims are		
	experienced					supervised by		experienced	Dedicated in-	Company		handled by a	managers.	CNA Insurance
	Attorneys	Internal claims				an internal		claims		handles the		team of	Laura	provides direct
	dedicated to	staff, most of				claims		professionals	claims	claims. PUA		dedicated	Guagliardo	claims
	AE	whom are		In-house team	Laila Santana	department		managed by		has a claims	Claims are	design	manages the	handling
	Professional				EVP & Chief	made up of	Roseanne	Lauren	most of whom	department to	managed by	professional	claim	under the
	Liability				Claims Officer				at attorneys.	assist.	the insurer	attorneys.	managers.	program.
	Liability	accorneys.	cianna teann.	managers	cianna Officel	accorneys.	Debellia	Sinnui.	at attorneys.	433136	and model	accorneys.	managers.	Program.

OCT What and the set of the set													Any money	
Q65: What assistance do you													spent for Pre-	
offer your insureds with													Claim	
potential claims?													Expenses is	
													not subject to	
								A Hartford					the deductible	
								dedicated A&E					and does not	Risk
								claims	Liberty Mutual				reduce the	Management
								professional	provides				limit of	guidance
					Free Claim	BHSI can assist		will consult	assistance to				liability. Pre-	provided in
					Prevention	our insureds		with the	its				claim expenses	· ·
					Assistance to	with the		insured and	policyholders				means	wtih
		Internal claims			avoid a claim	investigation		provide	to resolve				reasonable	information on
		staff			or reduce the	of potential		guidance on	issues before			Free pro	fees, costs and	our website.
								-	they may			Free pre- claims		CNA provides
		supervises loss			likely amount of a claim.	claims,		how to handle		Ma offer and			expenses	
		prevention				including the		the potential	develop into a			assistance	incurred by	free pre-claims
		files, retaining			This includes	use of outside		matter, hiring		claims		through the	the company	assistance
		legal counsel			potentially	counsel or		counsel as	circumstance.	assistance and	Initial advice	expertise of	in the	through our
	Free Pre-Claim	and experts as				professional		necessary to	Refer to Policy		including	our in-house	investigation	claims
	Assistance as	,	Pre-claims	Pre-Claim		A&E experts,	We offer free	assist the	wording for	risk	assignment of		of a specific	handling
	outlined in the		assistance per	assistance at	help avoid a	at no cost to	pre-claims	insured as	full terms and	management	counsel when	outside	potential	process as
	Policy	Insured.	the policy.	our cost	claim.	our insureds.	assistance.	well.	conditions.	services.	necessary.	counsel.	claim.	well.
Q66: Does your pre-claims														
assistance include														
availability of panel counsel														
WITH ALL DETENSE FAMELINGE:	Yes	Yes	Yes	Yes	Yes	Yes If pre-claim	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q67: Please comment.						assistance is								
		Internal claims				utilized, BHSI								
						will								CNA in
		staff works												-
		with the				collaborate								consultation
		Insured to				with our								with the
		determine if				insureds to								Insured would
		and when legal				select								consider the
		counsel				appropriate								best approach
		retention is				counsel and								to handling
		needed. The				experts.					When counsel			these matters
		related				Counsel may		We utilize	An attorney		is necessary			and can
		expenses do	At the			be chosen		panel and non	may be		based on the		Subject to the	include the
		not impact the	discretion of	We engage		from a BHSI		panel firms	assigned if the	We will assign	circumstances,		discretion of	use of counsel
		practice policy	the AXIS	with outside		list or a		depending on	facts require	defense	panel counsel		the Travelers	for the
		deductible or	claims	counsel as		recommendati		expertise and	additional	counsel as	provides	It is	Claim	appropriate
		limits.	handler.	needed		on from our		jurisdiction.	support.	needed.	assistance.	discretionary	Manager.	situation.
Q68: Are there any costs														
caps or other restrictions on														
	No	No	Yes	Yes	No	No	No	No	Yes	No	Yes	Yes	No	No
Q69: Please comment.			assistance is	No hard cost										
			provided at	caps but we										
			•											
			the discretion	retain							14 (a			
			of the AXIS	discretion on					Cultivet :		It is up to the	14.1-		
			claims	reasonable					Subject to our		insurer's	It is		
			handler.	costs					approval.		discretion	discretionary.		
Q70: Do you have claim offices that manage claims?	Yes	Yes	Yes	Yes	Yes	Yes	No	No		Yes	No	Yes	Yes	Yes

Q71: Please provide the locations of your claims offices by city and state.	Jersey City, NJ and Atlanta, Ga	Atlanta, GA; Chicago, IL; Walnut Creek, CA; Bloomfield, NJ; Toronto, CAN	NYC, NY; Red Bank & Princeton, NJ; Chicago, IL; Alpharetta, GA; Los Angeles, CA	West Hartford, CT; Chicago; Atlanta; Los Angeles; San Francisco; London, England	Various countrywide.	Boston, MA; New York, NY; Plymouth Meeting, PA			Dedicated in- house claims examiners in New York, NY.	Our home office in Oak Brook, IL as well as our parent company (NSM Insurance Group) in Conshohocken , PA.		Chicago and Peoria, IL	We have claim offices in CA,	Multiple locations including: Richmond, VA; Lisle, IL; Tarrytown, NY; Lake Mary, FL; Melville, NY; Pittsburgh, PA; Timonium, MD; Irvine, CA; and Washington D.C.
Q72: Please indicate how your company manages claims.							The professional liability division is a work-from- home environment.	Our company manages all claims in house by a team of experienced claims professionals, most of whom are licensed attorneys. While we retain counsel to assist insureds as needed, the claims professional is always integrally involved in the management of the claim and consults with the insured on all strategy.			The insurer manages claims			
Q73: What is the total number of your staff devoted exclusively to A/E professional liability claims? Please enter numbers only. Do not include commas, dollar signs, or other non-	3	25	5	10	4	4	3	9	4	1	0	10	14	18
Q74: On average, how many years of A/E professional liability claims experience do the staffers in the previous question have? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric	15	20	11		20	20	15	17	16	35	0	15	12	15

									1	1	1		1	
Q75: 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	Yes	Yes	Yes	No	No	Yes	Yes	No	No	Yes	Yes	Yes
Q76: Do you do independent														
surveys of insureds regarding														
their level of satisfaction														
with your services?														
(If yes, please e-mail a														
sample of that survey to														
ckim@acec.org)	No	Yes	Yes	Yes	No	No	No	No	No	No	No	Yes	Yes	Yes
Q77: Does your policy cover	110	105	105	105	110	110	110	110	110	110	110	105	105	105
claims brought outside the														
U.S., its territories, and	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Canada?	Tes	165	Tes	Tes	165	Tes	Tes	Tes	165	Tes	165	165	165	165
Q78: For claims brought														
outside the U.S., its														
territories, and Canada, does														
the insured have the right to														
select legal counsel?	No	Yes	Yes		No	No	No	No	Yes	Yes	No	Yes	No	No
Q79: Does your policy														
provide for payment of														
defense costs in addition to														
the limit of liability either in														
the standard form or by														
endorsement?	No	Yes	Yes	No	Yes	No	No	No	Yes	Yes	No	Yes	No	Yes
Q80: Please identify the														
conditions required for such														Defense
endorsement.														outside the
														limits is
														provided via
														endorsement
														at an
														additional
									Liberty					premium.
									Mutual's Small-					Firms with
									Firm segment					revenues
									endorsement					under \$1M
		Defense costs							provides					with good loss
		in addition to							capped					experience
		the limit of							defense					and per claim
		liability is							outside the					limits of up to
		available by							limits of					\$1M are
		endorsement							liability subject					eligible for this
		on a case-by-	Available by						to					endorsement.
		case	endorsement						underwriting	We have a DOL				Options are
		underwriting	and additional		Insured's				guidelines and					available at
		review basis	premium		request				state	available that		Where		25% and 50%
		for additional premium.	subject to underwriting.		subject to underwriting.				insurance regulations.	we selectively offer.		required by state.		of the primary pre claim limit.

Q81: What is your company's														
	1													
practice regarding issuing a	i .													
"reservation of rights"	1					BHSI looks to								
letter?	i .					find coverage								
	i .					wherever								
	i .	Issuance of a				possible and								
	1	reservation of				only issues								
	i .	rights letter is				coverage								
	i .	based upon a				letters if they								
	1	review of the				are clear								
	1	specific				denials or BHSI								
	1	allegations and				must reserve								
	1	are issued only				rights on a								
	1		case by case			specific issue.			Generally, we					
	1		basis when			If a reservation			do not to issue					
	Aspen's	law and policy			We may issue	of rights letter			a ROR letter,			Prior to		
	•	language. The		RoR letters are		is issued, BHSI			unless a			sending a		
	to issue ROR				potential	will still allow			Claims			reservation of		
	letters unless				coverage	the insured to		A statement of				rights letter, a		
	there is a		the allegations		issues are		Reservation of			We will issue a		call is made to		
			-	specifics of the					that a letter is			both the	Its a case by	
	and prudent		facts/circumst		order to	information at	0	provided to		when the facts			case basis and	
			ances involved		inform our	a later date for			after a review				used when	
	doing so.			0 0	insureds.	consideration.			of the claim.	dictate.			appropriate.	
Q82: Does your company	doing so.	issuance.	in the claim.	10 443.	insureus.	consideration.	appropriate.	every claim.	or the claim.	ulctate.		0130033.	appropriate.	
offer mediation or other	1													
Alternate Dispute Resolution	i .													
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q83: What is the credit														
amount? Please enter	i .													
numbers only. Do not														
include commas, dollar signs,														
or other non-numeric														
characters	25000	25000	25000	25000	15000	25000	25000	25000	25000	25000	25000	0	50	10000
Q84: Are there any														
restrictions to receiving the														
credit?	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes

Q85: Please explain the							Company and					Claim made		
restrictions.	1						the Named					against the		
	1						Insured agree					Insured is fully		
	1						to resolve a					and finally		
	1						Claim through					resolved, with		
	1						voluntary					the Insurer's		
	1						Mediation and					consent and		
	1				Per policy		the Claim is					agreement,		
	1				language:		resolved, the					through the		
	1						Named					use of		
	1				Mediation		Insured's		If the Claim is			Mediation, the		
	1				Credit: Your		Deductible		fully resolved			Insurer will		
					Deductible		obligation for		through			reimburse fifty		
	1				obligation may		such Claim will		mediation			percent (50%)	The deductible	
	1				be reduced by		be reduced by	If the Insurer	with our			of the each	reduction is	
	1				50%, subject		fifty percent	and the	consent and			Claim	50% subject to	
	1				to a maximum		(50%), subject	Insured agree	agreement,			Deductible	a maxiumum	If mediation or
	1				reduction of		to a maximum	to resolve a	the Deductible			paid by the	reduction of	negotiation
	1	Restrictions	Must be a		\$15,000		reduction of	Claim through	amount			Named	25K for	results in a
	1	are identified	formal dispute		if you agree		\$25,000 per	voluntary	incurred for			Insured, up to	success use of	resolution of
	1	in the practice	resolution		with our		Policy Period	Mediation, the	such Claim will			a maximum	mediation to	the claim
	1	policy terms	process agreed		decision to use		for all such	Insured's	be reduced by		Must provide	reduction of	resolve a	withni 180
	1	and conditions	to and		Mediation and		Claims	retention	50% subject to		the written	\$25,000.	claim. The	days from the
	1	based on the	approved by	Claim must be	the Claim is		resolved or	obligation	a maximum		contract	However, this	reduction does	date it was
	1	time to	the carrier.	resolved via	fully and		concluded in	shall be	reduction of		between the	Mediation	not apply if	reported to
	1	resolution,	The credit is	mediation or	finally		accordance	reduced by	\$25,000. Refer		insured and its	Deductible	the claim is	the Insurer in
	1	amount of the		resolved	resolved by		with this	50% subject to	to Policy			credit is only	resolved by	compliance
	1	· · · ·	deductible up	within 6	such		Section V. D.	a maximum	wording for		30 days of the	available if,	litigation,	with the
	See Policy			months of	Mediation.		A Claim that is		full terms and		insurers	within thirty	arbitration or	Conditions of
	Form	factors.	\$25,000.	date of claim			resolved	\$25,000.	conditions.		request.	(30) days of	settlement.	the policy.
Q86: Do you reserve the														
right to appoint defense	l													
counsel on an elanna.	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q87: Do you accept alternate	1													
defense counsel when														
requested by insured?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes
	103	103	103	103	163	163	163	163	103	163	163	163		103

Q88: Please specify any						a na stala a Rat								
conditions.						provide a list								
conditions.						of previously								
						vetted								
		AXA XL				attorneys or								
		maintains a				will work with								
		highly				our insureds to								
		experienced,				vet a firm of								
		well-vetted				their choice.								
		panel of legal				Non BHSI								
		counsel				vetted								
		specializing in				attorneys are								
		A/E defense.				approved		To the extent						
		Requests for				based on their		possible, we						
		off-panel				expertise in		take counsel						
		counsel are				the subject		requests into						Selection of
		reviewed on a				matter, their		consideration						counsel is
		case-by-case				available		subject to						done in
		basis. All off-				resources, and		requisite						partnership
									Liborty	Ac long as the				
		panel counsel				the			Liberty	As long as the				with the CNA
		must meet				reasonablenes		and	Mutual's A&E	counsel has				Claims
		AXA XL's		Based on	We review	s of their		agreement	Professional	the expertise				specialist and
		threshold		qualifications	each situation	billing rates.		with our fee	Liability Policy	and rates are				is evaluated on
		•	Must meet	of counsel and	individually	In all	We approve in	and reporting	allows the	within industry				a case by case
		for panel	qualifications	agreement to	and on a case	instances, BHSI	most cases as	structure.	flexibility to	norms, we		Provided they		basis taking
		counsel and	and agree to	adhere to	by case basis,	is focused on	long as they	Counsel	accept	have no		have A/E		into account
		agree to and	carrier	defense	to determine if	finding	have an	requests are	alternate	problem		experience		the
		abide by the	litigation	counsel	alternative	counsel that	appropriate	best made	defense	approving our	This is	and are		background
		AXA XL	guidelines &	reporting and	defense	will provide	fee and	prior to	counsel	insureds	determined on	approved by		and
		guidelines.	rates, and be	billing	counsel is	the best	industry	binding	subject to our	choice of	a case by case	our claims		experience of
		-	conflict free.	guidelines	appropriate.	outcome for	experience.	coverage.	prior approval.	counsel.	basis.	staff.		counsel.
Q89: 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														
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes
Q90: Are defense counsel														
(partner, associate,														
paralegal, etc.) rates														
negotiable?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes		Yes
Q91: 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	Yes	Yes
Q92: Can insureds purchase														
an endorsement of consent	No	No	No		No	Voc	No	No	No	Voc		No		No
to settle?	NO	No	No		No	Yes	No	No	No	Yes		No		No
Q93: 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")?	Yes	Yes	No		Yes	No	No	No	No	Yes	No	No	No	No
	163	103			100	110	110	140		103	110	110	110	110

Q94: Does the insured have														
to obtain the consent of the		1												
insurer to compromise on or		1												
settle a claim?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q95: Do you engage outside		1												
agencies to review defense		1												
counsel's billings?	Yes	Yes	No		Yes	No	No	No	Yes	No		No		No
Q96: Does your company														
provide the following risk		1												
management services and		1												
products for your insureds?		1												
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Yes	No	Yes	Yes	Yes		Yes	Yes	No	Yes	Yes	Yes	Yes
		Yes	Yes	Yes	Yes	Yes		Yes	Yes	No	Yes	Yes	Yes	Yes
		Yes	No	103	Yes	No		Yes	No	Yes	Yes	Yes	Yes	Yes
Risk Management Practices	163	163	NO		103	NO	103	163	NO	103	163	163	163	103
U U	Yes	Yes	Yes	No	Yes	No	No	No	No	No		Yes	No	Yes
	Tes	res	Tes	INU	Tes	NU	NU	INU	NU	NO		Tes	INU	Tes
Q97: Does your company		1												
provide any other risk		1												
management programs for		1												
within mannenas	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes
Q98: Please specify other		1			robust Risk	Insureds								
current risk management		1			Management	contract								
programs.		1			education	review								
		1			program and	services, risk								
		1			resources	management								
		1			housed in the	seminars, and								Website
		1												
		1			award-winning									provides 24/7
		1			BDP Risk LMS.	specific and				We outsource				access to on-
		1			There are over	relevant				our risk				demand CE
		1			300 curated	topics. BHSI			Liberty	management				education and
		1			assets	has a risk			Mutual's Risk	to Kent				webinars for
		1			prepared by	management				Holland of				credit. Victor
		1			BDP subject	portal that			website	Construction				Contract Sifter
		1			-	includes			(https://ae.lib					is available on-
					matter experts									
	1. Tailored	Risk			and staff and	articles, claims			ertymutual.co					line for current
	seminars to	management			organized by	scenarios, a 50-				unlimited				clients that
	qualified	workshops;			subject	state survey of			online courses,	contract				uses Al
	policyholders.	Case studies;			matter. Our	legal issues,			white papers,	reviews, pre			webinars,	technology to
	2.	Articles/public			philosophy for	common			claims case	claims			podcasts,	review the
	Participatory	ation on			RM education	contract				assistance,			newsletters, a	owner/consult
	funding of	current topics;			includes "Risk	issues, and			demand	quarterly			risk	ant agreement
	Peer Reviews	Contract Guide	Dick		Management	useful			webinars and	webinars, and				for missing key
					-								management	
	and Loss	(electronic	management		Education	information on				a toll free			website,	provisions and
	Prevention		seminars/lunc		Delivered from	· ·				hotline. We			inhouse risk	offers
	Audits by Third	firm risk	h and learn		the	practices.				also have a			management	comments on
	Party	management	sessions to		Practitioner's	BHSI can work			online courses	PUA University			seminars for	key insurance
	Consultants. 3	group;	address		Perspective".	with our			and other	page on our		Please review	our large	and risk
	1-800 Risk	Learning		Dedicated risk	We have	insureds to				web-site with		our website	insureds and	management
	Management	0	•	management	recorded and	identify			,	additional RM		for all our	contract	provisions in
	Hotline	system	cerns.	website		additional risk	Wohinars		content.	tools.		offerings.	reviews	the contact.
	noume	system	cerns.	website	posteu over 35	adultional risk	webillars		content.	tools.		onenngs.	ieviews	the contact.
Q99: Provide the names of														
the primary contact for your														
company's risk management														
nersonnel														
									-					
First name Last Name		Brett Stewart	Victoria Szot	Colleen Palmer	Diane Mika	Kathryn Ridenour	Roseanne DeBellis	Lauren Griffith	Georges Pigault	Sandip Chandarana	Emma Riggi	Greg Mello	Joe Jones	Yvonne Castillo

Q101: What is the estimated number of A/E contracts your company reviews Q102: Who performs theseQ250605002001001004203501000100500500Q102: Who performs these<	50
your company conduct annually?01004152412154051030Q101: What is the estimated number of A/E contracts your company reviews annualy?0250605002001001004203501000100500500Q102: Who performs these11<	50
annually?       0       100       4       15       24       12       15       4       0       5       10       30         Q101: What is the estimated number of A/E contracts your company reviews annually?       0       250       60       500       200       100       100       420       350       100       100       500       500         Q102: Who performs these       1 <t< td=""><td>50</td></t<>	50
Q101: What is the estimated number of A/E contracts your company reviews annually?0250605002001001004203501000100500500Q102: Who performs these <td>50</td>	50
number of A/E contracts your company reviews annually? Q102: Who performs these 0  60  500  200  100  100  420  350  1000  100  500  500	
your company reviews annually?         0         250         60         500         200         100         100         420         350         1000         100         500         500           Q102: Who performs these	
annually? 0 250 60 500 200 100 100 420 350 1000 100 500 500 200 200 200 200 200 200 200 2	
annually? 0 250 60 500 200 100 100 420 350 100 100 500 500 200 Q102: Who performs these 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Q102: Who performs these	1500
contract reviews?	Physical
	contract
	reviews are
	provided by
	risk
	management
	-
	attorneys,
	Frank Musica,
	Nahome
	Gebre, Mika
insurance (LegalSifter) to	Dewitz-Cryan
coverage are identify issues	and Yvonne
conducted by and provide BHSI contract Dedicated Risk	Costillo. Victor
internal Dedicated reference reviews are All nine Underwriting Mangement	Contract Sifter
	can provide on-
	line contract
	reviews as
	well.
Q103: What is the average	
turnaround time for these	
contract reviews?	Victor Contract
	Sifter are
	completed on
	average in less
	than 5 minutes
	and available
	24/7. Physical
	reviews are
	usually
but often	completed by
One to two 2-3 business within less 1-2 Business	the next
	business day.

Q104: Please list the number					robust Risk								
and types of A/E risk					Management								
management publications					education								
offered by your company.					program and								
Please also provide a sample					resources								
of your latest publication,					housed in the								
preferably in an electronic					award-winning								
format, to ckim@acec.org.					BDP Risk LMS.								
					There are over								
					300 curated								
					assets								
					prepared by								
					BDP subject								
					matter experts								
					and staff and								
					organized by	The BHSI Risk							
					subject	Management							
					matter. Our	Portal contains		In addition to					
						articles,		our biannual					
					RM education	webinars,		webinars we					
						claims		also provide a					We have
					Management	scenarios and		quarterly risk					hundreds of
					Education	legal issues by		management					risk
					Delivered from	state. The	We offer	newsletter					management
					the	website is	quarterly	called the					advisories,
		Fast Fast			Practitioner's	updated with	newsletters,	BluePrint and		Numerous on-			white papers,
		Forward;			Perspective".	new	industry	periodic		line seminars			claims
		Communique;			We have	information 12		regionally		and articles			examples and
		Contract Guide			recorded and	24 times per	articles and	specific		are available		Sealed and	tips for
					posted over 35		webinars.	NewsFlashes.		to insureds.		Delivered.	running a firm.
Q105: Please provide the						jean	Webindi Si	ine wor had need		to insurcusi		Benvereu	i uning u nini
estimated percentage of													
claims driven by the													
following factors. Omit the %													
_													
sign. Please enter numbers													
only. Do not include													
commas, dollar signs, or													
other non-numeric													
	20	45	20	40	85	70	35	60	60	35	0	50	0
Project management													
(including contractual terms) 4		15	20	20	10	10	15	20		15	0	20	0
				20	0	5	25	10					0
		10		20	0	15	25	10			0	15	0
	0	0	5	0	5	0	0	0	0	0	0	0	0
Text													
Q106: Please explain "other"													
from the previous question.													
Q107: Please provide the													
estimated percentage of													
claims related to the													
following types of projects.													
Omit the % sign. Please enter													
numbers only. Do not													
include commas, dollar signs,													
include commas, dollar signs, or other non-numeric	-				10	4.4	r	25	10				
include commas, dollar signs,	5				<u>18</u> 11	14	5	<u>35</u> 20	10 10				

														,
Multi-family														
	15				13	9	20	20		25				
Schools/universities	8				9	5	10	3		15				
Industrial	5				4	4	5			10				
Health care	10				5	5	5	3		10				
	15				13	29	10	5						
Master planning	1				0		5							
Surveys/studies	1				0		10							
Water	3				0	7	3	3	1	10				<u> </u>
Wastewater	7				3	/	3	3		10				
Affordable Housing	, c				0		10	5						
	5				0		8	1						
Student Housing	5				-		8	1						
Military Housing	2				0		5							
Museums	1				0		5							
Libraries	1				0		5							
Courts	2				0		5							
Military	2				0		5							
Federal/state government														
buildings not listed above	5				3	2	5	2						
Other					21	21		8		10				
Q108: Please explain "other"					Top 5 Other:									
from the previous question.					•									
nom the previous question.					Arenas/Stadiu									
					ms,									
					Pools/Parks,									
					Retirement	Ports/piers/ha								
					Homes, Site	rbors,								
						parks/recreati								
					Developments,									
						onal,								
					stribution	environmental		Infrastructure/		Various				
					Center	,		bridges.		project types				
Q109: Estimate your														
portfolio turnover. Please														
enter numbers only. Do not														
include commas, dollar signs,														
or other non-numeric	0	7	20	0	5	30	10	15	15	15	0	0	0	8
Q109: Estimate your	0		20	•	5	50	10	10	10	10	5	0	0	0
portfolio turnover. Please														
enter numbers only. Do not														
include commas, dollar signs,														
or other non-numeric					0.5			0.5	0.5					
characters	U	93	80	0	95	70	90	85	85	85	0	U	U	92
Q110: Does your company														
provide any other lines of														
insurance to design														
	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes
Q111: Where can the														
following special services be														
obtained if offered by your														
company? (Please mark all														
that annly)					Agent/Broker,									
	Agent/Broker,	Agent/Broker	Agent/Broker,		Attorney,Claim		Agent/Broker,					Agent/Broker,		Agent/Broker,
In			- · ·	Agent/Dueles		A gent / Duel (		Agent/Duelow	A gent / Duel /	l la dan wita -	A gent / Duel (		A mant / Dual / T	
Insurance needs assessment	Underwriter	Underwriter	Underwriter	Agent/Broker	s Dept.	Agent/Broker	Underwriter	Agent/Broker	Agent/Broker	underwriter	Agent/Broker	Underwriter	Agent/Broker	Underwriter
	/= .		/= .		Agent/Broker,		Agent/Broker,							
		Agent/Broker,	Agent/Broker,		Underwriter,At		Underwriter,Cl				Agent/Broker,	Agent/Broker,		Agent/Broker,
assistance	Underwriter	Underwriter	Underwriter	Agent/Broker	torney	Underwriter	aims Dept.	Underwriter	Agent/Broker	Underwriter	Underwriter	Underwriter	Agent/Broker	Underwriter
		Agent/Broker,						Agent/Broker,						
		Underwriter,At	- · ·		Agent/Broker,	Agent/Broker,		Underwriter,At						Agent/Broker,
	Underwriter,Cl	torney,Claims	Underwriter,Cl	Agent/Broker,	Underwriter,At	Underwriter,Cl	Underwriter,Cl	torney,Claims	Agent/Broker,		Agent/Broker,	Agent/Broker,	Agent/Broker,	Underwriter,Cl
Explanation of coverage	aims Dept.	Dept.	aims Dept.	Underwriter	torney	aims Dept.	aims Dept.	Dept.	Underwriter	Underwriter	Underwriter	Claims Dept.	Claims Dept.	aims Dept.
		1 - 1 <b>- 1</b> - 1		L	,	· · · · · · · · · · ·		1.10.00				1	1	

	Agent/Drelier	A gent /Dreker	A gent /Dreker	1		1	1	Agent (Dreker	1	1	1	Agent/Droker		
	Agent/Broker,	-	Agent/Broker,				A	Agent/Broker,	A			Agent/Broker,		
	Underwriter,At		Underwriter,At			Underwriter,At	0 , ,	Underwriter,At	<b>.</b>			Underwriter,At		
Help with loss prevention	torney, Claims	torney, Claims	torney,Claims	Attorney,Claim		torney, Claims	Underwriter,Cl	torney,Claims	Underwriter,At			torney, Claims	Agent/Broker,	
	Dept.	Dept.	Dept.	s Dept.	Underwriter	Dept.	aims Dept.	Dept.	torney	Claims Dept.	Agent/Broker	Dept.	Claims Dept.	Underwriter
	Agent/Broker,	Agent/Broker,	A		Agent/Broker,			Agent/Broker,	A			A sout (Dual so	A second (Decolution	
	Underwriter,At		Agent/Broker,		Underwriter,At			Underwriter,At				Agent/Broker,	Agent/Broker,	
	torney, Claims		Attorney,Claim		torney, Claims	Attorney,Claim		torney,Claims	Underwriter,At		Agent/Broker,	• •		Underwriter,At
	Dept. Agent/Broker,	Dept.	s Dept.	Attorney	Dept.	s Dept.	Claims Dept.	Dept.	torney	Underwriter	Underwriter	s Dept. Agent/Broker,	s Dept.	torney Agent/Broker,
	Underwriter,At	Agont/Brokor	Agent/Broker,		Agent/Broker,				Agent/Broker,			Underwriter,At		Underwriter,At
	torney, Claims	- · ·	Attorney,Claim		Attorney,Claim		Agent/Broker,	Attorney,Claim			Agent/Broker,	torney,Claims	Agent/Broker,	torney,Claims
				Claims Dant	•	Chaires Danat	- · ·			Claims Dant	- · ·			
	Dept. Agent/Broker,	s Dept. Agent/Broker,	s Dept. Agent/Broker,	Claims Dept.	s Dept.	Claims Dept.	Claims Dept.	s Dept. Agent/Broker,	s Dept.	Claims Dept.	Claims Dept.	Dept. Agent/Broker,	Claims Dept.	Dept. Agent/Broker,
	Underwriter,At	- · ·	Underwriter,At	Underwriter,At		Underwriter,At		Underwriter,At	Agent/Broker,			Underwriter,At	Agent/Broker,	Underwriter,At
	torney, Claims		torney,Claims	torney,Claims	Agent/Broker,	torney, Claims	Agent/Broker,	torney,Claims	Underwriter,At		Agent/Broker,	torney,Claims	0	torney, Claims
	Dept.	Dept.	Dept.	Dept.	Underwriter	Dept.	Claims Dept.	Dept.	torney	Underwriter	Underwriter	Dept.	aims Dept.	Dept.
	Agent/Broker,	Agent/Broker,	Dept.	Dept.	onderwitter	Dept.	Ciainis Dept.	Agent/Broker,	torney	onderwriter	onderwriter	Agent/Broker,	anns Dept.	Dept.
	Underwriter,At	Underwriter,At		Underwriter,At	Agent/Broker.			Underwriter,At	Agent/Broker,			Underwriter,At		
	torney, Claims	torney,Claims		torney, Claims	Underwriter,Cl	Underwriter,Cl	Underwriter,Cl	torney,Claims	Underwriter,At		Agent/Broker,	torney,Claims	Agent/Broker,	
	Dept.	Dept.	Agent/Broker	Dept.		aims Dept.	aims Dept.	Dept.	torney	Underwriter	Underwriter	Dept.	Underwriter	Underwriter
	Yes (Please	Yes (Please	Agent/Broker Yes (Please	Yes (Please	aims Dept. Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please
specimen copy of your	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf
policy?	version of your	version of your	version of your	version of your	version of your	version of your	version of your	version of your	version of your	version of your	version of your	version of your	version of your	version of your
poncy:	policy to	policy to	policy to	policy to	policy to	policy to	policy to	policy to	policy to	policy to	policy to	policy to	policy to	policy to
	ckim@acec.or	ckim@acec.or	ckim@acec.or	ckim@acec.or	ckim@acec.or	ckim@acec.or	ckim@acec.or	ckim@acec.or	ckim@acec.or	ckim@acec.or	ckim@acec.or	ckim@acec.or	ckim@acec.or	ckim@acec.or
	g.)	g.)	g.)	g.)	g.)	g.)	g.)	g.)	g.)	g.)	g.)	g.)	g.)	g.)
Q113: If you wish to provide					questions:			asking us to						
any comments on this					Q73: We have			participate in						
survey, please do so in the					4 dedicated			the survey.						
space below.					and 3			The foregoing						
					additional that			responses to						
					split time			the survey						
					between AE			("responses")						
					claims and			constitute only						
					other LOB			an expression						
					Q86: This is			of interest in						
					stated in our			participation						
								by The						
					policy, so no									
					need to			Hartford and						
					reserve			does not						
					Q99: Andrew			constitute an						
					Mendelson,			obligation or						
					FAIA, EVP,			commitment,						
					Chief Risk			express or						
					Management			implied, by						
					Officer (jn			The Hartford						
					addition to			to take any						
					Diane Mika)			subsequent						
					Q105:			action,						
					Documentatio			including, but						
								and the the state						
					n and			not limited to,						
					n and Communicatio			not limited to, negotiating or						
					Communicatio			negotiating or		No changes in				
					Communicatio n errors are			negotiating or entering into a		No changes in policy form				

we will also be supplementing this survey with invited a single share sh															
supplementing this survey with interviews with inted carceries. We will have de carceries. We will have de possible. This year, the interviews will take place via Zoom on September 12, 2024, or September 19, 2024, or September 19, 2025, or September 19, 2024, or September 19	Q114: As we do each year,														
with interviews with invited carriers. We will try to accommodate as many interviews requests as possible. This year, the interviews will take place via Zoom of spetember 12, 2024, or September 12, 2024, or September 13, 2024, or September 14, 2024, or September 19, 2024, spectric will have the opportunity to expand on your survey responses, as well as provide your perspective on changes in the PU industry. The sponsoring organizations have customarily published separate articles and press releases relating to the interviews. Places indicate whether you are interested to be interviewed this															
carriers. We will try to accommodate as many interview equests as possible. This year, the interviews will take place via Coom on September 12, 2024, or September 13, 2024, or September 19, 2024, or September 19, 2024, by participating in the interviews, would have the opportunity to expand on your survey responses, as well as provide your perspective on changes in the PLI industry. The sponsoring organizations have customarily published separate articles and press releases relating to the interviews. Places indicate whether you are intereviewed this															
accommodate as many interview requests as possible. This year, the interviews will take place via Zoom on September 12, 2024, or September 13, 2024, or September 14, 2024, or September 19, 2024, by participating in the interviews, you will have the opportunity to expand on your survey responses, as well as provide your perspective on changes in the PUL industry. The sponsoring organizations sponsoring organizations have customarily published separate articles and press releases relating to the interviews. Plase indicate whether you are interested in being interviewed this															
interview requests as possible. This year, the interview will lake place via Zoom on September 12, 2024, or September 19, 2024. September 19, 2024															
possible. This year, the interviews will take place via Zoom on September 12, 2024, or September 13, 2024, or September 19, 2024, or September 19, 2024, or September 19, 2024, or September 10, 2024, or Sept															
interviews will take place via Zoom on September 12, 2024. or September 13, 2024. By participating in the interviews, you will have the opportunity to expand on your survey responses, as well as provide your perspective on changes in the PLI industry. The sponsoring organizations have customarily published separate articles and press releases relating to the interviews. Please indicate whether you are interested in being interviewed this	interview requests as														
Zoom on September 12, 2024. Or September 19, 2024. By participating in the interviews, you will have the opportunity to expand on your surver responses, as well as provide your perspective on changes in the PLI industry. The sponsoring organizations have customarily published separate articles and press releases relating to the interviews. Please indicate whether you are interested in being interviewed this	possible. This year, the														
2024, or September 19,         2024. By participating in the         interviews, you will have the         opportunity to expand on         your survey responses, as         well as provide your         perspective on changes in         the PLI industry. The         sponsoring organizations         have customarily published         separate articles and press         releases relating to the         interviews. Please indicate         whether you are interested         in being interviewed this	interviews will take place via														
2024. By participating in the interviews, you will have the opportunity to expand on your survey responses, as well as provide your perspective on changes in the PL industry. The sponsoring organizations have customarily published separate articles and press releases relating to the interviews. Please indicate whether you are interested in being interviewed this       Image: Comparise the comp	Zoom on September 12,														
interviews, you will have the opportunity to expand on your survey responses, as well as provide your perspective on changes in the PLI industry. The sponsoring organizations have customarily published separate articles and press releases relating to the interviews. Please indicate whether you are interested in being interviewed this	2024, or September 19,														
opportunity to expand on   your survey responses, as   well as provide your   perspective on changes in   the PLI industry. The   sponsoring organizations   have customarily published   separate articles and press   releases relating to the   interviews. Please indicate   wether you are interested   in being interviewed this	2024. By participating in the														
your survey responses, as well as provide your perspective on changes in the PLI industry. The sponsoring organizations have customarily published separate articles and press releases relating to the interviews. Please indicate whether you are interested in being interviewed this	interviews, you will have the														
your survey responses, as well as provide your perspective on changes in the PLI industry. The sponsoring organizations have customarily published separate articles and press releases relating to the interviews. Please indicate whether you are interested in being interviewed this	opportunity to expand on														
well as provide your   perspective on changes in   the PLI industry. The   sponsoring organizations   have customarily published   separate articles and press   releases relating to the   interviews. Please indicate   whether you are interested   in being interviewed this															
perspective on changes in the PLI industry. The sponsoring organizations have customarily published separate articles and press releases relating to the interviews. Please indicate whether you are interested in being interviewed this	well as provide your														
the PLI industry. The sponsoring organizations have customarily published separate articles and press relating to the interviews. Please indicate whether you are interested in being interviewed this in the interview of this inte															
sponsoring organizations have customarily published separate articles and press releases relating to the interviews. Please indicate whether you are interested in being interviewed this															
have customarily published separate articles and press releases relating to the interviews. Please indicate whether you are interested in being interviewed this															
separate articles and press releases relating to the interviews. Please indicate whether you are interested in being interviewed this															
releases relating to the interviews. Please indicate whether you are interested in being interviewed this in the interviewed t															
interviews. Please indicate whether you are interested in being interviewed this															
whether you are interested in being interviewed this															
in being interviewed this															
	year.			No, I will not											
be	,			-											
Yes, Yes, Yes, Yes, Yes, Yes, Yes, Yes,		Voc			Voc	Voc	Voc	Voc	Voc		Voc		Voc	Voc	
September 19 September 12 the interviews September 19 September 19 September 19 September 12 Sep		,					,				· ·	Ves No		,	Ves No
	Q115: Additional comments	preferreu	preferreu	this year	preferreu	preferreu	preferreu	preferreu	preferreu	preference	preferreu	preference	preferreu	preferreu	preference
	(if any).										I am traveling				
on Sept 12 and	(										on Sept 12 and				
would not be											would not be				
available for															
an interview															