

2024 ACEC PLI Carrier Survey														
Information compiled by ACEC, NSPE, and the AIA Trust														
Q1: Please provide us with your firm's contact information.														
<b>Name</b>	Robert Cunningham	Michaela Kendall	Victoria Szot	James K Schwartz	Jacqueline L. Neal	Joe Schrancz	Joe Miller	Jasmin Tatum	Georges Pigault	Sandip Chandarana	Lenny Waldhauser	Vince Costello	John Rapp	Kevin Collins
<b>Title</b>	Head of U.S. Professional Liability	Strategic Partnerships	SVP-Design Professional		EVP	Senior Vice President	Divisional Vice President	Managing Director	Senior Vice President	Director	CEO		AVP	Managing Director, AE Practice Leader
<b>Company</b>	Aspen Insurance	AXA XL	AXIS Insurance	Beazley	Berkley Design Professional	Berkshire Hathaway Specialty Insurance Company	Great American Insurance	The Hartford	Liberty Mutual Insurance	PUA	Riverton Insurance Agency Corp.	RLI	Travelers	Victor Insurance Managers, LLC
<b>Mailing Address</b>	499 Washington Blvd	3340 Peachtree Road NE	PO Box 3384	1 Lincoln Street	180 Glastonbury Blvd.	620 West. Germantown Pike	49 E 4th Street	One Hartford Plaza	28 Liberty Street	2803 Butterfield Road	600 Main Street, Suit 2	150 Monument Road	10 North Park Drive	7700 Wisconsin Avenue, Suite 400
<b>City</b>	Jersey City	Atlanta	Alpharetta	Boston	Glastonbury	Plymouth Meeting	Cincinnati	Hartford	New York	Oak Brook	Riverton	Bala Cynwyd	Hunt Valley	Bethesda
<b>State</b>	NJ	GA	GA	MA	CT	Pennsylvania	OH	CT	New York	IL	New Jersey	PA	MD	Maryland
<b>Zip</b>	07310	30326	30023	02111	06033	19462	45202	06155	10005	60523	08077	19004	21030	20814
<b>Telephone</b>	9172136265	404-439-6072	9085084384	6176718016	5184070087	9178302322	240-459-5392	443-364-5951	2128984312	(630)572-0600	(800) 882-4410	610-664-6763	443-353-2262	3019515412
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<b>Website</b>	https://www.aspen.co/insurance/	www.axaxl.com/dp	www.axiscapital.com		berkleydp.com	www.bhspecialty.com	https://www.greatamericaniinsurancegroup.com	https://www.thehartford.com/commercial-insurance-agents/industries-architects-engineers	https://ae.libertymutual.com	www.puainc.com	www.professionalsbest.com	rlicorp.com/design-professionals-resources	travelers.com	www.victorinsurance.com
Q2: Are you a(n): (Select ALL that apply)														
<b>Insurer</b>	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer			Insurer	Insurer	
<b>Underwriting Manager</b>											Underwriting Manager			Underwriting Manager
<b>Managing General Agent</b>										Managing General Agent				
<b>Intermediary or Wholesaler</b>														
<b>Lloyd's Broker?</b>														
<b>Other (please specify):</b>														
<b>Text</b>														
Q3: How many continuous 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?										Arch Insurance Company, Lloyds of London	Hudson Insurance Group - 5 years			CNA Insurance has been our continuous carrier partner since our program inception in 1957.
Q5: What was the total number of firms for which you provided engineering and/or architectural liability insurance in the following years? (Check one number range for each year)														
<b>2021</b>	Total # of Firms (501-2,000)	Total # of Firms (10,000+)	Total # of Firms (0- 500)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (0- 500)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (10,000+)	Total # of Firms (10,000+)
<b>2022</b>	Total # of Firms (501-2,000)	Total # of Firms (10,000+)	Total # of Firms (0- 500)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (0- 500)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (10,000+)	Total # of Firms (10,000+)
<b>2023</b>	Total # of Firms (501-2,000)	Total # of Firms (10,000+)	Total # of Firms (0- 500)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (0- 500)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (10,000+)	Total # of Firms (10,000+)
Q6: What was your total premium from engineering and architectural liability insurance in the following years? (Check one for each year)														
<b>2021</b>	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	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 (50.1m-100m)	Total Premium in Millions (more than 100m)
<b>2022</b>	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (0-25m)	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 (50.1m-100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (more than 100m)
<b>2023</b>	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 (50.1m-100m)	Total Premium in Millions (50.1m-100m)	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-														
<b>Less than \$500,000</b>	10	10	2	0	10	0	50	45		15	17	40	0	30
<b>\$500,000 to \$5,000,000</b>	25	28	5	0	38	1	42	39		50	60	35	0	20
<b>\$5,000,001 to \$25,000,000</b>	20	30	25	0	28	5	5	15		25	18	20	0	25
<b>\$25,000,001 and over</b>	45	32	68	0	24	94	3	1		10	5	5	0	25

Q8: Are you trying to gain, maintain, or decrease market share in the next two years 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 (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).															
2024	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XII (1,000 to 1,250)	XV (Greater than 2,000)	XV (Greater than 2,000)
2023	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
2022	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
2021	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
2020	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
Q11: Do you have coverage 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	No	
Geotechnical Services	Yes	No	Yes	Yes	No	No	No	Yes	Yes	No	Yes	Yes	Yes	No	
Structural Engineering Services	No	No	No	Yes	No	No	No	No	No	No	Yes	No	No	No	
Carbon-Neutral Materials	No	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	No	
Other (please specify)									Yes				No	No	

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

Q15: Please explain the general criteria you apply to such policies.	Small Firm - two-year policy program	Firms with gross receipts of \$2 million or less utilizing our small firm program may qualify for a multi-year policy.		Qualifying firms up to 400k	Firm less than 2 million annual revenue		We offer 2 & 3 year policies to eligible firms. Firm's up to \$500,000 in revenues may qualify for 3 year policies. Firm's up to \$2m in revenues (billings) may be eligible for 2 year policies.	We offer a two year policy for qualifying firms with ratable billings under \$1,000,000.			2- year policies available for firms under \$250k in revenues.	Firms with less than \$2M in revenues and are not providing high exposure services or project types.	We can provide a 3 year policy term to firms with billings up to 500k. We can offer a 2 year policy for firms with billings up to 1 M.	Firms with revenues under \$1,000,000 with good loss experience are eligible. Firms with revenues up to \$500,000 are eligible for three-year policies. Firms with revenues between \$500,000 and \$1,000,000 are eligible for two-year policies.
Q16: What limits of A/E professional liability coverage are available through your company? Please enter numbers only. Do not include commas, dollar signs, or other non-														
Minimum \$	100000	1000000	250000	250000	100000	250000	5000000	250000	100000	100000	250000	2500000	500000	100000
Maximum \$	25000000	10000000	25000000	10000000	10000000	25000000	5000000	5000000	10000000	10000000	5000000	10000000	10000000	15000000
Q17: Are these annual aggregate limits?	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q18: Do you offer "split limits"?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q19: What is the insurer's net retention on the A/E professional liability program?	Proprietary	Confidential.	Proprietary		We prefer not to disclose	100%	This is proprietary information.	Proprietary	Confidential	100%	95%	Proprietary	confidential	Proprietary
Q20: Please explain any restrictions you have on Prior Acts Coverage.	Newly purchased PL coverage and mid-term increases	Each account is reviewed on an individual basis for circumstances related to Prior Acts Coverage.	Increased limits of liability are retroactive to the inception date of the higher limit.	Prior acts coverage based on first date of continuous Insurance coverage	None	The BHSI program affords prior acts coverage to firms that have maintained coverage without interruption.	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.	Prior acts coverage is generally available for qualifying firms that have maintained continuous coverage for at least one year pending loss experience.	Prior Acts coverage is available if previously provided without interruption.	We match retro-dates that have held continuous claims made coverage in the past.	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.	Offered based on coverage continuity and loss experience.	Most firm's will receive full prior acts coverage after 1 continuous year of professional liability coverage.	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.
Q21: When did your company most recently update its A/E professional liability policy?	Within the past 4 - 5 years	Within the past 4 - 5 years	More than 5 years ago	Within the past 1 - 3 years	Within the past 4 - 5 years	More than 5 years ago	Within the past 1 - 3 years	Within the past 1 - 3 years	More than 5 years ago	Within the past 1 - 3 years	Within the past 4 - 5 years	More than 5 years ago	More than 5 years ago	Within the past 1 - 3 years

Q22: Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes?	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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 characters.	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 characters.	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 engineering 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 characters.	1200	1200	7500	1500	2000	25000	1200	1225	1000	5000	1250	1250	1400	1000
Q27: Do you offer design 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 contractors?	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 characters.														
Contractor PL (%)	10	0	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 third parties?	No	No	No	No	No	Yes	No	No	No	No	Yes	No		Yes
Q31: Does your firm offer D&O coverage?	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes

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

<p>Q35: How do you handle requests for extended reporting?</p>	<p>We rely on the policy form and admitted State regulatory requirements. We have the ability to offer longer ERP based on meeting Underwriting requirements and analysis</p>	<p>AXA XL reviews each request for extended reporting on a case-by-case basis, within the context of the terms offered in the applicable practice policy.</p>	<p>ERPs are offered per the terms contained in the policy.</p>	<p>Promptly</p>	<p>Typically applies automatically per state requirements if an insured no longer requires ongoing coverage.</p>	<p>The BHSI policy contains provisions for extended reporting. Additional ERP requests can be considered.</p>	<p>Each state has specific eligibility that we follow. All firms are provided this information in our policy form or applicable state endorsements.</p>	<p>Optional extended reporting periods are listed on our Declarations page and subject to the policy terms and conditions and must be elected by written request from the insured.</p>	<p>This optional coverage is available upon request by the insured through their broker if the policy is cancelled or non-renewed, as required by state insurance regulations. Refer to Policy for requirements.</p>	<p>Yes</p>	<p>Upon request from the broker.</p>	<p>Offered via endorsement</p>	<p>We list the pricing for multiple ERP options on the Policy Declarations Page.</p>	<p>Optional extended reporting is offered by endorsement at the request of the broker on behalf of the insured. Options are provided for 1, 3 and/or 5 year period at an additional cost. Generally, the firm has 60 days following the policy expiration to place coverage in effect. Consideration can be given for this option on a mid-term basis.</p>
<p>Q36: What options do you have for firms that require extended reporting?</p>	<p>See above</p>	<p>The AXA XL policy form includes one-, two-, and three-year extended reporting periods with pricing metrics. AXA XL reviews each request for extended reporting on a case-by-case basis.</p>	<p>Up to 3 years for most states; options up to 5 years if required by state and/or subject to underwriting.</p>	<p>Several options consistent with industry standards and/or as required by state specific regulation</p>	<p>1-5 years</p>	<p>The BHSI policy contains extended reporting options of 1, 2, and 3 years. Additional years can be considered.</p>	<p>Our standard options include 1, 3 and 5 years.</p>	<p>We offer one, three or five year options.</p>	<p>Varies by state and insurance policy form, up to 5 years.</p>	<p>Up to 5 years ERP available</p>	<p>60 day automatic ERP; Can purchase up to a 5 year ERP.</p>	<p>1-5 year options are available.</p>	<p>1, 2, 3 and 5 years.</p>	<p>Insured has options for 1, 3 or 5 year ERP endorsements. For firms continuously with our program for 10 consecutive years,, we have an option for a 10 year ERP endorsement. If an insured can no longer practice due to permanent disability and/or death, there is an option for an ERP to address those issues.</p>
<p>Q37: For each state/jurisdiction, do you offer coverage on an:</p>														
<p>Alabama</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>	<p>Admitted Basis</p>











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

									Risk management practices; contract management; loss prevention initiatives; data privacy and protection practices.						
<b>Text</b>					Specialization		Risk Management	Firm risk management practices				Risk Management including written contract usage, etc.			
Q51: Do you offer project-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 policy)?	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 endorsement?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Q54: Please provide the 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															
<b>Number of policies</b>	0	0	0	0	60	10	35	0		200	450	0	0	500	
<b>Maximum limits (\$)</b>	0	0	0	0	5000000	5000000	5000000	0	5000000	5000000	3000000	10000000	0	5000000	
Q55: Are your project policies "primary" or "excess" coverage for the A/E firm?			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 unless endorsed otherwise.		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.	N/A - we do not write project policies	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.	



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



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

<p>Q71: Please provide the locations of your claims offices by city and state.</p>	<p>Jersey City, NJ and Atlanta, Ga</p>	<p>Atlanta, GA; Chicago, IL; Walnut Creek, CA; Bloomfield, NJ; Toronto, CAN</p>	<p>NYC, NY; Red Bank &amp; Princeton, NJ; Chicago, IL; Alpharetta, GA; Los Angeles, CA</p>	<p>West Hartford, CT; Chicago; Atlanta; Los Angeles; San Francisco; London, England</p>	<p>Various countrywide.</p>	<p>Boston, MA; New York, NY; Plymouth Meeting, PA</p>			<p>Dedicated in-house claims examiners in New York, NY.</p>	<p>Our home office in Oak Brook, IL as well as our parent company (NSM Insurance Group) in Conshohocken, PA.</p>		<p>Chicago and Peoria, IL</p>	<p>We have claim offices in CA, CO, TX, CT, IL, NJ and NC</p>	<p>Multiple locations including: Richmond, VA; Lisle, IL; Tarrytown, NY; Lake Mary, FL; Melville, NY; Pittsburgh, PA; Timonium, MD; Irvine, CA; and Washington D.C.</p>
<p>Q72: Please indicate how your company manages claims.</p>						<p>The professional liability division is a work-from-home environment.</p>		<p>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.</p>			<p>The insurer manages claims</p>			
<p>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-numeric characters.</p>	<p>3</p>	<p>25</p>	<p>5</p>	<p>10</p>	<p>4</p>	<p>4</p>	<p>3</p>	<p>9</p>	<p>4</p>	<p>1</p>	<p>0</p>	<p>10</p>	<p>14</p>	<p>18</p>
<p>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 characters.</p>	<p>15</p>	<p>20</p>	<p>11</p>	<p>15</p>	<p>20</p>	<p>20</p>	<p>15</p>	<p>17</p>	<p>16</p>	<p>35</p>	<p>0</p>	<p>15</p>	<p>12</p>	<p>15</p>

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 claims brought outside the U.S., its territories, and Canada?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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 endorsement.		Defense costs in addition to the limit of liability is available by endorsement on a case-by-case underwriting review basis for additional premium.	Available by endorsement and additional premium subject to underwriting.		Insured's request subject to underwriting.				Liberty Mutual's Small-Firm segment endorsement provides capped defense outside the limits of liability subject to underwriting guidelines and state insurance regulations.	We have a DOL endorsement available that we selectively offer.		Where required by state.		Defense outside the limits is provided via endorsement at an additional premium. Firms with revenues under \$1M with good loss experience and per claim limits of up to \$1M are eligible for this endorsement. Options are available at 25% and 50% of the primary pre claim limit.

<p>Q81: What is your company's practice regarding issuing a "reservation of rights" letter?</p>	<p>Aspen's position is not to issue ROR letters unless there is a responsible and prudent reason for doing so.</p>	<p>Issuance of a reservation of rights letter is based upon a review of the specific allegations and are issued only when warranted by law and policy language. The Broker and Insured are notified and provided explanation prior to issuance.</p>	<p>Issued on a case by case basis when deemed appropriate after evaluation of the allegations and facts/circumstances involved in the claim.</p>	<p>RoR letters are issued as needed based on the specifics of the claim and the governing laws.</p>	<p>We may issue ROR's when potential coverage issues are recognized in order to inform our insureds.</p>	<p>BHSI looks to find coverage wherever possible and only issues coverage letters if they are clear denials or BHSI must reserve rights on a specific issue. If a reservation of rights letter is issued, BHSI will still allow the insured to provide additional information at a later date for consideration.</p>	<p>Reservation of Rights letters are only sent when appropriate.</p>	<p>A statement of the available coverage is provided to the Insured on every claim.</p>	<p>Generally, we do not to issue a ROR letter, unless a Claims professional determines that a letter is necessary after a review of the claim.</p>	<p>We will issue a ROR letter when the facts of the claim dictate.</p>		<p>Prior to sending a reservation of rights letter, a call is made to both the insured and the broker to discuss.</p>	<p>Its a case by case basis and used when appropriate.</p>	
<p>Q82: Does your company offer mediation or other Alternate Dispute Resolution credit?</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>
<p>Q83: What is the credit amount? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.</p>	<p>25000</p>	<p>25000</p>	<p>25000</p>	<p>25000</p>	<p>15000</p>	<p>25000</p>	<p>25000</p>	<p>25000</p>	<p>25000</p>	<p>25000</p>	<p>25000</p>	<p>0</p>	<p>50</p>	<p>10000</p>
<p>Q84: Are there any restrictions to receiving the credit?</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>No</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>No</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>

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

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

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

Q100: How many A/E risk management seminars does your company conduct annually?	0	100	4	15	24	12	15	4		0	5	10	30	50
Q101: What is the estimated number of A/E contracts your company reviews annually?	0	250	60	500	200	100	100	420	350	1000	100	500	500	1500
Q102: Who performs these contract reviews?		Contract reviews related to insurance coverage are conducted by internal underwriters, risk managers and claims staff.	Outside counsel	Dedicated internal risk management (human) resource	Risk management officers and other staff . We utilize an AI software (LegalSifter) to identify issues and provide reference language from the BDP Contract Review Guide.	BHSI contract reviews are generally provided by outside legal counsel.	Roseanne DeBellis and her team	All nine members of The Hartford's dedicated A&E claims team.	Underwriting and Claims personnel, and select law firms.	Kent Holland of Construction Risk, LLC		Dedicated Risk Mangement team, inhouse claims counsel and outside counsel.	Travelers Claim Managers.	Physical contract reviews are provided by risk management attorneys, Frank Musica, Nahome Gebre, Mika Dewitz-Cryan and Yvonne Costillo. Victor Contract Sifter can provide on-line contract reviews as well.
Q103: What is the average turnaround time for these contract reviews?		One to two business days.	24 to 48 hours	2-3 business days	3-5 days	24-48 hours	24-48 hours	48-72 hours but often within less than 48 hours.	24-48 hours	48 hours	2-3 days	1-2 Business Days	24-48 hours	Victor Contract Sifter are completed on average in less than 5 minutes and available 24/7. Physical reviews are usually completed by the next business day.



Q104: Please list the number and types of A/E risk management publications offered by your company. Please also provide a sample of your latest publication, preferably in an electronic format, to ckim@acec.org.					robust Risk Management education program and resources housed in the award-winning BDP Risk LMS. There are over 300 curated assets prepared by BDP subject matter experts and staff and organized by subject matter. Our philosophy for RM education includes "Risk Management Education Delivered from the Practitioner's Perspective". We have recorded and posted over 35	The BHSI Risk Management Portal contains articles, webinars, claims scenarios and legal issues by state. The website is updated with new information 12-24 times per year.	We offer quarterly newsletters, industry specific articles and webinars.	In addition to our biannual webinars we also provide a quarterly risk management newsletter called the BluePrint and periodic regionally specific NewsFlashes.		N/A but see PUA Web-site	Numerous on-line seminars and articles are available to insureds.		Sealed and Delivered.	We have hundreds of risk management advisories, white papers, claims examples and tips for running a firm.
Q105: Please provide the 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														
<b>Technical errors</b>	20	45	20	40	85	70	35	60		60	35	0	50	0
<b>Project management (including contractual terms)</b>	45	15	20	20	10	10	15	20		20	15	0	20	0
<b>Poor communication</b>	15	25	25	20	0	5	25	10		10	30	0	15	0
<b>Poor documentation</b>	20	10	30	20	0	15	25	10		10	20	0	15	0
<b>Other</b>	0	0	5	0	5	0	0	0		0	0	0	0	0
<b>Text</b>														
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, or other non-numeric														
<b>Commercial</b>	5				18	14	5	35		10				
<b>Single-family residential</b>	7				11	4	15	20		10				

Multi-family residential/condos	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				
Transportation	15				13	29	10	5						
Master planning	1				0		5							
Surveys/studies	1				0		10							
Water	3				0	7	3	3		10				
Wastewater	7				3		3	3						
Affordable Housing	5				0		10							
Student Housing	5				0		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" from the previous question.					Top 5 Other: Arenas/Stadiums, Pools/Parks, Retirement Homes, Site Developments, Warehouse/Distribution Center	Ports/piers/harbors, parks/recreational, environmental		Infrastructure/bridges.		Various project types				
Q109: Estimate your portfolio turnover. Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.	0	7	20	0	5	30	10	15	15	15	0	0	0	8
Q109: Estimate your portfolio turnover. Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.	0	93	80	0	95	70	90	85	85	85	0	0	0	92
Q110: Does your company provide any other lines of insurance to design professionals?	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 apply).														
Insurance needs assessment	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker	Agent/Broker, Attorney, Claims Dept.	Agent/Broker	Agent/Broker, Underwriter	Agent/Broker	Agent/Broker	Underwriter	Agent/Broker	Agent/Broker, Underwriter	Agent/Broker	Agent/Broker, Underwriter
Application paperwork and assistance	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter	Agent/Broker	Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter	Agent/Broker	Agent/Broker, Underwriter
Explanation of coverage	Agent/Broker, Underwriter, Claims Dept.	Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter	Underwriter	Agent/Broker, Underwriter	Agent/Broker, Claims Dept.	Agent/Broker, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.

<b>Help with loss prevention programs</b>	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Attorney, Claims Dept.	Agent/Broker, Underwriter	Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Claims Dept.	Agent/Broker	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Claims Dept.	Underwriter
<b>Review of contracts</b>	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Attorney	Agent/Broker, Underwriter, Attorney, Claims Dept.	Attorney, Claims Dept.	Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter, Attorney
<b>Assistance with incidents and claims</b>	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.
<b>Educational programs/seminars</b>	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter	Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.
<b>Publications</b>	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker	Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter, Attorney, Claims Dept.	Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter, Attorney, Claims Dept.	Underwriter	Agent/Broker, Underwriter	Agent/Broker, Underwriter, Attorney, Claims Dept.	Agent/Broker, Underwriter	Underwriter
<b>Q112: Will you provide a specimen copy of your policy?</b>	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)
<b>Q113: If you wish to provide any comments on this survey, please do so in the space below.</b>					questions: Q73: We have 4 dedicated and 3 additional that split time between AE claims and other LOB Q86: This is stated in our policy, so no need to reserve Q99: Andrew Mendelson, FAIA, EVP, Chief Risk Management Officer (in addition to Diane Mika) Q105: Documentation and Communication errors are not tracked separately, Other includes			asking us to participate in the survey. The foregoing responses to the survey ("responses") constitute only an expression of interest in participation by The Hartford and does not constitute an obligation or commitment, express or implied, by The Hartford to take any subsequent action, including, but not limited to, negotiating or entering into a definitive agreement or any insurance		No changes in policy form since last year.				

<p>Q114: As we do each year, we will also be supplementing this survey with interviews with invited carriers. We will try to accommodate as many interview requests as possible. This year, the interviews will take place via Zoom on September 12, 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 year.</p> <p>Please re-confirm whether</p>	<p>Yes, September 19 preferred</p>	<p>Yes, September 12 preferred</p>	<p>No, I will not be participating in the interviews this year</p>	<p>Yes, September 19 preferred</p>	<p>Yes, September 19 preferred</p>	<p>Yes, September 19 preferred</p>	<p>Yes, September 12 preferred</p>	<p>Yes, September 12 preferred</p>	<p>Yes, No preference</p>	<p>Yes, September 19 preferred</p>	<p>Yes, No preference</p>	<p>Yes, September 12 preferred</p>	<p>Yes, September 19 preferred</p>	<p>Yes, No preference</p>
<p>Q115: Additional comments (if any).</p>										<p>I am traveling on Sept 12 and would not be available for an interview</p>				