2025 ACEC PLI Carrier Survey																
Information compiled by ACEC, NSPE, and the AIA Trust																
Q1: Please provide us with your firm's contact information.																
Name	Adam Reeser	Glen Mangold	Joshua Kranz	Robert Cunningham	Michaela Kendall	Victoria Szot	Jim Schwartz	Thomas Rea	Joe Schrancz, P.E., RPLU	Ed Stitz	Sandip Chandarana	Lenny Waldhauser	Vince Costello	Jasmin Tatum	john rapp	Kevin Collins
Title	Product Line Manager / Zonal Underwriting Manager	A&E Practice Leader, NA	Senior Vice President, Architects & Engineers	Head of U.S. Professional Liability	Strategic Partnerships	SVP - Design Professional		Executive Vice President	SVP, Head of Architects & Engineers	VP - Professional Liability	President	CEO	AVP	Managing Director		Managing Director, AE Practice Leader
Company	AIG / Lexington	Allianz	Allied World	Aspen Insurance	AXA XL	AXIS Insurance	Beazley	Berkley Design Professionals	Berkshire Hathaway Specialty Insurance Company	Everest National Insurance Company	PUA	Riverton Insurance Agency Corp	RLI	The Hartford	Travelers	Victor Insurance Managers, LLC
Mailing Address	1225 E. 17th Street, Suite 3150	225 W. Washington St, Suite 1800	199 Water Street	499 Washington Blvd	3340 Peachtree Road NE	PO Box 3384	1 Lincoln St	180 Glastonbury Blvd	620 West. Germantown Pike	100 Everest Way	2803 Butterfield Road, Suite 260	600 Main Street, Suite 2	150 Monument Road	One Hartford Plaza	10 North Park	7700 Wisconsin Avenue, Suite 400
City	Denver, CO	Chicago	New York	Jersey City	Atlanta	Alpharetta	Boston	Glastonbury	Plymouth Meeting	Warren	Oak Brook	Riverton	Bala Cynwyd	Hartford	Hunt Valley	Bethesda
State	CO	IL	NY	NJ	GA	GA	MA	Connecticut	Pennsylvania	NJ	IL	NJ	PA	CT	Maryland	Maryland
Zip	80202	60606	10038	07310	30307	30023	02111	06033	19462	07059	60521	08077	19004	06155	21030	20814
Telephone	267-666-8478	312-371-5933	9175877655	9172136265	470-351-9224	9085084384	6176718016	8607163859	9178302322	646-477-3951	6308612330	8562095981	610-664-6763	(443)364-5951	443-353-2262	3019515412
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Website	www.lexingtoninsurance.com/ae	https://commercial.allianz.com/global-offices/united-states-of-america.html#brochure-financiallines	www.awac.com	https://www.aspen.co/insurance/	www.axaxl.com/dp	www.axiscapital.com	www.beazley.com	www.berkleydp.com	www.bhspecialty.com	www.everestglobal.com	www.puainc.com	www.rivertoninsuranceagency.com	rlicorp.com/design-professionals-resources	https://www.thehartford.com/commercial-insurance-agents/industries-architects-engineers	travelers.com	www.victorinsurance.com
Q2: Are you a(n): (Select ALL that apply)																
Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer		Managing General Agent?	Insurer	Insurer	Insurer	
Underwriting Manager	Underwriting Manager											Managing General Agent?				Underwriting Manager
Managing General Agent											Managing General Agent	Managing General Agent				

Intermediary or Wholesaler												Managing General Agent?				
Lloyd's Broker?												Managing General Agent?				
Other (please specify):												Managing General Agent?				
Text																
Years	50	25	11	16	54	15	39	12	12	12	35	6	16	20	26	68
Q4: With which insurers has your firm previously been associated over the past decade, and for what duration of your current association?											Arch Insurance Group (11+ years), Lloyds of London (35+ years)	Hudson - 6 years; TruStage - 1 year				CNA Insurance has been our continuous partner since 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)																
2022	Total # of Firms (0- 500)		Total # of Firms (0- 500)	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 (5,001-10,000)	Total # of Firms (501-2,000)		Total # of Firms (10,000+)
2023	Total # of Firms (501-2,000)		Total # of Firms (0- 500)	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 (5,001-10,000)	Total # of Firms (501-2,000)		Total # of Firms (10,000+)
2024	Total # of Firms (501-2,000)		Total # of Firms (0- 500)	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 (5,001-10,000)	Total # of Firms (2,001-5,000)		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)																
2022	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (50.1m-100m)	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 (25.1m-50m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (25.1m-50m)		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 (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 (25.1m-50m)	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 (25.1m-50m)		Total Premium in Millions (more than 100m)
2024	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (more than 100m)	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 (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 (25.1m-50m)		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-numeric characters.)**																
Less than $500,000	5	0	0	3	10	2	0	50	0	21	10	20	40	45	0	30
$500,000 to $5,000,000	20	0	0	27	28	5	0	35	1	63	45	56	35	39	0	20
$5,000,001 to $25,000,000	35	5	30	30	30	25	0	13	3	12	35	20	20	15	0	25

$25,000,001 and over	40	95	70	40	32	68	0	2	96	4	10	4	5	1	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	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).																
2025	A+ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2024	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2023	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2022	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2021	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	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).																
2025	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)	XIII (1,250 to 1,500)	XII (1,000 to 1,250)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
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)	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)	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)	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)	XV (Greater than 2,000)
Q11: Do you have coverage exclusions and/or underwriting restrictions for:																
Residential and Condos	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	No
Schools	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Geotechnical Services	No	No	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No
Structural Engineering Services	No	No	No	No	No	No	Yes	No	No	No	Yes	Yes	No	No	No	No
Carbon-Neutral Materials	No	No	No	No	No	No	No	No	No	No	Yes	No	No	No	No	No
Marine Environments	No	Yes	No	No	No	Yes	No	No	No	No	Yes	No	No	Yes	No	No
Other (please specify)							No								No	No
Text			no exclusions on the above categories but some restrictions on appetite			We do not have exclusions for the above, but our appetite is limited for certain classes.									No coverage exclusions, however, we arent a market for geotechnical engineers.	
Q12: Are there particular exposures for A/E professionals that may lead to higher rate increases than in recent years?	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes

Q13: Please explain.			Social inflation, increased litigation costs, and rising construction values will all put upward pressure on rates.	Large Infrasturture Projects; Mega Date Centers; High End Residential; Multi-Residential in Florida		Condominiums, in particular oceanfront condos, heavy infrastructure/transportation, structural inspections, utility/electrical in wildfire regions continue to be of concern.	Condo		Large, public infrastructure design/build projects, firms with a higher bodily injury exposure (i.e.: road/highway projects)	Some structural depending on project profile and location. Civil engineering with exposure to major infrastructure, such as interstate work. Multi-unit residential projects particularly in major cities.	Multi Family Residential project types, geotechnical and structural engineering services, and firms with claims frequency and severity issues.		Accounts are underwritten on an individual basis. Higher exposures including claims history could increase rates.		Higher exposure projects and services could impact the rate.	
Q14: Do you provide multi-year policies?	No	Yes	Yes	Yes	Yes	No	Yes	No	No	Yes	No	Yes	Yes	Yes	Yes	Yes
Q15: Please explain the general criteria you apply to such policies.		Single Project Policies.		Small Firm- Auto renewal policies are available for qualified firms	Firms with gross receipts of $2 million or less utilizing our small firm program may qualify for a multi-year policy.		Firm size, Growth YoY, loss history, disciplines and project type			On a limited basis for small firms with low to mid risk profiles. Prefer rate guarantee with qualifying provisions.		Firms must be claim free and below $1mm in limits.	Firms with less than $2M in revenues and are not providing higher exposure services/project types.	We offer a two year policy for qualifying firms with favorable risk profiles.	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 1m.	Firms with revenues under $1,000,000 with good loss experience are eligible. Two-year (firms up to $500,000 in revenues) and Three-year (firms over $500,000 to $1,000,000) policies are available.

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-numeric characters.																
Minimum $	500000	1000000	1000000	250000	1000000	250000	500000	100000	250000	250000	5000000	250000	250000	250000	500000	100000
Maximum $	10000000	15000000	20000000	25000000	10000000	25000000	20000000	10000000	25000000	10000000	5000000	5000000	10000000	5000000	10000000	15000000
Q17: Are these annual aggregate limits?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q18: Do you offer "split limits"?	Yes	Yes	No	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?	Confidential			Proprietary	Confidential.	Proprietary	Proprietary	N/A	100%	Proprietary	100%	90%	Proprietary	Proprietary.	Proprietary	Proprietary
Q20: Please explain any restrictions you have on Prior Acts Coverage.	None	N/A.		This is account dependent. We offer limited Prior Acts on mid-term limit increases unless there is a compelling reason to do otherwise	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.	We match the expiring policies	Underwriter discretion based on individual risk characteristics.	The BHSI program affords prior acts coverage to firms that have maintained coverage without interruption	Typically match expiring prior acts date as long as there has been no lapse in coverage. New coverage or increased limits are retro inception.	We follow industry standards and match retro-dates for firms providing prior acts coverage dating back to first date a firm held continuous coverage.	Full prior acts after 5 years of continuous coverage. Individual situations may require restrictions tailored to specific circumstances.	We provide full prior acts coverage. It is offered based on coverage continuity.	Prior acts coverage is generally available for qualifying firms that have maintained continuous coverage for at least one year pending loss experience.	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.	Most firms are eligible for prior acts coverage after one or two years of continuous coverage with good loss experience.

Q21: When did your company most recently update its A/E professional liability policy?	Within the past 4 - 5 years	Within the past 1 - 3 years	Within the past 4 - 5 years	More than 5 years ago	More than 5 years ago	More than 5 years ago	Within the past 4 - 5 years	Within the past 1 - 3 years	More than 5 years ago	Within the past 4 - 5 years	More than 5 years ago	Within the past 1 - 3 years	More than 5 years ago	Within the past 4 - 5 years	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	No	Yes	Yes	Yes	Yes	No	Yes	Yes	No	No	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. - Underwriters	15	5	7	7	25	4	15	7	4	6	6	6	18	7	15	22

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. - Years	10	18	15	20	20	9	15	20	25	8	10	6	14	15	10	15
Q25: In addition to writing professional liability insurance, does your company write Property and Liability Insurance for engineering firms?	Yes	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	No	Yes	Yes	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. - Dollars	5000	50000	25000	1200	1200	7500	1500	2500	25000	2500	4000	1300	1250	1225	1400	1000

Q27: Do you offer design professional liability insurance to construction contractors?	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	No	No	No	Yes	Yes
Q28: As part of your PL programs, do you offer Contractors Protective Professional Indemnity (CPPI) coverage to contractors?	Yes	No	Yes	Yes	Yes	Yes	No	No	No	No	Yes	No	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 (%)			25	10	0	70					33					
A/E PL (%)			75	90	0	30					67					
Q30: Does your policy cover product liability for the A/E's specification of products manufactured and sold by third parties?	Yes	No	Yes	No	No	Yes		No	Yes	No	No	Yes	No	No		Yes
Q31: Does your firm offer D&O coverage?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes
Q32: Does your firm offer Design/Build coverage?	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Q33: Does your firm offer rectification coverage?	Yes	Yes	Yes	Yes	No	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes	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-negligent based indemnity provisions; prevailing party provisions; warranties.		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 would have existed in the absence of	Warrantees and/or guarantees, assuming the liability of others, responsibility for construction activities, standard of care that exceeds industry norms, poorly defined or undefined scope of service	N/A	Architect shall indemnify, hold harmless, and defend client, it's representatives, agents and assigns. All documents produced by Architect are works made for hire and are the property of the owner.	Duty to Defend, limitation of liability, warranty language are just a few of the examples	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.	To many to list. Liquidated damages is an example. Coverage is evaluated on a case by case basis.	Coverage is determined on a case-by-case basis. An example of an area of concern would be contractual liability assumed beyond what the firm would have in absence of the agreement.

Q35: How do you handle requests for extended reporting?	Standard offering in policy. Additional requests can be considered.	Extended reporting terms are stated within the policy wording.	We provide ERP's on project-specific policies. We comply with ERP provisions per state requirements.	Pursuant to Language in the policy form or as mandated by State DOI regulation for admitted policies.	AXA XL reviews each request for extended reporting on a case-by-case basis, within the contact of the terms offered in the applicable practice policy.	ERPs are offered per the terms contained in the policy.		We have 5 years of ERP options built into the form.	The BHSI policy contains provisions for extended reporting. Additional ERP requests can be considered.	Extended reporting periods available depending on what has been filed and approved by each state.	We offer up to 5 years of ERP coverage	It depends on the situation. If it is a "soft" extension while finalizing renewal, 5 days can be granted by the underwriter. There is the automatic extended reporting period if the policy is not replaced by a similar policy. Finally, there is the optional ERP described below and the insured must provide written notice of their desire to exercise it and pay for it in full before	Offered via endorsement	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.	We list the pricing for Multiple ERP options on the Policy Declarations Page.	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(s) for an additional premium. Generally, the firm has 60 days following th policy expiration to place coverage in effect.

Q36: What options do you have for firms that require extended reporting?	Current insureds can elect via their policy. Standalone requests can be considered and purchased.	1-year, 2-year, 3-year, 5-year.		Various, but typically 3 years in the forms. We have the flexibility to offer longer time periods depending on the circumstances.	The AXA XL policy form includes extended reporting periods ranging from one to five years in duration, with pricing metrics. AXA XL reviews each request for extended reporting on a case-by-case basis.	Up to 3 years for most states; options up to 5 years if required by state and/or subject to underwriting.			The BHSI policy contains extended reporting options of 1, 2, and 3 years. Additional years can be considered.	Varies by state but typically up to 5 years.	See above	1 year - 125% of last annual premium 3 year - 225% of last annual premium 5 year - 300% of last annual premium	1-5 years options are available	This varies by state but options available are listed on Declarations page of the policy.	1,2,3 and 5 years.	An insured has an option to purchase a 1, 3 or 5 year ERP endorsment. For firms continuously insured with our program for 10 consecutive years or more, we have a 10 year ERP endorsement. If an insured can no longer practice due to permanent disability and/or death, there is an additional option for an ERP to address those issues.
Q37: For each state/jurisdiction, do you offer coverage on an:																
Alabama	Surplus Basis	Surplus Basis	Surplus 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	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Surplus Basis	Surplus Basis	Admitted Basis	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Arizona	Surplus Basis	Surplus Basis	Surplus 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
Arkansas	Surplus Basis	Surplus Basis	Surplus 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
California	Surplus Basis	Surplus Basis	Surplus 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
Colorado	Surplus Basis	Surplus Basis	Surplus 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
Connecticut	Surplus Basis	Surplus Basis	Surplus 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
Delaware	Surplus Basis	Surplus Basis	Surplus 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
District of Columbia	Surplus Basis	Surplus Basis	Surplus 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
Florida	Surplus Basis	Surplus Basis	Surplus 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
Georgia	Surplus Basis	Surplus Basis	Surplus 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

Hawaii	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis
Idaho	Surplus Basis	Surplus Basis	Surplus 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
Illinois	Surplus Basis	Surplus Basis	Surplus 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
Indiana	Surplus Basis	Surplus Basis	Surplus 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
Iowa	Surplus Basis	Surplus Basis	Surplus 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
Kansas	Surplus Basis	Surplus Basis	Surplus 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
Kentucky	Surplus Basis	Surplus Basis	Surplus 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
Louisiana	Surplus Basis	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis
Maine	Surplus Basis	Surplus Basis	Surplus 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
Maryland	Surplus Basis	Surplus Basis	Surplus 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
Massachusetts	Surplus Basis	Surplus Basis	Surplus 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
Michigan	Surplus Basis	Surplus Basis	Surplus 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
Minnesota	Surplus Basis	Surplus Basis	Surplus 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
Mississippi	Surplus Basis	Surplus Basis	Surplus 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
Missouri	Surplus Basis	Surplus Basis	Surplus 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
Montana	Surplus Basis	Surplus Basis	Surplus 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
Nebraska	Surplus Basis	Surplus Basis	Surplus 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
Nevada	Surplus Basis	Surplus Basis	Surplus 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
New Hampshire	Surplus Basis	Surplus Basis	Surplus 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
New Jersey	Surplus Basis	Surplus Basis	Surplus 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
New Mexico	Surplus Basis	Surplus Basis	Surplus 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
New York	Admitted Basis	Surplus Basis	Surplus 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
North Carolina	Surplus Basis	Surplus Basis	Surplus 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
North Dakota	Surplus Basis	Surplus Basis	Surplus 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
Ohio	Surplus Basis	Surplus Basis	Surplus 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
Oklahoma	Surplus Basis	Surplus Basis	Surplus 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
Oregon	Surplus Basis	Surplus Basis	Surplus 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
Pennsylvania	Surplus Basis	Surplus Basis	Surplus 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
Rhode Island	Surplus Basis	Surplus Basis	Surplus 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
South Carolina	Surplus Basis	Surplus Basis	Surplus 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

South Dakota	Surplus Basis	Surplus Basis	Surplus 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
Tennessee	Surplus Basis	Surplus Basis	Surplus 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
Texas	Surplus Basis	Surplus Basis	Surplus 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
Utah	Surplus Basis	Surplus Basis	Surplus 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
Vermont	Surplus Basis	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Surplus Basis	Surplus Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis
Virginia	Surplus Basis	Surplus Basis	Surplus 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
Washington	Surplus Basis	Surplus Basis	Surplus 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
West Virginia	Surplus Basis	Surplus Basis	Surplus 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
Wisconsin	Surplus Basis	Surplus Basis	Surplus 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
Wyoming	Surplus Basis	Surplus Basis	Surplus Basis	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
Guam	No Coverage	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage
Northern Marianas Islands	No Coverage	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage
Puerto Rico	Surplus Basis	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	Admitted Basis
U.S. Virgin Islands	Surplus Basis	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	No Coverage	Admitted Basis
International	Admitted Basis	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage		No Coverage
Q38: Additional comments (if any).		We have owned offices in 70 countries and partner offices in over 200 countries.			International coverage is offered in compliance with local laws and regulations.	AXIS has admitted capabilities in the states above, subject to underwriting based on risk. International coverages may be available through other AXIS international branches (Canada, London, EU, etc)			BHSI has the ability to offer admitted policies in all states except for Alaska and Vermont. BHSI also has the ability to offer surplus lines policies in all states. BHSI also has the ability to provide local policies in over 180 countries.				Worldwide coverage is provided for US domiciled firms.	World-wide coverage is provided for US domiciled firms.		

Q39: Describe the circumstances when your surplus lines carrier is used vs. your licensed carrier.		Admitted paper is only offered for excess (v. primary) coverage.	We provide insurance on an E&S basis only.		Excess policy limits and project specific stand-alone policies.	Surplus lines paper is used when risk characteristics are outside of admitted appetite.	Complexities of the risk leading to pricing concerns and manuscripting of policy provisions.	When underwriting analysis calls for surplus lines product.	Generally for larger firms in need of policy language flexibility within a state that prohibits manuscript endorsements.	Surplus lines paper used when coverage requested is not available on admitted basis or filed in insured's state.	We are fully admitted in all states but three. In fully admitted states, quotes will always be admitted. In E&S states, quotes will always be E&S.	When the firm is not a fit for the admitted program based on claims, area of practice, project types and overall experience.	Surplus lines are used when we do not have a filed product in that state.	Non-admitted may be available for firms falling outside our general admitted underwriting guidelines.	We do not offer surplus coverage for primary PL.	We offer project-specific policies and some excess policies on a non-admitted paper, through Columbia Casualty Company. All of our primary practice poilcies are issued on admitted paper through Continental Casualty Company.
Q40: Is your policy form: (select only one)	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of
Q41: Does your company have underwriting guidelines or restrictions on deductibles based on firm size?	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q42: Does your deductible apply to damages only, or to a combination of defense costs and damages?	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages		Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages
Q43: Do you ever offer First Dollar Defense?	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Q44: Please list the criteria.	Generally reserved for firms of smaller size, lower deductible, clean history.				Insured firm's: Size (annual revenue); Amount of deductible; Policy limits; Claims experience; Risk profile	Available for small firms only; deductibles $10k and under and other underwriting factors.	Size of firm, loss history, disciplines, project types.	Up to $35,000 deductible.	Generally for larger firms in need of policy language flexibility within a state that prohibits manuscript endorsements.	Generally available for firms with good claim history and deductibles up to $25k	For retentions of $25,000 or lower	Available for deductibles of $25k and below. May not be offered if there is claim frequency	Size of firm and claims history.	Several factors contribute to the availability of a damages-only deductible including but not limited to loss history, firm size and deductible size.	This coverage is offered by endorsement. It is typically offered to small and mid sized firms who have a positive loss history.	First dollar defense is offered to qualifying firms of appropriate size with good loss experience. We also offer a zero deductible for small firms up to $500,000 in revenues.
Q45: Do you offer stop-loss on deductibles (i.e., a maximum deductible limit option for all claims in the aggregate)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q46: How have your rates increased or decreased over the past three years?																
2024	Increased	+2%	+2-3%		Increased	Increased		3%	+2%	Confidential	flat	Increased	0-3	0-5%	confidential	Increased
2023	Increased	+3%	+5%		Increased	Increased		8%	+3%	Confidential	increased	Flat	0-3	0-5%	confidential	Increased
2022	Increased	+4%	+2%		Increased	Increased		10%	+4%	Confidential	increased	Flat	0-3	0-5%	confidential	Increased
Q47: How do you expect your rates to change going forward?																
2025	Positive	+1%	0-3%		Stable to increase	Increase / flat		2%	0 to+2%	flat to minimal increase	flat	Increase	0-3	0-5%	confidential	Increased with focus on firms with poor risk management, loss experience and/or presenting a higher risk profile

2026	Positive	0%	3-5%		Stable to increase	Increase / flat		2%	0 to +2%	flat to minimal increase	3% increase	Flat	0-3	0-5%	confidential	Increased with focus on firms with poor risk management, loss experience and higher risk profiles
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)?	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No	No	Yes
Q49: Do you offer credits or other financial incentives for: (Select ALL that apply)																
Educational programs completed by an insured?	Educational programs completed by an insured	Educational programs completed by an insured	Educational programs completed by an insured	Educational programs completed by an insured	Educational programs completed by an insured	Educational programs completed by an insured	Educational programs completed by an insured	Peer reviews?,Risk management programs?,Other financial incentives (please specify)	Educational programs completed by an insured	Educational programs completed by an insured	Educational programs completed by an insured	Educational programs completed by an insured	Educational programs completed by an insured	Educational programs completed by an insured	Other financial incentives (please specify)	Educational programs completed by an insured
Peer reviews?	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Peer reviews	Other financial incentives (please specify)	Peer reviews
Risk management programs?	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Risk management programs	Other financial incentives (please specify)	Risk management programs

Risk assessments?	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Educational programs completed by an insured?,Peer reviews?,Risk management programs?,Other financial incentives (please specify)	Peer reviews?,Risk management programs?,Other financial incentives (please specify)	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Risk assessments	Other financial incentives (please specify)	Risk assessments
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)
Text					Qualified use of contractual limitation of liability language	Loss history, stability of operations, use of favorable written contracts		Limitation of liability credit if less than $250 limit.	favorable contract language including limitation of liability and waiver of consequential damages		underwriters have discretion to credit for all of above		Multi-line discount with the purchase of P&C coverages, limitation of liabiloity credit when used in contracts, Number of professionals with LEED Certification	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.	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	

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 it blank.																
Location of firm	7	7	2	7	7	6	6	4	7	7	6	3	5	4	5	2
Location of projects	6	6	4	5	5	5	7	3	5	5	5	6	7	7	7	7
Type of practice	3	3	7	1	2	2	2	2	1	1	2	4	1	3	3	4
Type of projects	4	4	6	3	1	3	3	7		2	3	5	3	5	4	5
Annual billings	1	1	8	4	6	1	1	6	4	6	7	1	2	1	1	1
Claims history	2	2	5	2	3	4	4	8	3	3	1	2	4	2	2	3
Firm experience	5	5	3	6	4	7	5	5	6	4	4	7	6	6	6	6
Other (please specify)				8					8				8	8		
Text													Risk Management including written contract usage, etc.	Firm risk management practices		
Q51: Do you offer project-specific insurance?	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No	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	Yes	Yes	No	No	No	Yes	Yes	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	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 characters.																
Number of policies		0	25	0	0	0	0	15	10	0	100	500	250	0	0	500
Maximum limits ($)		5000000	5000000	0	0	0	0	10000000	5000000	10000000	5000000	5000000	1000000	0	0	5000000

Q55: Are your project policies "primary" or "excess" coverage for the A/E firm?	Primary	Primary	Primary	Primary	Primary	Excess		Primary	Primary	Primary	Primary		Excess	Primary	Primary	Primary
Q56: Please describe.		Primary - Quota-Share Basis Excess - Excess-of-Loss, or Quota-Share	We insure both primary and excess for project policies	Both 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 can do both, primary or excess.	The BHSI project-specific policy contains primary language.	Can offer both primary and excess	We write both primary and excess policies.		We can offer project, client and blanket excess. These are individually underwritten .		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 have ability to place project specific policies on a primary or excess basis depending on the project 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 characters.																
Number of policies		0	40	0	0	0	0	0	2	0	0	0	0	0	0	0
Maximum limits ($)		10000000	15000000	0	0	0	0	0	10000000	10000000	0	0	0	0	0	0

Q58: How does your company define a claim?	"Claim" means any demand or notice received by an Insured alleging a Breach of Professional Duty.	Claim means: (A) a written demand received by an Insured for money or services; (B) a Suit commenced by the service of a complaint or similar pleading; (C) a written request received by an Insured to toll or waive a statute of limitations relating to a Potential Claim.	Claim means a demand received by an Insured for money or services including the service of suit or institution of arbitration proceedings.		AXA XL defines a claim as a demand received by the Insured for money or services that alleges a wrongful act arising from the performance of Professional Services; Pollution conditions arising from the performance of Contracting Services; or a Network Security Compromise.	Any demand received by the insured seeking Damages or Professional Services and alleging liability or responsibility on the part of the insured.	A demand form money or services; a request for mediation or other form of ADR; or threat or initiation of a suit seeking injunctive relief.	notification demanding compensatory money damages or corrective/remedial services.	"Claim" shall mean: 1. a demand against an Insured for money or services or to engage in arbitration or mediation, which shall be deemed first made upon receipt by the Insured of such demand; or 2. a civil proceeding against an Insured for monetary or non-monetary (including injunctive) relief which shall be deemed first made upon the service of	Claim means any: 1. written demand against any Insured for monetary, non-monetary or injunctive relief, including a written demand that the Insured toll or waive a statute of limitations and a written demand or request for arbitration, mediation or other alternative dispute resolution, which shall be deemed first made upon the Insured's	"Claim" shall mean a demand received by any Insured for money or services as a matter of right, including: 1.the service of suit or institution of arbitration proceeding or other alternative dispute resolution requests; and 2.a threat or initiation of a suit seeking injunctive relief (meaning temporary restraining order or permanent injunction).	"Claim" means a demand for money, or services received by the "insured" arising out of a "wrongful act" or "pollution incident" in the performance of "professional services." A "claim" also includes the service of suit or the institution of an arbitration proceeding against the "insured."	a. written demand for monetary, non-monetary or injunctive relief against any insured; b. a civil proceeding against any insured commenced by the service of a complaint or similar pleading; c. a formal administrative or regulatory proceeding or investigation against any insured commenced by the filing of a notice of charges,	"Claim" means a written demand seeking monetary , injunctive, declaratory or other non-monetary relief; a civil proceeding, including an arbitration or other alternative dispute proceeding, commenced by the service of a complaint, filing of a demand for arbitration, or similar pleading; or a request received by an Insured to toll or waive the statute of	1. a demand for money or services; 2. a civil proceeding commenced by service of a complaint or similar pleading; or 3. a written request to toll or waive a statute of limitations relating to a potential civil or administrative proceeding, against any Insured for a Wrongful Act. A claim will be deemed to be made on the	Claim means a demand for money or servcies naming the insured and alleging a wrongful act or pollution incident.
Q59: Is "circumstance" reporting allowed?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q60: Please comment.																

Q60: Please comment.		Circumstance or Potential Claim reporting is allowed but not required.			AXA XL encourages Insureds to report circumstances the Insured reasonably believes may give rise to a claim.		We provide free pre-claim assistance with respect to circumstances.		The BHSI 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	Reporting of circumstances is encouraged	B. NOTICE OF CIRCUMSTANCES 1. If the Insured becomes aware of any circumstance or Privacy Breach which may reasonably be expected to give rise to a Claim, the Insured shall, as soon as practicable and prior to the expiration of the Policy, give written notice to the Insurer of: a. the specific circumstance; b. the injury or damage which has or	We encourage insureds to report circumstances so that the insurer can assist the insured in attempting to avoid the circumstance becoming a claim. Further, it puts the insurer on notice.	We provide free pre-claims assistance. We encourage our insureds to report circumstances.	We encourage firms to report circumstances. If a circumstance is not reported a claim may be reserved on prior knowledge.	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 teh policy and means an event reported to teh Insurer during the policy term from which the Insured reasonably expects that a claim could be made.
Q61: Is "circumstance" reporting required?	Yes	No	No	No	No	No	No	Yes	No	No	Yes	No	No	No	No	No
Q62: Please comment.																
Q62: Please comment.								An event that is reasonably expected to result in a claim being made.			While not technically required, we strongly recommend it so that no coverage issues as per the claims made wording of our form.					

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	Yes
Q64: Who supervises claims for your company?	An in-house A&E dedicated team of attorneys.	Allianz claim adjusters and management.	We have a team of dedicated, in-house claim counsel, all of whom are attorneys with extensive subject matter experience.		Internal claims staff, most of whom are licensed attorneys.	In house claims team.	Internal team of claims managers.	Inhouse claims team	Claims within BHSI are supervised by an internal claims department made up of attorneys.	Everest has an in-house professional claims team	Arch handles in house.		Our claims are handled by a team of dedicated design professional attorneys.	All A&E claims are handled in-house at the Hartford by a team of experienced claims professionals led by Lauren Griffith.	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?	Access to complimentary pre-claim loss assistance.	Allianz personnel and external (EG attorney) as needed.	We provide pre-claims assistance and subpoena assistance to our insureds.		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.	Depends on the needs. Our claims managers work closely with our insureds to manage and avoid escalation and use outside counsel as needed at our cost.	Pre-claim assistance benefit through Claims team.	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.	Everest provides pre-claims assistance per the policy.	We have an internal claims team that assists with any problems in the claims handling process by the carrier.	Pre-claim assistance - insurer will investigate circumstances at its own expense and advise the insured on how best to proceed	Free pre-claims assistance through the expertise of our in-house attorneys and outside counsel.	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.	Any money spent for PreClaim Expenses is not subject to the deductible and does not reduce the limit of liability. Preclaim 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. Additonally, CNA provides free pre-claims assistance through our claims handling process.

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	Yes
Q67: Please comment.		All counsel are experienced & well-known A/E attorneys.			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.		Obtained if necessary.	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 insured.		We are big proponents of pre claims assistance as it is in everyone's best interests to resolve any matters that may arise as early as possible.	At the insurer's discretion	It is discretionary	We utilize panel and non panel firms depending on expertise and jurisdiction.	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?	Yes	No	No	No	No	Yes		No	No	No	No	Yes	Yes	No	No	No
Q69: Please comment.	Customization of services available to all insureds.					Pre claims assistance is provided at the discretion of the AXIS claims handler.						Appropriate expenses are at the insurer's discretion	It is discretionary			
Q70: Do you have claim offices that manage claims?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes

Q71: Please provide the locations of your claims offices by city and state.	Boston, MA	Chicago, IL; New York, NY; Irvine, CA.	Farmington, CT		New York City, NY; Atlanta, GA; Chicago, IL; Walnut Creek, CA; Toronto, CAN	NYC, NY; Short Hills, Red Bank & Princeton, NJ; Chicago, IL; Alpharetta, GA; Los Angeles, CA		Multiple locations.	Boston, MA; New York, NY; Plymouth Meeting, PA.	Warren, NJ	PUA - Oak Brook, IL Novacore (PUA's parent company) - Conshohocken, PA		Chicago and Peoria, IL		California, Colorado, Texas, Illinois, Pennsylvania, Connecticut and New Jersey.	Multiple offices including: Richmond, Virginia; Lisle, Illinois; Wyomissing, Pennsyvania; Tarrytown, New York; Melville, New York; Timonium, Maryland; Irvine, California; Washington D.C.; Lexington, Kentucky; Boston, Massachusetts; Littleton, Colorado; Tampa, Florida and Atlanta, Georgia
Q72: Please indicate how your company manages claims.																

Q72: Please indicate how your company manages claims.														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.		
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. - Staff members	14	4	8	3	25	5	12	5	4	2	1	0	100	10	14	19

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. - Years	12	15	15	20	20	11	15	20	20	8	33	0	15	15	12	15
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	No	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	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	No	Yes	Yes	Yes	Yes	No	No	No	No	Yes	No	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	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	No	Yes	Yes	Yes	Yes		No	No	No	No	No	Yes	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?	Yes	No	No	Yes	Yes	Yes	No	Yes	No	Yes	No	No	Yes	No	No	Yes

Q80: Please identify the conditions required for such endorsement.	Determined on an account by account basis, per request.				Defense costs in addition to the limit of liability is available by endorsement on a case-by-case basis underwriting review basis for additional premium.	Available by endorsement and additional premium subject to underwriting.		By endorsement. Underwriter discretion.		Generally available for firms with good claim history and limit profile we are comfortable with.			Where required by state			Defense costs in addition to the limit of liability is provided via an endorsement for an additional premium. Firms with revenues under $1,000,000 with good loss experience and per claim limits up to $1,000,000 are eligible for this coverage. Options are available at 25% and 50% of the primary per claim limit.

Q81: What is your company's practice regarding issuing a "reservation of rights" letter?	Handled on a case by case basis, depending on facts and laws. Prior communication with the insured & broker is always pursued.	Reservation of Rights - issued on a limited basis, fact-dependent.	We issue ROR letters		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.	Issued on a case by case basis when deemed appropriate after evaluation of the allegations and facts/circumstances involved in the claim.	We issue reservation of rights letters where there are potential coverage concerns and/or as necessitated by state laws and regulations.		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.	Everest evaluates each matter on a case-by-case basis and will issue a reservation of rights letter when it is deemed warranted based upon a thorough review of the specific allegations, policy language, and application. Everest continuously reviews the appropriateness or applicability of a reservation of rights letter as a claim develops.	We issue them when warranted by the circumstances of the claim.		Prior to sending a reservation of rights letter, a call is made to both the insured and broker to discuss.	A statement of the available coverage is provided to the Insured on every claim.	Its a case by case basis and used when appropriate.	
Q82: Does your company offer mediation or other Alternate Dispute Resolution credit?	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q83: What is the credit amount? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters. - $	25000	25000		0	25000	25000	25000	15000	25000	25000	25000	25000	25000	25000	50	10000

Q84: Are there any restrictions to receiving the credit?	No	No		Yes	Yes	Yes		Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes
Q85: Please explain the restrictions.					Restrictions are identified in the practice policy terms and conditions based on the time of resolution, amount of the deductible, and other factors.	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.		Mediation/arbitration must meet successful resolution to quality.		Deductible reduced by 50% up to a maximum of $25,000. Claim must be fully and finally settled, with written agreement, within 12 months of claim first being made against insured and reported in accordance with policy provisions.		Claim must be resolved through mediation	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.	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.	The deductible reduction is 50% subject to a maxiumum 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.	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.
Q86: Do you reserve the right to appoint defense counsel on all claims?	Yes	No	Yes	Yes	Yes	Yes		Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q87: Do you accept alternate defense counsel when requested by insured?	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes

Q88: Please specify any conditions.	Subject to Lexington A&E Claims & AIG Litigation Team approval.	Goal is to accommodate agreed counsel when a policy is written. Beyond that Allianz does allow input from any insured.	subject to verification of subject matter expertise, acceptable billing rates and compliance with our litigation guidelines.		AXA XL maintains 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.	Must meet qualifications and agree to carrier litigation guidelines & rates, and be conflict free.		Considered on an account by account basis...decided by Claim team.	BHSI will 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	Alternate defense counsel considered based upon internal review, rates, and adherence to Everest Litigation Guidelines.	As long as requested defense counsel has the requisite experience and their rates are within industry norms, we are very open to choice of counsel.	The selected defense counsel must abide by the insurer's rates	Provided they have A/E experience and are approved by our claims team.	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.		Selection of counsel is done in partnership with CNA claims and is evaluated on a case-by-case basis talking into account the background and experience of 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 counsel deems necessary?	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes

Q90: Are defense counsel (partner, associate, paralegal, etc.) rates negotiable?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	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	Yes	Yes
Q92: Can insureds purchase an endorsement of consent to settle?	Yes	Yes	No	No	No	No		Yes	Yes	No	Yes	No	No	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	Yes	Yes	Yes	No		Yes	No	No	Yes	No	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	Yes	Yes

Q95: Do you engage outside agencies to review defense counsel's billings?	No	Yes	No	Yes	Yes	No		Yes	No	Yes	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	Yes	Yes
Publications	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Seminars	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Review of Insureds' Policies	Yes	Yes	Yes	Yes	Yes	No		Yes	No	No	Yes		Yes	Yes	Yes	Yes
Risk Management Practices Audit	No	Yes	Yes	Yes	Yes	Yes		Yes	No	No	Yes		Yes	No	No	Yes
Q97: Does your company provide any other risk management programs for your insureds?	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Q98: Please specify other current risk management programs.		Allianz is willing to consider custom risk management requests from any insured.			Risk management workshops and seminars, Case studies; Articles/newsletters/blogs/other publications on current topics; Contract Guide; Large firm risk management group; Learning management system; Webinars	Risk management seminars/lunch and learn sessions to address specific questions/concerns.	Robust password protected risk management website		BHSI offers our 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	Will consider custom risk management presentations such as lunch and learns.	We outsource risk management to Kent Holland of Construction Risk, LLC. Kent and his firm offer unlimited contract reviews, a toll free hotline, and quarterly webinars.	AIA approved courses providing continuing education credits	Please review our website for all offerings	Personalized seminars for qualified policy holders, in addition to several webinars, newsletters and newsblasts per year.	webinars, podcasts, newsletters, a risk management website, inhouse risk management seminars for our large insureds and contract reviews	Victor Contract Sifter tool is available on-line for current insureds that uses AI technology to review the owner/consultant agreement for missing key provisions and offers comment on key insurance and risk management provsions in the contract. Our website provides 24/7 access to on-demand CE education and webinars for credit.
Q99: Provide the names of the primary contact for your company's risk management personnel.																
First name	Lewis Brisbois Bisgaard & Smith, LLP	Glen	Karl		Brett	Victoria	Colleen	Diane	Michael		Sandip	Emma	Greg	Lauren	Joe	Yvonne
Last Name		Mangold	Duff		Stewart	Szot	Palmer	Mika	Beagan		Chandarana	Riggi	Mello	Griffith	Jones	Castillo
Q100: How many A/E risk management seminars does your company conduct annually? - Seminars	4	0	5	0	150	4	12	7	12	0	4	4	12	10	30	50

Q101: What is the estimated number of A/E contracts your company reviews annually? - Contracts	500		100	0	500	50	500	150	100	150	1000	150	750	450	500	1500
Q102: Who performs these contract reviews?	Dedicated attorneys at Lewis Brisbois Bisgaard & Smith, LLP.	Outside A/E counsel.	We have vendors - Karl Duff at Professional Liability Consultants and Kent Holland at Construction Risk		Contract reviews related to insurance coverage are conducted by internal underwriters, risk managers, and claims staff.	Outside counsel	Colleen Palmer	Diane Mika - SVP of Risk Management Andy Mendelson - EVP/Chief Risk Management & CX Officer	BHSI contract reviews are generally provided by outside legal counsel.	Third party vendor(s)	Kent Holland of Construction Risk, LLC	Outsourced legal staff	Dedicated risk management team, inhouse claims counsel and outside counsel.	All members of The Hartford's dedicated A&E claims team provide contract reviews in-house.	Dedicated Risk Management team, inhouse claims counsel and outside counsel	Physical contract reviews are provided by in-house risk management attorneys with backgrounds in architecture and engineering. Victor Contract Sifter provides on-line contract reviews as well.
Q103: What is the average turnaround time for these contract reviews?	24-48 hours	48 hours.	48 hours		One to two business days.	24 to 48 hours	2-3 business days	3 days.	24-48 hours	Usually 1-2 business days	48 hours	2 days	1-2 Business Days	24 – 72 hours but often less than 48 hours.	1-2 business days	Victor Contract Sifter generally provides completed reviews within a few minutes. Physical reviews are generally completed within 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.	Quarterly releases addressing various topics of current relevance and interest.	Allianz offers a wide variety of risk management publications.			Fast Fast Forward; Communique; Contract Guide; Topic guides			380+ articles, white papers, and guides 42 on demand courses	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 content on the PUA University tab of our web-site, www.puainc.com.			We provide upwards of ten webinars, four newsletters and a varying number of newsblasts each year.	Sealed and Delivered	Victor has a library of hundreds of risk management advisories, white papers, claims examples and tips for profitable running of a design 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 characters.																
Technical errors	40	0	35	25	45	20	40	30	70	0	25	30	0	60	50	0
Project management (including contractual terms)	20	0	35	35	15	20	15	30	10	0	25	20	0	20	20	0
Poor communication	20	0	15	15	25	25	15	15	5	0	25	30	0	10	15	0
Poor documentation	20	0	15	25	10	30	15	25	15	0	25	20	0	10	15	0
Other		0	0	0	0	5	15	0	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, or other non-numeric characters.																
Commercial			15	8					15		6	10		35		
Single-family residential			5	5					1		13	15		20		
Multi-family residential/condos			0	15					8		21	20		20		
Schools/universities			2	9					6		19	15		3		
Industrial			25	4					4		6					
Health care			3	10					7		6	10		3		
Transportation			20	15					20		7	15		5		
Master planning			2	1								1				
Surveys/studies			5	1								1				
Water			7	3					10		4	1		3		
Wastewater			5	8							3	1		3		
Affordable Housing			2	2								2				
Student Housing			0	5								1		1		
Military Housing			1	2								1				
Museums			1	1								1				
Libraries			1	1								1				
Courts			3	2								1				
Military				2								1				

Federal/state government buildings not listed above			3	5					4			1		2		
Other									25		15			8		
Q108: Please explain "other" from the previous question.									Ports/piers/harbors, parks/recreational, environmental, Pipelines		Other includes offices, manufacturing, warehouses, municipal			Infrastructure / bridges.		
% of new business		20	0	0	7	20	0	15	25	0	12	3	0	10	0	8
% of renewal business		80	0	0	93	80	0	85	75	0	88	10	0	90	0	92
Q110: Does your company provide any other lines of insurance to design professionals?	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	No	Yes	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, Attorney	Underwriter, Attorney	Agent/Broker,Underwriter, Attorney	Agent/Broker,Underwriter	Agent/Broker,Underwriter	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Underwriter	Agent/Broker	Agent/Broker,Underwriter	Agent/Broker	Agent/Broker	Agent/Broker,Underwriter
Application paperwork and assistance	Agent/Broker	Agent/Broker,Underwriter, Attorney	Agent/Broker,Underwriter	Agent/Broker,Underwriter	Agent/Broker,Underwriter	Agent/Broker,Underwriter	Agent/Broker	Agent/Broker	Agent/Broker,Underwriter	Agent/Broker	Underwriter	Agent/Broker,Underwriter	Agent/Broker,Underwriter	Agent/Broker,Underwriter	Agent/Broker	Agent/Broker,Underwriter
Explanation of coverage	Agent/Broker,Underwriter	Agent/Broker,Underwriter	Agent/Broker,Underwriter, Attorney,Claims Dept.	Agent/Broker,Underwriter, Claims Dept.	Agent/Broker,Underwriter, Attorney,Claims Dept.	Agent/Broker,Underwriter, Claims Dept.	Agent/Broker,Underwriter	Agent/Broker	Agent/Broker,Underwriter	Attorney	Underwriter	Agent/Broker,Underwriter	Agent/Broker,Underwriter, Claims Dept.	Agent/Broker,Underwriter, Attorney,Claims Dept.	Agent/Broker,Claims Dept.	Agent/Broker,Underwriter, Claims Dept.
Help with loss prevention programs	Agent/Broker,Underwriter, Attorney,Claims Dept.	Agent/Broker,Underwriter, Attorney,Claims Dept.	Agent/Broker,Underwriter, Attorney,Claims Dept.	Agent/Broker,Underwriter, Attorney,Claims Dept.	Agent/Broker,Underwriter, Attorney,Claims Dept.	Agent/Broker,Underwriter, Attorney,Claims Dept.	Agent/Broker,Attorney,Claims Dept.	Claims Dept.	Underwriter, Attorney,Claims Dept.	Agent/Broker	Claims Dept.	Agent/Broker,Underwriter	Agent/Broker,Underwriter, Attorney,Claims Dept.	Agent/Broker,Underwriter, Attorney,Claims Dept.	Agent/Broker,Claims Dept.	Agent/Broker,Underwriter, Claims Dept.

Review of contracts	Agent/Broker,Underwriter,Attorney	Underwriter,Attorney	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Attorney,Claims Dept.	Underwriter,Attorney	Attorney	Attorney,Claims Dept.	Agent/Broker	Claims Dept.	Agent/Broker,Underwriter	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Claims Dept.	Underwriter,Attorney
Assistance with incidents and claims	Agent/Broker,Underwriter,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.	Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Attorney,Claims Dept.	Agent/Broker,Underwriter,Claims Dept.	Claims Dept.	Claims Dept.	Attorney,Claims Dept.	Claims Dept.	Agent/Broker,Underwriter	Agent/Broker,Claims Dept.	Attorney,Claims Dept.	Agent/Broker,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.
Educational programs/seminars	Agent/Broker,Underwriter	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.	Claims Dept.	Underwriter,Attorney,Claims Dept.	Agent/Broker	Underwriter	Agent/Broker,Underwriter	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney,Claims Dept.		Agent/Broker,Underwriter,Attorney,Claims Dept.
Publications	Agent/Broker,Underwriter	Agent/Broker,Underwriter	Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter,Attorney	Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker	Underwriter,Attorney	Underwriter	Underwriter,Claims Dept.	Agent/Broker	Underwriter	Agent/Broker,Underwriter		Agent/Broker,Underwriter,Attorney,Claims Dept.	Agent/Broker,Underwriter	Underwriter
Q112: Will you provide a specimen copy of your policy?	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.)	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.)
Q113: If you wish to provide any comments on this survey, please do so in the space below.																

Q114: *(Interview dates later corrected and communicated to Carriers as September 10 and 17, 2025) 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 11, 2025, or September 18, 2025. 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.		Yes, September 11 preferred	Yes, September 18 preferred	Yes, September 11 preferred	Yes, September 18 preferred	No, I will not be participating in the interviews this year	Yes, September 18 preferred	Yes, September 11 preferred	Yes, September 11 preferred	No, I will not be participating in the interviews this year	Yes, September 11 preferred	Yes, September 18 preferred	Yes, September 11 preferred	Yes, September 11 preferred	Yes, No preference	Yes, September 18 preferred
Q115: Additional comments (if any).									September 10th is preferred for carrier interviews. Thanks.							