2026 ACEC PLI Survey for Member Firms (PLI Provider)

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Q31.2: What was the number of claims made by non-clients? If the answer for any type of non-client is "0" please select that response instead of leaving it blank. - Construction Workers (e.g. Due to injury or death) * 76

Q31.3: What was the number of claims made by non-clients? If the answer for any type of non-client is "0" please select that response instead of leaving it blank. - Non-Construction Workers (e.g. Due to injury or death) 78

Q31.4: What was the number of claims made by non-clients? If the answer for any type of non-client is "0" please select that response instead of leaving it blank. - Others 79

Q32: Claims Resolution

Please answer the questions in this section with reference to your firm's most recently completed fiscal year.

How many of your firm's outstanding claims (including claims from prior years) were resolved in your most recently completed fiscal year? * 80

Q33: How many claims were settled within your deductible (including costs of outside attorneys, experts, etc.)? * 81

Q34.1: How many claims were resolved by each of the following METHODS? If the answer for a method is "0" please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Negotiation 82

Q34.2: How many claims were resolved by each of the following METHODS? If the answer for a method is "0" please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Mediation 83

Q34.3: How many claims were resolved by each of the following METHODS? If the answer for a method is "0" please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Arbitration 84

Q34.4: How many claims were resolved by each of the following METHODS? If the answer for a method is "0" please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Dismissal 85

Q34.5: How many claims were resolved by each of the following METHODS? If the answer for a method is "0" please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Jury Trial 86

Q34.6: How many claims were resolved by each of the following METHODS? If the answer for a method is "0" please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Bench Trial 87

Q34.7: How many claims were resolved by each of the following METHODS? If the answer for a method is "0" please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Other Method 88

Q35.1: How many claims were resolved during each of the following PERIODS? If the answer for a method is "0" please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Before Trial * 89

Q35.8: How many claims were resolved during each of the following PERIODS? If the answer for a method is "0" please select that response instead of

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Q37.5: What was the amount paid for ALL claims (including claims from prior years) resolved during your most recently completed fiscal year, by ANY method (total for the entire life of the claim)? Please do not use decimals or commas in your responses. - Amount of award or settlement YOU paid
 (including any fees due your firm that were waived or forfeited) 101

Q37_6x: What was the amount paid for ALL claims (including claims from prior years) resolved during your most recently completed fiscal year, by ANY method (total for the entire life of the claim)? Amount of award or settlement paid by the PROFESSIONAL LIABILITY INSURER 102

Q37.6: What was the amount paid for ALL claims (including claims from prior years) resolved during your most recently completed fiscal year, by ANY method (total for the entire life of the claim)? Please do not use decimals or commas in your responses. - Amount of award or settlement paid by the PROFESSIONAL LIABILITY INSURER 103

Q38: Have you made a payment as a business decision to a claimant during your most recently completed fiscal year to resolve a case when you believed the claim to be frivolous or without merit? 104

Q39: Defense of Claims and Causes of Claims

Please answer the questions in this section with reference to your firm’s most recently completed fiscal year.

What was the total number of personnel hours expended by your firm in defending ALL claims (including claims from prior years)? * 105

Q40: Please indicate any possible or alleged causes that could have contributed to the claims that your firm experienced. Check all that apply. 106

Q41: For any claims that were either initiated or resolved during most recently completed fiscal year, please indicate the type of project involved in your LARGEST claim. - Selected Choice * 108

Q41a: For the claim identified in the previous question, please indicate the Project Delivery Method involved. - Selected Choice * 110

Q42: Impact of the Threat of Claim

Has your firm reduced, dropped, or modified any service offerings due to high claims activity or other risk issues? * 111

Q43: How often has your firm not pursued or has turned down work, due to concern about potential risk issues? * 112

Q44: Why specifically did your firm not pursue or turn the work down? Check all that apply. * 113

Q45: During your last fiscal year, what is your best estimate of the potential total fee value of the work that your firm declined? * 114

Q46: In your opinion, to what extent does the threat of claims stifle innovation in the profession at this time? * 115

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Q47: Please indicate whether the threat of claims is hurting your firm’s ability to do the following. Check all that apply. * 116

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Q2: What are your firm's fields of practice? Check all that apply. *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Valid Cases	434	3	79	18	8	13	51	18	12	15	63	154
Architectural												
Mentions	46	0	12	3	2	1	6	1	1	1	5	14
% Valid Cases	11%	0%	15%	17%	25%	8%	12%	6%	8%	7%	8%	9%
Building Commissioning												
Mentions	23	0	8	0	1	0	1	1	0	1	2	9
% Valid Cases	5%	0%	10%	0%	13%	0%	2%	6%	0%	7%	3%	6%
Civil / General (Including Transportation)												
Mentions	266	2	49	15	5	7	34	10	6	9	**46**	**83**
% Valid Cases	61%	67%	62%	83%	63%	54%	67%	56%	50%	60%	**73%**	**54%**
Construction Engineering & Inspection												
Mentions	172	2	28	3	5	7	26	10	2	5	24	60
% Valid Cases	40%	67%	35%	17%	63%	54%	51%	56%	17%	33%	38%	39%
Construction Management												
Mentions	85	1	**13**	3	3	2	**15**	**7**	1	2	16	**22**
% Valid Cases	20%	33%	**16%**	17%	38%	15%	**29%**	**39%**	8%	13%	25%	**14%**
Electrical												
Mentions	89	0	**24**	3	2	0	11	4	3	4	**9**	**29**
% Valid Cases	21%	0%	**30%**	17%	25%	0%	22%	22%	25%	27%	**14%**	**19%**
Energy / Industrial												
Mentions	42	0	8	1	4	2	**10**	3	0	2	0	**12**
% Valid Cases	10%	0%	10%	6%	50%	15%	**20%**	17%	0%	13%	0%	**8%**
Environmental												
Mentions	109	1	**21**	**7**	3	**5**	**16**	**7**	2	4	**8**	35
% Valid Cases	25%	33%	**27%**	**39%**	38%	**38%**	**31%**	**39%**	17%	27%	**13%**	23%
Geotechnical												
Mentions	73	2	**7**	1	4	**5**	**8**	**7**	0	1	**5**	**33**
% Valid Cases	17%	67%	**9%**	6%	50%	**38%**	**16%**	**39%**	0%	7%	**8%**	**21%**
Lab Testing												
Mentions	45	1	**5**	0	0	1	6	**5**	0	0	4	23
% Valid Cases	10%	33%	**6%**	0%	0%	8%	12%	**28%**	0%	0%	6%	15%
Landscape Architecture												
Mentions	50	0	**14**	2	3	0	6	2	1	4	6	**12**
% Valid Cases	12%	0%	**18%**	11%	38%	0%	12%	11%	8%	27%	10%	**8%**

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Significant difference within groups:

Q2: What are your firm's fields of practice? Check all that apply. *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Mechanical / HVAC												
Mentions	85	0	**21**	4	3	1	**13**	3	2	4	**5**	**29**
% Valid Cases	20%	0%	**27%**	22%	38%	8%	**25%**	17%	17%	27%	**8%**	**19%**
Planning												
Mentions	95	2	18	6	5	2	15	3	1	4	12	27
% Valid Cases	22%	67%	23%	33%	63%	15%	29%	17%	8%	27%	19%	18%
Process												
Mentions	23	0	6	0	0	1	5	3	0	0	0	8
% Valid Cases	5%	0%	8%	0%	0%	8%	10%	17%	0%	0%	0%	5%
Structural												
Mentions	154	2	32	6	5	4	**23**	4	5	5	**16**	52
% Valid Cases	35%	67%	41%	33%	63%	31%	**45%**	22%	42%	33%	**25%**	34%
SUE-Subsurface Utility Locating												
Mentions	28	0	6	2	1	1	3	2	0	1	3	9
% Valid Cases	6%	0%	8%	11%	13%	8%	6%	11%	0%	7%	5%	6%
Surveying												
Mentions	152	1	29	9	5	3	22	6	4	3	22	48
% Valid Cases	35%	33%	37%	50%	63%	23%	43%	33%	33%	20%	35%	31%
Water / Wastewater												
Mentions	137	1	28	4	4	**7**	**24**	4	1	4	**18**	**42**
% Valid Cases	32%	33%	35%	22%	50%	**54%**	**47%**	22%	8%	27%	**29%**	**27%**
Other (please specify)												
Mentions	39	0	10	1	1	1	3	2	0	1	3	17
% Valid Cases	9%	0%	13%	6%	13%	8%	6%	11%	0%	7%	5%	11%

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Significant difference within groups:

Q3: If 50% or more of your firm’s gross revenue comes from one field of practice, check that field below. - Selected Choice *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	434	3	79	18	8	13	51	18	12	15	63	154
Architectural												
Count	4	0	1	0	0	0	0	0	1	0	2	0
Column %	1%	0%	1%	0%	0%	0%	0%	0%	8%	0%	3%	0%
Building Commissioning												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Civil / General (Including Transportation)												
Count	129	1	25	7	2	2	18	5	4	4	**24**	**37**
Column %	30%	33%	32%	39%	25%	15%	35%	28%	33%	27%	**38%**	**24%**
Construction Engineering & Inspection												
Count	24	0	**1**	0	0	1	2	2	**2**	0	**6**	10
Column %	6%	0%	**1%**	0%	0%	8%	4%	11%	**17%**	0%	**10%**	6%
Construction Management												
Count	6	0	0	0	0	0	1	1	0	0	2	2
Column %	1%	0%	0%	0%	0%	0%	2%	6%	0%	0%	3%	1%
Electrical												
Count	8	0	0	0	0	0	0	0	1	1	2	4
Column %	2%	0%	0%	0%	0%	0%	0%	0%	8%	7%	3%	3%
Energy / Industrial												
Count	6	0	1	0	0	0	1	1	0	0	0	3
Column %	1%	0%	1%	0%	0%	0%	2%	6%	0%	0%	0%	2%
Environmental												
Count	15	0	3	1	0	1	0	1	0	1	1	7
Column %	3%	0%	4%	6%	0%	8%	0%	6%	0%	7%	2%	5%
Geotechnical												
Count	18	1	2	0	1	**2**	**0**	0	0	1	1	10
Column %	4%	33%	3%	0%	13%	**15%**	**0%**	0%	0%	7%	2%	6%
Lab Testing												
Count	1	0	1	0	0	0	0	0	0	0	0	0
Column %	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Landscape Architecture												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

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Significant difference within groups:

Q3: If 50% or more of your firm’s gross revenue comes from one field of practice, check that field below. - Selected Choice *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinnerer, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Mechanical / HVAC												
Count	18	0	5	1	0	0	4	1	0	1	1	5
Column %	4%	0%	6%	6%	0%	0%	8%	6%	0%	7%	2%	3%
Planning												
Count	1	0	0	0	0	0	0	1	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	6%	0%	0%	0%	0%
Process												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Structural												
Count	44	0	9	1	1	1	5	1	2	1	7	16
Column %	10%	0%	11%	6%	13%	8%	10%	6%	17%	7%	11%	10%
SUE-Subsurface Utility Locating												
Count	3	0	0	0	0	0	1	0	0	0	2	0
Column %	1%	0%	0%	0%	0%	0%	2%	0%	0%	0%	3%	0%
Surveying												
Count	18	0	**0**	**2**	0	0	**4**	0	1	1	3	7
Column %	4%	0%	**0%**	**11%**	0%	0%	**8%**	0%	8%	7%	5%	5%
Water / Wastewater												
Count	21	0	5	1	0	1	3	0	0	0	4	7
Column %	5%	0%	6%	6%	0%	8%	6%	0%	0%	0%	6%	5%
Other (please specify)												
Count	14	0	**0**	0	0	1	1	**2**	0	1	**0**	**9**
Column %	3%	0%	**0%**	0%	0%	8%	2%	**11%**	0%	7%	**0%**	**6%**
My firm does not reach 50% in any one discipline or field												
Count	104	1	**26**	5	**4**	4	11	3	1	4	**8**	37
Column %	24%	33%	**33%**	28%	**50%**	31%	22%	17%	8%	27%	**13%**	24%

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Significant difference within groups:

Q4: What is the annual gross revenue of your firm? *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	434	3	79	18	8	13	51	18	12	15	63	154
$1 million to $2.49 million												
Count	119	1	**16**	5	2	**3**	**9**	5	**8**	**3**	**18**	**49**
Column %	27%	33%	**20%**	28%	25%	**23%**	**18%**	28%	**67%**	**20%**	**29%**	**32%**
$2.5 million to $4.99 million												
Count	71	0	13	1	1	2	**4**	3	**0**	**5**	**15**	27
Column %	16%	0%	16%	6%	13%	15%	**8%**	17%	**0%**	**33%**	**24%**	18%
$5.0 million to $7.49 million												
Count	49	0	9	2	0	1	4	1	1	1	7	23
Column %	11%	0%	11%	11%	0%	8%	8%	6%	8%	7%	11%	15%
$7.5 million to $9.99 million												
Count	32	1	5	1	0	3	4	0	0	2	7	9
Column %	7%	33%	6%	6%	0%	23%	8%	0%	0%	13%	11%	6%
$10 million to $19.99 million												
Count	62	0	10	2	0	2	12	1	1	1	12	21
Column %	14%	0%	13%	11%	0%	15%	24%	6%	8%	7%	19%	14%
$20 million to $49.99 million												
Count	51	0	**17**	**6**	1	1	**9**	2	1	2	**1**	**11**
Column %	12%	0%	**22%**	**33%**	13%	8%	**18%**	11%	8%	13%	**2%**	**7%**
$50 million to $99.99 million												
Count	18	1	5	1	0	0	4	1	0	1	2	3
Column %	4%	33%	6%	6%	0%	0%	8%	6%	0%	7%	3%	2%
$100 million to $249.99 million												
Count	14	0	**2**	**0**	**3**	**0**	**2**	**0**	1	**0**	**1**	**5**
Column %	3%	0%	**3%**	**0%**	**38%**	**0%**	**4%**	**0%**	8%	**0%**	**2%**	**3%**
$250 million or more												
Count	18	0	**2**	**0**	1	1	**3**	**5**	0	**0**	**0**	**6**
Column %	4%	0%	**3%**	**0%**	13%	8%	**6%**	**28%**	0%	**0%**	**0%**	**4%**

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Significant difference within groups:

Q5: How has your firm’s annual gross revenue changed in the past year? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	434	3	79	18	8	13	51	18	12	15	63	154
NET INCREASED												
Count	270	3	**54**	12	7	8	34	**15**	7	12	37	**81**
Column %	62%	100%	**68%**	67%	88%	62%	67%	**83%**	58%	80%	59%	**53%**
Up more than 50%												
Count	17	0	**0**	0	1	0	**4**	**2**	0	1	3	6
Column %	4%	0%	**0%**	0%	13%	0%	**8%**	**11%**	0%	7%	5%	4%
Up 30% - 50%												
Count	16	0	3	0	0	1	1	1	1	0	3	6
Column %	4%	0%	4%	0%	0%	8%	2%	6%	8%	0%	5%	4%
Up 20% - 29%												
Count	26	0	8	0	**2**	0	**1**	1	0	2	4	8
Column %	6%	0%	10%	0%	**25%**	0%	**2%**	6%	0%	13%	6%	5%
Up 10% - 19%												
Count	75	0	16	**7**	3	4	10	**6**	2	2	**7**	**18**
Column %	17%	0%	20%	**39%**	38%	31%	20%	**33%**	17%	13%	**11%**	**12%**
Up 5% - 9%												
Count	90	2	16	3	0	3	**15**	4	4	**6**	12	**25**
Column %	21%	67%	20%	17%	0%	23%	**29%**	22%	33%	**40%**	19%	**16%**
Up 1% - 4%												
Count	46	1	11	2	1	0	3	1	0	1	8	18
Column %	11%	33%	14%	11%	13%	0%	6%	6%	0%	7%	13%	12%
Little or no change from last year												
Count	89	0	15	5	0	2	10	1	2	1	12	41
Column %	21%	0%	19%	28%	0%	15%	20%	6%	17%	7%	19%	27%
Down 1% - 4%												
Count	18	0	4	0	0	1	2	0	0	0	4	7
Column %	4%	0%	5%	0%	0%	8%	4%	0%	0%	0%	6%	5%
Down 5% - 9%												
Count	21	0	1	1	1	0	3	1	0	1	2	11
Column %	5%	0%	1%	6%	13%	0%	6%	6%	0%	7%	3%	7%
Down 10% - 19%												
Count	18	0	3	0	0	1	2	1	2	0	5	4
Column %	4%	0%	4%	0%	0%	8%	4%	6%	17%	0%	8%	3%
Down 20% - 29%												
Count	10	0	2	0	0	1	0	0	0	1	1	5
Column %	2%	0%	3%	0%	0%	8%	0%	0%	0%	7%	2%	3%

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Significant difference within groups:

Q5: How has your firm's annual gross revenue changed in the past year? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Down 30% - 50%												
Count	7	0	0	0	0	0	0	0	1	0	2	4
Column %	2%	0%	0%	0%	0%	0%	0%	0%	8%	0%	3%	3%
Down more than 50%												
Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
NET DECREASED												
Count	75	0	10	1	1	3	7	2	3	2	14	32
Column %	17%	0%	13%	6%	13%	23%	14%	11%	25%	13%	22%	21%

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Significant difference within groups:

Q6: Who has the primary responsibility for risk management in your firm? - Selected Choice *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	434	3	79	18	8	13	51	18	12	15	63	154
In-House Counsel												
Count	25	1	**4**	**0**	**3**	**0**	**4**	**4**	1	**0**	**1**	**7**
Column %	6%	33%	**5%**	**0%**	**38%**	**0%**	**8%**	**22%**	8%	**0%**	**2%**	**5%**
Full Time Risk Manager												
Count	11	0	**2**	0	**2**	1	**1**	**2**	0	0	**0**	**3**
Column %	3%	0%	**3%**	0%	**25%**	8%	**2%**	**11%**	0%	0%	**0%**	**2%**
Principal(s) tasked with this responsibility as needed (less than full time)												
Count	175	1	**35**	8	2	3	**16**	**3**	3	**9**	**29**	**66**
Column %	40%	33%	**44%**	44%	25%	23%	**31%**	**17%**	25%	**60%**	**46%**	**43%**
CEO / President / COO												
Count	196	1	**35**	7	**0**	**8**	**27**	**9**	**7**	5	**29**	**68**
Column %	45%	33%	**44%**	39%	**0%**	**62%**	**53%**	**50%**	**58%**	33%	**46%**	**44%**
CFO / Controller												
Count	15	0	**0**	**2**	1	1	3	0	0	1	2	5
Column %	3%	0%	**0%**	**11%**	13%	8%	6%	0%	0%	7%	3%	3%
Other (please specify)												
Count	12	0	3	1	0	0	0	0	1	0	2	5
Column %	3%	0%	4%	6%	0%	0%	0%	0%	8%	0%	3%	3%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q7: Insurance Carriers and Brokers
Does your firm carry professional liability insurance (PLI)?

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	434	3	79	18	8	13	51	18	12	15	63	154
Yes												
Count	434	3	79	18	8	13	51	18	12	15	63	154
Column %	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q8: Who is your primary professional liability insurance carrier? Please select only one. - Selected Choice *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	434	3	79	18	8	13	51	18	12	15	63	154
AIG / Lexington / New Hampshire Insurance												
Count	3	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Column %	1%	**100%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**
Arch / PUA												
Count	7	0	0	0	0	0	0	0	0	0	0	7
Column %	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%
Argo Pro												
Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Arrowhead / American Alternative Insurance Co.												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
AXA XL												
Count	79	**0**	**79**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Column %	18%	**0%**	**100%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**
AXIS												
Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Beazley												
Count	18	**0**	**0**	**18**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Column %	4%	**0%**	**0%**	**100%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**
Berkley Design Professional												
Count	13	**0**	**0**	**0**	**0**	**13**	**0**	**0**	**0**	**0**	**0**	**0**
Column %	3%	**0%**	**0%**	**0%**	**0%**	**100%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**
Berkshire Hathaway Specialty Insurance												
Count	8	**0**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Column %	2%	**0%**	**0%**	**0%**	**100%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**
Chubb / ACE American Insurance Co.												
Count	2	0	0	0	0	0	0	0	0	0	0	2
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q8: Who is your primary professional liability insurance carrier? Please select only one. - Selected Choice *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinnerer, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
CNA / Schinnerer; Continental Casualty; Columbia Casualty; Victor												
Count	51	**0**	**0**	**0**	**0**	**0**	**51**	**0**	**0**	**0**	**0**	**0**
Column %	12%	**0%**	**0%**	**0%**	**0%**	**0%**	**100%**	**0%**	**0%**	**0%**	**0%**	**0%**
Endurance American												
Count	3	0	0	0	0	0	0	0	0	0	0	3
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%
Great American												
Count	2	0	0	0	0	0	0	0	0	0	0	2
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Hanover												
Count	16	0	**0**	0	0	0	**0**	0	0	0	**0**	**16**
Column %	4%	0%	**0%**	0%	0%	0%	**0%**	0%	0%	0%	**0%**	**10%**
HCC; Houston Casualty; US Specialty Insurance												
Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Hiscox												
Count	3	0	0	0	0	0	0	0	0	0	0	3
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%
Liberty Underwriters / Ironshore												
Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Lloyds of London												
Count	18	**0**	**0**	**0**	**0**	**0**	**0**	**18**	**0**	**0**	**0**	**0**
Column %	4%	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**100%**	**0%**	**0%**	**0%**	**0%**
Markel / Evanston / Alterra												
Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Navigators / The Hartford												
Count	12	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**12**	**0**	**0**	**0**
Column %	3%	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**100%**	**0%**	**0%**	**0%**
One Beacon												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q8: Who is your primary professional liability insurance carrier? Please select only one. - Selected Choice *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
RLI												
Count	15	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**15**	**0**	**0**
Column %	3%	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**100%**	**0%**	**0%**
Starr												
Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Terra Insurance												
Count	4	0	0	0	0	0	0	0	0	0	0	4
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%
Travelers												
Count	63	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**63**	**0**
Column %	15%	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**100%**	**0%**
Zurich / Steadfast Insurance												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other (please specify)												
Count	111	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**111**
Column %	26%	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**72%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q8a: Does your firm participate in either a solo captive or group captive for PLI insurance? *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	420	3	76	18	8	13	49	18	11	15	62	147
Yes												
Count	44	**2**	**9**	2	1	1	**5**	**1**	**4**	1	**7**	**11**
Column %	10%	**67%**	**12%**	11%	13%	8%	**10%**	**6%**	**36%**	7%	**11%**	**7%**
No												
Count	376	**1**	**67**	16	7	12	**44**	**17**	**7**	14	**55**	**136**
Column %	90%	**33%**	**88%**	89%	88%	92%	**90%**	**94%**	**64%**	93%	**89%**	**93%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q9: Rate your satisfaction with your professional liability insurance CARRIER'S PRE-CLAIMS ASSISTANCE (including the carrier's ability to assist with the pre-claim process). *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinnerer, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	423	3	78	18	8	13	49	18	12	15	62	147
NET TOP 2												
Count	272	2	**69**	**16**	5	9	**33**	**11**	**10**	**10**	**42**	**65**
Column %	64%	67%	**88%**	**89%**	63%	69%	**67%**	**61%**	**83%**	**67%**	**68%**	**44%**
Very Satisfied												
Count	154	1	**54**	**9**	**1**	**6**	**18**	**5**	**4**	**3**	**24**	**29**
Column %	36%	33%	**69%**	**50%**	**13%**	**46%**	**37%**	**28%**	**33%**	**20%**	**39%**	**20%**
Satisfied												
Count	118	1	**15**	7	4	3	15	6	**6**	**7**	18	36
Column %	28%	33%	**19%**	39%	50%	23%	31%	33%	**50%**	**47%**	29%	24%
Somewhat Satisfied												
Count	24	0	**1**	0	0	2	**1**	0	0	0	3	**17**
Column %	6%	0%	**1%**	0%	0%	15%	**2%**	0%	0%	0%	5%	**12%**
Not Very Satisfied												
Count	6	0	0	0	0	0	1	0	0	0	0	5
Column %	1%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	3%
Very Unsatisfied												
Count	1	0	0	0	0	0	0	0	0	1	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	0%	0%
NET BOTTOM 2												
Count	7	0	0	0	0	0	1	0	0	1	0	5
Column %	2%	0%	0%	0%	0%	0%	2%	0%	0%	7%	0%	3%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q10: Rate your satisfaction with your professional liability insurance CARRIER'S CLAIMS HANDLING (including responsiveness and competency of claims staff, communications skills, ability to assist with the claim process, etc.). *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	416	3	77	18	8	12	48	18	11	14	62	145
NET TOP 2 Count	209	2	**56**	**14**	5	8	**24**	9	7	7	**25**	**52**
Column %	50%	67%	**73%**	**78%**	63%	67%	**50%**	50%	64%	50%	**40%**	**36%**
Very Satisfied Count	115	2	**41**	**8**	2	3	**14**	**6**	3	**3**	**12**	**21**
Column %	28%	67%	**53%**	**44%**	25%	25%	**29%**	**33%**	27%	**21%**	**19%**	**14%**
Satisfied Count	94	0	15	6	3	5	10	3	4	4	13	31
Column %	23%	0%	19%	33%	38%	42%	21%	17%	36%	29%	21%	21%
Somewhat Satisfied Count	20	0	2	0	0	0	3	0	0	0	2	13
Column %	5%	0%	3%	0%	0%	0%	6%	0%	0%	0%	3%	9%
Not Very Satisfied Count	1	0	0	0	0	0	1	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
Very Unsatisfied Count	3	0	0	0	0	0	0	0	0	1	1	1
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	7%	2%	1%
NET BOTTOM 2 Count	4	0	0	0	0	0	1	0	0	1	1	1
Column %	1%	0%	0%	0%	0%	0%	2%	0%	0%	7%	2%	1%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q11: Rate your satisfaction with your professional liability insurance CARRIER’S RISK MANAGEMENT PROGRAMS. *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	420	3	78	18	8	13	48	18	12	14	62	146
NET TOP 2												
Count	243	3	**71**	**13**	**3**	**6**	**30**	**7**	**8**	**10**	**33**	**59**
Column %	58%	100%	**91%**	**72%**	**38%**	**46%**	**63%**	**39%**	**67%**	**71%**	**53%**	**40%**
Very Satisfied												
Count	96	**2**	**42**	**6**	1	**2**	**11**	**3**	**2**	**1**	**10**	**16**
Column %	23%	**67%**	**54%**	**33%**	13%	**15%**	**23%**	**17%**	**17%**	**7%**	**16%**	**11%**
Satisfied												
Count	147	1	29	7	2	4	19	**4**	6	**9**	23	**43**
Column %	35%	33%	37%	39%	25%	31%	40%	**22%**	50%	**64%**	37%	**29%**
Somewhat Satisfied												
Count	36	0	3	1	1	2	4	2	1	0	7	15
Column %	9%	0%	4%	6%	13%	15%	8%	11%	8%	0%	11%	10%
Not Very Satisfied												
Count	7	0	1	0	0	1	2	0	0	0	1	2
Column %	2%	0%	1%	0%	0%	8%	4%	0%	0%	0%	2%	1%
Very Unsatisfied												
Count	2	0	**0**	0	0	0	**0**	0	0	**2**	**0**	**0**
Column %	0%	0%	**0%**	0%	0%	0%	**0%**	0%	0%	**14%**	**0%**	**0%**
NET BOTTOM 2												
Count	9	0	1	0	0	1	2	0	0	**2**	1	**2**
Column %	2%	0%	1%	0%	0%	8%	4%	0%	0%	**14%**	2%	**1%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q12: Did you change PLI carriers during your most recently completed fiscal year? *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	420	3	79	18	8	13	48	18	12	14	62	145
Yes												
Count	56	1	**5**	3	1	2	4	2	1	0	**11**	**26**
Column %	13%	33%	**6%**	17%	13%	15%	8%	11%	8%	0%	**18%**	**18%**
No												
Count	364	2	**74**	15	7	11	44	16	11	14	**51**	**119**
Column %	87%	67%	**94%**	83%	88%	85%	92%	89%	92%	100%	**82%**	**82%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q13: Please explain why you changed PLI carriers. Check all that apply.

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Valid Cases	56	1	5	3	1	2	4	2	1	-	11	26
Lower premium												
Mentions	40	1	4	2	1	1	3	2	1	-	6	19
% Valid Cases	71%	100%	80%	67%	100%	50%	75%	100%	100%	-	55%	73%
Better policy terms												
Mentions	12	0	1	0	0	0	0	1	1	-	3	6
% Valid Cases	21%	0%	20%	0%	0%	0%	0%	50%	100%	-	27%	23%
Not satisfied with pre-claims assistance												
Mentions	2	0	1	0	0	0	0	0	0	-	0	1
% Valid Cases	4%	0%	20%	0%	0%	0%	0%	0%	0%	-	0%	4%
Not satisfied with claims handling												
Mentions	1	0	1	0	0	0	0	0	0	-	0	0
% Valid Cases	2%	0%	20%	0%	0%	0%	0%	0%	0%	-	0%	0%
Not satisfied with risk management programs												
Mentions	2	0	1	0	0	0	0	0	0	-	0	1
% Valid Cases	4%	0%	20%	0%	0%	0%	0%	0%	0%	-	0%	4%
Needed higher limits than existing carrier could provide												
Mentions	3	0	0	0	0	0	0	1	0	-	2	0
% Valid Cases	5%	0%	0%	0%	0%	0%	0%	50%	0%	-	18%	0%
Could not renew with existing PLI carrier												
Mentions	4	0	0	0	0	0	1	0	0	-	1	2
% Valid Cases	7%	0%	0%	0%	0%	0%	25%	0%	0%	-	9%	8%
Changed carrier based on advice of Broker												
Mentions	11	0	1	1	0	1	0	0	0	-	2	6
% Valid Cases	20%	0%	20%	33%	0%	50%	0%	0%	0%	-	18%	23%
Other (please specify):												
Mentions	6	0	1	0	0	0	1	1	0	-	0	3
% Valid Cases	11%	0%	20%	0%	0%	0%	25%	50%	0%	-	0%	12%

Q14.1: Please rank from 1 through 9 (with 1-Most Important to 9-Least Important) the following factors that you consider when selecting your PLI carrier. Please drag each factor to its appropriate place. - Broker Recommendation *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	394	3	73	16	8	13	48	18	12	14	56	133
NET TOP 3												
Count	271	3	**44**	13	**3**	9	**29**	14	**11**	12	**34**	**99**
Column %	69%	100%	**60%**	81%	**38%**	69%	**60%**	78%	**92%**	86%	**61%**	**74%**
1												
Count	147	2	24	7	**0**	**6**	**20**	**10**	5	5	18	50
Column %	37%	67%	33%	44%	**0%**	**46%**	**42%**	**56%**	42%	36%	32%	38%
2												
Count	76	1	10	3	3	2	7	2	2	4	11	31
Column %	19%	33%	14%	19%	38%	15%	15%	11%	17%	29%	20%	23%
3												
Count	48	0	10	3	0	1	**2**	2	**4**	3	**5**	18
Column %	12%	0%	14%	19%	0%	8%	**4%**	11%	**33%**	21%	**9%**	14%
4												
Count	34	0	**3**	3	1	**3**	4	1	1	1	4	13
Column %	9%	0%	**4%**	19%	13%	**23%**	8%	6%	8%	7%	7%	10%
5												
Count	23	0	4	0	1	0	6	1	0	1	4	6
Column %	6%	0%	5%	0%	13%	0%	13%	6%	0%	7%	7%	5%
6												
Count	20	0	6	0	1	0	3	1	0	0	**6**	**3**
Column %	5%	0%	8%	0%	13%	0%	6%	6%	0%	0%	**11%**	**2%**
7												
Count	23	0	**10**	0	1	0	3	1	0	0	4	**4**
Column %	6%	0%	**14%**	0%	13%	0%	6%	6%	0%	0%	7%	**3%**
8												
Count	22	0	5	0	1	1	3	0	0	0	4	8
Column %	6%	0%	7%	0%	13%	8%	6%	0%	0%	0%	7%	6%
9												
Count	1	0	1	0	0	0	0	0	0	0	0	0
Column %	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
NET BOTTOM 3												
Count	46	0	**16**	0	2	1	6	1	0	0	8	**12**
Column %	12%	0%	**22%**	0%	25%	8%	13%	6%	0%	0%	14%	**9%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q14.4: Please rank from 1 through 9 (with 1-Most Important to 9-Least Important) the following factors that you consider when selecting your PLI carrier. Please drag each factor to its appropriate place. - Claim Handling Expertise *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	394	3	73	16	8	13	48	18	12	14	56	133
NET TOP 3												
Count	206	2	**57**	9	4	8	**27**	**8**	**4**	**7**	**23**	**57**
Column %	52%	67%	**78%**	56%	50%	62%	**56%**	**44%**	**33%**	**50%**	**41%**	**43%**
1												
Count	55	0	**17**	2	1	3	9	2	2	3	**3**	**13**
Column %	14%	0%	**23%**	13%	13%	23%	19%	11%	17%	21%	**5%**	**10%**
2												
Count	64	1	17	2	2	2	8	3	1	2	9	17
Column %	16%	33%	23%	13%	25%	15%	17%	17%	8%	14%	16%	13%
3												
Count	87	1	23	5	1	3	10	3	1	2	11	27
Column %	22%	33%	32%	31%	13%	23%	21%	17%	8%	14%	20%	20%
4												
Count	73	0	9	3	1	3	8	3	1	2	14	29
Column %	19%	0%	12%	19%	13%	23%	17%	17%	8%	14%	25%	22%
5												
Count	61	1	**4**	2	1	1	7	**5**	**4**	2	**10**	**24**
Column %	15%	33%	**5%**	13%	13%	8%	15%	**28%**	**33%**	14%	**18%**	**18%**
6												
Count	36	0	**2**	2	1	1	3	2	2	2	6	**15**
Column %	9%	0%	**3%**	13%	13%	8%	6%	11%	17%	14%	11%	**11%**
7												
Count	15	0	1	0	1	0	2	0	1	1	2	7
Column %	4%	0%	1%	0%	13%	0%	4%	0%	8%	7%	4%	5%
8												
Count	3	0	0	0	0	0	1	0	0	0	1	1
Column %	1%	0%	0%	0%	0%	0%	2%	0%	0%	0%	2%	1%
9												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
NET BOTTOM 3												
Count	18	0	1	0	1	0	3	0	1	1	3	8
Column %	5%	0%	1%	0%	13%	0%	6%	0%	8%	7%	5%	6%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q14.11: Please rank from 1 through 9 (with 1-Most Important to 9-Least Important) the following factors that you consider when selecting your PLI carrier. Please drag each factor to its appropriate place. - Reputation of Carrier *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	394	3	73	16	8	13	48	18	12	14	56	133
NET TOP 3 Count	223	2	43	8	4	6	**26**	9	7	8	**41**	**69**
Column %	57%	67%	59%	50%	50%	46%	**54%**	50%	58%	57%	**73%**	**52%**
1 Count	44	1	11	3	1	0	5	1	1	0	8	13
Column %	11%	33%	15%	19%	13%	0%	10%	6%	8%	0%	14%	10%
2 Count	77	0	**16**	3	0	2	8	**0**	3	**4**	**17**	24
Column %	20%	0%	**22%**	19%	0%	15%	17%	**0%**	25%	**29%**	**30%**	18%
3 Count	102	1	16	2	3	4	13	8	3	4	16	32
Column %	26%	33%	22%	13%	38%	31%	27%	44%	25%	29%	29%	24%
4 Count	86	1	18	4	1	4	8	5	2	3	9	31
Column %	22%	33%	25%	25%	13%	31%	17%	28%	17%	21%	16%	23%
5 Count	41	0	7	1	1	2	8	3	1	0	4	14
Column %	10%	0%	10%	6%	13%	15%	17%	17%	8%	0%	7%	11%
6 Count	32	0	4	3	1	1	3	1	2	3	2	12
Column %	8%	0%	5%	19%	13%	8%	6%	6%	17%	21%	4%	9%
7 Count	11	0	1	0	1	0	2	0	0	0	0	7
Column %	3%	0%	1%	0%	13%	0%	4%	0%	0%	0%	0%	5%
8 Count	1	0	0	0	0	0	1	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
9 Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
NET BOTTOM 3 Count	12	0	1	0	1	0	3	0	0	0	0	7
Column %	3%	0%	1%	0%	13%	0%	6%	0%	0%	0%	0%	5%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q14.5: Please rank from 1 through 9 (with 1-Most Important to 9-Least Important) the following factors that you consider when selecting your PLI carrier. Please drag each factor to its appropriate place. - Financial Strength of Carrier *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	394	3	73	16	8	13	48	18	12	14	56	133
NET TOP 3 Count	69	0	**6**	**1**	2	**1**	**12**	**8**	**0**	2	**13**	**24**
Column %	18%	0%	**8%**	**6%**	25%	**8%**	**25%**	**44%**	**0%**	14%	**23%**	**18%**
1 Count	6	0	2	0	0	1	0	**2**	0	0	0	**1**
Column %	2%	0%	3%	0%	0%	8%	0%	**11%**	0%	0%	0%	**1%**
2 Count	26	0	**2**	1	0	0	4	**4**	0	1	3	11
Column %	7%	0%	**3%**	6%	0%	0%	8%	**22%**	0%	7%	5%	8%
3 Count	37	0	**2**	0	**2**	0	**8**	2	0	1	**10**	12
Column %	9%	0%	**3%**	0%	**25%**	0%	**17%**	11%	0%	7%	**18%**	9%
4 Count	75	1	**19**	2	2	2	12	4	4	1	**6**	22
Column %	19%	33%	**26%**	13%	25%	15%	25%	22%	33%	7%	**11%**	17%
5 Count	120	1	**19**	4	1	5	**8**	**3**	2	**8**	**19**	**50**
Column %	30%	33%	**26%**	25%	13%	38%	**17%**	**17%**	17%	**57%**	**34%**	**38%**
6 Count	76	1	17	4	1	2	11	2	**4**	**0**	11	23
Column %	19%	33%	23%	25%	13%	15%	23%	11%	**33%**	**0%**	20%	17%
7 Count	41	0	**8**	**5**	2	3	**5**	1	2	2	**5**	**8**
Column %	10%	0%	**11%**	**31%**	25%	23%	**10%**	6%	17%	14%	**9%**	**6%**
8 Count	13	0	4	0	0	0	0	0	0	1	2	6
Column %	3%	0%	5%	0%	0%	0%	0%	0%	0%	7%	4%	5%
9 Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
NET BOTTOM 3 Count	54	0	12	**5**	2	3	**5**	1	2	3	7	**14**
Column %	14%	0%	16%	**31%**	25%	23%	**10%**	6%	17%	21%	13%	**11%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q14.6: Please rank from 1 through 9 (with 1-Most Important to 9-Least Important) the following factors that you consider when selecting your PLI carrier. Please drag each factor to its appropriate place. - Length of time Carrier has been writing PLI for Design Professionals *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	394	3	73	16	8	13	48	18	12	14	56	133
NET TOP 3 Count	66	0	17	4	1	2	**13**	1	1	2	7	**18**
Column %	17%	0%	23%	25%	13%	15%	**27%**	6%	8%	14%	13%	**14%**
1 Count	13	0	5	0	0	0	3	0	0	**2**	1	**2**
Column %	3%	0%	7%	0%	0%	0%	6%	0%	0%	**14%**	2%	**2%**
2 Count	28	0	8	2	0	1	**8**	1	0	0	**2**	**6**
Column %	7%	0%	11%	13%	0%	8%	**17%**	6%	0%	0%	**4%**	**5%**
3 Count	25	0	4	2	1	1	2	0	1	0	4	10
Column %	6%	0%	5%	13%	13%	8%	4%	0%	8%	0%	7%	8%
4 Count	33	0	5	1	2	0	3	2	0	1	9	10
Column %	8%	0%	7%	6%	25%	0%	6%	11%	0%	7%	16%	8%
5 Count	68	1	14	3	1	3	7	5	3	2	9	20
Column %	17%	33%	19%	19%	13%	23%	15%	28%	25%	14%	16%	15%
6 Count	134	1	**21**	5	2	6	**10**	6	2	4	20	**57**
Column %	34%	33%	**29%**	31%	25%	46%	**21%**	33%	17%	29%	36%	**43%**
7 Count	72	1	14	3	2	2	**13**	4	3	**5**	**7**	**18**
Column %	18%	33%	19%	19%	25%	15%	**27%**	22%	25%	**36%**	**13%**	**14%**
8 Count	20	0	**2**	0	0	0	**2**	0	**3**	0	4	9
Column %	5%	0%	**3%**	0%	0%	0%	**4%**	0%	**25%**	0%	7%	7%
9 Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
NET BOTTOM 3 Count	93	1	**16**	3	2	2	15	4	**6**	5	**11**	**28**
Column %	24%	33%	**22%**	19%	25%	15%	31%	22%	**50%**	36%	**20%**	**21%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q14.7: Please rank from 1 through 9 (with 1-Most Important to 9-Least Important) the following factors that you consider when selecting your PLI carrier. Please drag each factor to its appropriate place. - Price *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	394	3	73	16	8	13	48	18	12	14	56	133
NET TOP 3												
Count	250	1	**32**	11	**7**	**11**	28	12	9	7	**37**	**95**
Column %	63%	33%	**44%**	69%	**88%**	**85%**	58%	67%	75%	50%	**66%**	**71%**
1												
Count	103	0	**9**	3	**5**	2	**9**	**2**	4	4	**23**	**42**
Column %	26%	0%	**12%**	19%	**63%**	15%	**19%**	**11%**	33%	29%	**41%**	**32%**
2												
Count	93	0	**12**	5	2	**6**	11	**7**	4	2	**9**	35
Column %	24%	0%	**16%**	31%	25%	**46%**	23%	**39%**	33%	14%	**16%**	26%
3												
Count	54	1	11	3	0	3	8	3	1	1	5	18
Column %	14%	33%	15%	19%	0%	23%	17%	17%	8%	7%	9%	14%
4												
Count	45	0	**9**	**0**	0	**0**	**4**	1	1	**5**	**7**	**18**
Column %	11%	0%	**12%**	**0%**	0%	**0%**	**8%**	6%	8%	**36%**	**13%**	**14%**
5												
Count	29	0	8	2	1	0	5	1	1	1	4	6
Column %	7%	0%	11%	13%	13%	0%	10%	6%	8%	7%	7%	5%
6												
Count	37	1	**8**	2	0	2	**9**	3	1	1	5	**5**
Column %	9%	33%	**11%**	13%	0%	15%	**19%**	17%	8%	7%	9%	**4%**
7												
Count	25	1	**12**	0	0	0	**2**	0	0	0	3	**7**
Column %	6%	33%	**16%**	0%	0%	0%	**4%**	0%	0%	0%	5%	**5%**
8												
Count	8	0	4	1	0	0	0	1	0	0	0	2
Column %	2%	0%	5%	6%	0%	0%	0%	6%	0%	0%	0%	2%
9												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
NET BOTTOM 3												
Count	33	1	**16**	1	0	0	**2**	1	0	0	**3**	**9**
Column %	8%	33%	**22%**	6%	0%	0%	**4%**	6%	0%	0%	**5%**	**7%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q14.8: Please rank from 1 through 9 (with 1-Most Important to 9-Least Important) the following factors that you consider when selecting your PLI carrier. Please drag each factor to its appropriate place. - Risk Management Services Offered by Carrier (e.g. contract review, education, etc.) *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	394	3	73	16	8	13	48	18	12	14	56	133
NET TOP 3 Count	70	1	20	2	3	2	6	1	1	3	9	22
Column %	18%	33%	27%	13%	38%	15%	13%	6%	8%	21%	16%	17%
1 Count	15	0	5	1	1	1	0	0	0	0	1	6
Column %	4%	0%	7%	6%	13%	8%	0%	0%	0%	0%	2%	5%
2 Count	22	1	**8**	0	1	0	2	1	0	1	3	**5**
Column %	6%	33%	**11%**	0%	13%	0%	4%	6%	0%	7%	5%	**4%**
3 Count	33	0	7	1	1	1	4	0	1	2	5	11
Column %	8%	0%	10%	6%	13%	8%	8%	0%	8%	14%	9%	8%
4 Count	35	1	**9**	**3**	1	1	**8**	1	1	1	4	**5**
Column %	9%	33%	**12%**	**19%**	13%	8%	**17%**	6%	8%	7%	7%	**4%**
5 Count	35	0	**15**	2	1	2	5	**0**	0	0	**2**	**8**
Column %	9%	0%	**21%**	13%	13%	15%	10%	**0%**	0%	0%	**4%**	**6%**
6 Count	46	0	10	0	2	1	7	3	1	3	6	13
Column %	12%	0%	14%	0%	25%	8%	15%	17%	8%	21%	11%	10%
7 Count	173	1	**19**	**8**	**0**	**7**	**17**	**11**	5	5	**27**	**73**
Column %	44%	33%	**26%**	**50%**	**0%**	**54%**	**35%**	**61%**	42%	36%	**48%**	**55%**
8 Count	34	0	**0**	1	1	**0**	**5**	**2**	**4**	**2**	**7**	**12**
Column %	9%	0%	**0%**	6%	13%	**0%**	**10%**	**11%**	**33%**	**14%**	**13%**	**9%**
9 Count	1	0	0	0	0	0	0	0	0	0	1	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%
NET BOTTOM 3 Count	208	1	**19**	**9**	**1**	**7**	**22**	**13**	**9**	7	**35**	**85**
Column %	53%	33%	**26%**	**56%**	**13%**	**54%**	**46%**	**72%**	**75%**	50%	**63%**	**64%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q14.9: Please rank from 1 through 9 (with 1-Most Important to 9-Least Important) the following factors that you consider when selecting your PLI carrier. Please drag each factor to its appropriate place. - Sponsorship / Endorsement of Carrier by a Professional Organization *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	394	3	73	16	8	13	48	18	12	14	56	133
NET TOP 3 Count	16	0	**0**	0	0	0	**2**	0	**3**	0	**2**	**9**
Column %	4%	0%	**0%**	0%	0%	0%	**4%**	0%	**25%**	0%	**4%**	**7%**
1 Count	5	0	0	0	0	0	1	0	0	0	1	3
Column %	1%	0%	0%	0%	0%	0%	2%	0%	0%	0%	2%	2%
2 Count	4	0	**0**	0	0	0	**0**	0	**2**	0	1	**1**
Column %	1%	0%	**0%**	0%	0%	0%	**0%**	0%	**17%**	0%	2%	**1%**
3 Count	7	0	0	0	0	0	1	0	1	0	0	5
Column %	2%	0%	0%	0%	0%	0%	2%	0%	8%	0%	0%	4%
4 Count	11	0	1	0	0	0	1	0	1	0	3	5
Column %	3%	0%	1%	0%	0%	0%	2%	0%	8%	0%	5%	4%
5 Count	17	0	2	2	1	0	2	0	1	0	4	5
Column %	4%	0%	3%	13%	13%	0%	4%	0%	8%	0%	7%	4%
6 Count	12	0	5	0	0	0	1	0	0	1	0	5
Column %	3%	0%	7%	0%	0%	0%	2%	0%	0%	7%	0%	4%
7 Count	34	0	8	0	1	1	4	1	1	1	8	9
Column %	9%	0%	11%	0%	13%	8%	8%	6%	8%	7%	14%	7%
8 Count	292	3	**57**	**14**	6	**12**	**36**	**15**	**5**	11	38	**95**
Column %	74%	100%	**78%**	**88%**	75%	**92%**	**75%**	**83%**	**42%**	79%	68%	**71%**
9 Count	12	0	**0**	0	0	0	2	**2**	1	1	1	5
Column %	3%	0%	**0%**	0%	0%	0%	4%	**11%**	8%	7%	2%	4%
NET BOTTOM 3 Count	338	3	**65**	14	7	**13**	**42**	**18**	**7**	13	**47**	109
Column %	86%	100%	**89%**	88%	88%	**100%**	**88%**	**100%**	**58%**	93%	**84%**	82%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q14.10: Please rank from 1 through 9 (with 1-Most Important to 9-Least Important) the following factors that you consider when selecting your PLI carrier. Please drag each factor to its appropriate place. - Other (please specify) *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	394	3	73	16	8	13	48	18	12	14	56	133
NET TOP 3												
Count	11	0	0	0	0	0	1	1	0	1	2	6
Column %	3%	0%	0%	0%	0%	0%	2%	6%	0%	7%	4%	5%
1												
Count	6	0	0	0	0	0	1	1	0	0	1	3
Column %	2%	0%	0%	0%	0%	0%	2%	6%	0%	0%	2%	2%
2												
Count	4	0	0	0	0	0	0	0	0	0	1	3
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	2%
3												
Count	1	0	0	0	0	0	0	0	0	1	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	0%	0%
4												
Count	2	0	0	0	0	0	0	1	1	0	0	0
Column %	1%	0%	0%	0%	0%	0%	0%	6%	8%	0%	0%	0%
5												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
6												
Count	1	0	0	0	0	0	1	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
7												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8												
Count	1	0	1	0	0	0	0	0	0	0	0	0
Column %	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9												
Count	379	3	72	16	8	13	46	16	11	13	54	127
Column %	96%	100%	99%	100%	100%	100%	96%	89%	92%	93%	96%	95%
NET BOTTOM 3												
Count	380	3	**73**	16	8	13	46	**16**	11	13	54	127
Column %	96%	100%	**100%**	100%	100%	100%	96%	**89%**	92%	93%	96%	95%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q15: Rate your satisfaction with your professional liability insurance BROKER. *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	411	3	74	18	8	13	48	18	12	14	60	143
NET TOP 2												
Count	362	2	**71**	**18**	**5**	11	42	16	10	13	54	**120**
Column %	88%	67%	**96%**	**100%**	**63%**	85%	88%	89%	83%	93%	90%	**84%**
Very Satisfied												
Count	231	2	43	13	5	8	27	13	6	8	33	73
Column %	56%	67%	58%	72%	63%	62%	56%	72%	50%	57%	55%	51%
Satisfied												
Count	131	0	**28**	5	**0**	3	15	3	4	5	21	47
Column %	32%	0%	**38%**	28%	**0%**	23%	31%	17%	33%	36%	35%	33%
Somewhat Satisfied												
Count	32	1	3	0	1	1	5	0	1	1	5	14
Column %	8%	33%	4%	0%	13%	8%	10%	0%	8%	7%	8%	10%
Not Very Satisfied												
Count	7	0	**0**	0	0	1	1	**2**	1	0	0	2
Column %	2%	0%	**0%**	0%	0%	8%	2%	**11%**	8%	0%	0%	1%
Very Unsatisfied												
Count	2	0	0	0	0	0	0	0	0	0	0	2
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
NET BOTTOM 2												
Count	9	0	**0**	0	0	1	1	**2**	1	0	0	4
Column %	2%	0%	**0%**	0%	0%	8%	2%	**11%**	8%	0%	0%	3%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q16: Did you change your PLI broker during your most recent completed fiscal year? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	405	3	75	18	6	13	48	18	12	14	60	138
Yes Count	25	0	2	1	0	1	**0**	1	**2**	1	4	**13**
Column %	6%	0%	3%	6%	0%	8%	**0%**	6%	**17%**	7%	7%	**9%**
No Count	380	3	73	17	6	12	**48**	17	**10**	13	56	**125**
Column %	94%	100%	97%	94%	100%	92%	**100%**	94%	**83%**	93%	93%	**91%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q17: Please explain why you changed PLI brokers. Check all that apply.

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Valid Cases	25	-	2	1	-	1	-	1	2	1	4	13
Not satisfied with Broker												
Mentions	8	-	1	1	-	1	-	0	1	0	1	3
% Valid Cases	32%	-	50%	100%	-	100%	-	0%	50%	0%	25%	23%
Broker couldn’t access desired carrier												
Mentions	1	-	0	0	-	0	-	0	0	0	0	1
% Valid Cases	4%	-	0%	0%	-	0%	-	0%	0%	0%	0%	8%
New Broker offered additional services												
Mentions	8	-	2	0	-	0	-	1	1	1	1	2
% Valid Cases	32%	-	100%	0%	-	0%	-	100%	50%	100%	25%	15%
New Broker consolidated PLI and other business insurance												
Mentions	6	-	0	0	-	0	-	0	0	0	2	4
% Valid Cases	24%	-	0%	0%	-	0%	-	0%	0%	0%	50%	31%
Other (please specify)												
Mentions	7	-	0	0	-	0	-	0	1	0	1	5
% Valid Cases	28%	-	0%	0%	-	0%	-	0%	50%	0%	25%	38%

Q18: At the last renewal of your PLI did your broker present you with options from more than one carrier? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	401	3	74	18	6	13	48	18	12	14	59	136
Yes												
Count	256	3	**36**	13	4	10	**26**	**11**	**12**	**13**	**38**	**90**
Column %	64%	100%	**49%**	72%	67%	77%	**54%**	**61%**	**100%**	**93%**	**64%**	**66%**
No												
Count	145	0	**38**	5	2	3	**22**	**7**	**0**	**1**	**21**	**46**
Column %	36%	0%	**51%**	28%	33%	23%	**46%**	**39%**	**0%**	**7%**	**36%**	**34%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q19: Did you receive quotes from more than one carrier?

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	255	3	36	13	4	10	26	11	12	13	38	89
Yes												
Count	236	3	32	12	4	9	24	10	12	12	34	84
Column %	93%	100%	89%	92%	100%	90%	92%	91%	100%	92%	89%	94%
No												
Count	19	0	4	1	0	1	2	1	0	1	4	5
Column %	7%	0%	11%	8%	0%	10%	8%	9%	0%	8%	11%	6%

Q20a_1x: What was your firm's gross revenue for 2024? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	398	3	72	18	7	13	47	18	12	14	55	139
Less than $1 million												
Count	72	1	**8**	2	0	1	6	4	2	2	**15**	**31**
Column %	18%	33%	**11%**	11%	0%	8%	13%	22%	17%	14%	**27%**	**22%**
$1 million to LT $5 million												
Count	125	0	**21**	4	2	4	**10**	4	**7**	6	18	49
Column %	31%	0%	**29%**	22%	29%	31%	**21%**	22%	**58%**	43%	33%	35%
$5 million to LT $10 million												
Count	63	1	9	3	0	4	7	1	0	2	12	24
Column %	16%	33%	13%	17%	0%	31%	15%	6%	0%	14%	22%	17%
$10 million or more												
Count	138	1	**34**	**9**	**5**	4	**24**	**9**	3	4	**10**	**35**
Column %	35%	33%	**47%**	**50%**	**71%**	31%	**51%**	**50%**	25%	29%	**18%**	**25%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q20a.1: Professional Liability Insurance Coverage What was your firm's gross revenue for 2024 and 2025? Please enter your responses below. Please do not use decimals or commas in your responses. - FY 2024 gross revenue

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	398	3	72	18	7	13	47	18	12	14	55	139
Mean	46,899,521.62	26,422,659.00	29,291,869.06	13,665,950.78	142,712,514.00	180,781,197.69	65,248,682.17	305,136,487.22	12,617,771.83	12,852,254.22	7,480,627.50	25,760,234.59
Median	5,044,104.50	8,300,000.00	8,800,000.00	9,910,000.00	127,000,000.00	7,300,000.00	13,500,000.00	11,099,974.00	2,190,945.50	3,687,500.00	3,709,494.00	3,500,000.00
Min	0.00	967,977.00	0.00	175,000.00	1,000,000.00	536,000.00	0.00	0.00	376,000.00	441,452.01	0.00	0.00
Max	2,250,000,000.00	70,000,000.00	512,000,000.00	56,000,000.00	531,200,000.00	2,250,000,000.00	1,391,216,490.00	2,160,528,451.00	95,000,000.00	72,700,000.00	78,000,000.00	900,000,000.00

Q20a_2x: What was your firm's gross revenue for 2025? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	401	3	73	18	8	13	47	18	12	14	55	140
Less than $1 million												
Count	65	0	**7**	1	1	1	6	3	2	1	**13**	**30**
Column %	16%	0%	**10%**	6%	13%	8%	13%	17%	17%	7%	**24%**	**21%**
$1 million to LT $5 million												
Count	127	1	24	5	2	4	**8**	4	**6**	**7**	**19**	**47**
Column %	32%	33%	33%	28%	25%	31%	**17%**	22%	**50%**	**50%**	**35%**	**34%**
$5 million to LT $10 million												
Count	69	1	**8**	2	0	4	7	2	1	2	11	**31**
Column %	17%	33%	**11%**	11%	0%	31%	15%	11%	8%	14%	20%	**22%**
$10 million or more												
Count	140	1	**34**	**10**	**5**	4	**26**	**9**	3	4	**12**	**32**
Column %	35%	33%	**47%**	**56%**	**63%**	31%	**55%**	**50%**	25%	29%	**22%**	**23%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q20a.2: Professional Liability Insurance Coverage
What was your firm's gross revenue for 2024 and 2025? Please enter your responses below. Please do not use decimals or commas in your responses. - FY 2025 gross revenue

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	401	3	73	18	8	13	47	18	12	14	55	140
Mean	67,192,430.01	29,279,203.00	31,730,472.96	14,451,150.06	149,902,247.38	238,819,612.54	70,904,704.11	658,802,953.72	14,032,896.50	13,967,965.46	9,357,273.78	27,903,129.02
Median	5,500,000.00	8,800,000.00	7,300,000.00	10,715,685.00	86,500,000.00	8,000,000.00	12,503,513.00	13,500,000.00	2,018,106.50	3,075,000.00	3,845,900.00	4,000,000.00
Min	-54,000.00	1,037,609.00	0.00	165,000.00	300,000.00	600,000.00	0.00	-54,000.00	500,000.00	739,000.00	0.00	0.00
Max	6,200,000,000.00	78,000,000.00	603,000,000.00	58,000,000.00	652,300,000.00	3,000,000,000.00	1,504,982,264.00	6,200,000,000.00	106,000,000.00	83,700,000.00	91,000,000.00	1,010,000,000.00

Q20b_1x: What were your yearly PLI premiums for 2024? *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	377	2	70	18	7	13	47	16	10	13	53	128
Less than $20,000												
Count	123	0	**12**	5	2	3	**12**	4	4	4	**24**	**53**
Column %	33%	0%	**17%**	28%	29%	23%	**26%**	25%	40%	31%	**45%**	**41%**
$20,000 to LT $50,000												
Count	79	1	13	1	0	1	7	4	3	3	13	33
Column %	21%	50%	19%	6%	0%	8%	15%	25%	30%	23%	25%	26%
$50,000 to LT $100,000												
Count	61	1	13	4	0	4	7	1	2	4	7	18
Column %	16%	50%	19%	22%	0%	31%	15%	6%	20%	31%	13%	14%
$100,000 or more												
Count	114	0	**32**	**8**	**5**	5	**21**	**7**	**1**	**2**	**9**	**24**
Column %	30%	0%	**46%**	**44%**	**71%**	38%	**45%**	**44%**	**10%**	**15%**	**17%**	**19%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q20b.1: What were your yearly PLI premiums for 2024 and 2025? Please enter your responses below. Please do not use decimals or commas in your responses. Your responses, in combination with those of other member firms, will help us to understand the overall trend

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	377	2	70	18	7	13	47	16	10	13	53	128
Mean	223,054.35	54,852.50	174,811.84	111,948.06	491,694.29	431,049.77	296,172.26	1,537,180.17	38,795.80	66,589.92	52,245.75	141,771.51
Median	42,000.00	54,852.50	75,850.00	86,310.50	500,000.00	61,443.00	62,729.00	54,185.50	26,054.00	37,596.00	24,115.00	26,529.50
Min	0.00	34,705.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Max	10,175,000.00	75,000.00	2,020,000.00	325,140.00	1,500,000.00	4,560,000.00	5,646,872.00	10,175,000.00	125,000.00	270,000.00	350,000.00	7,000,000.00

Q20b_2x: What were your yearly PLI premiums for 2025? *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	378	2	71	18	7	13	47	16	10	13	53	128
Less than $20,000												
Count	115	0	**11**	5	2	3	13	3	4	4	**23**	**47**
Column %	30%	0%	**15%**	28%	29%	23%	28%	19%	40%	31%	**43%**	**37%**
$20,000 to LT $50,000												
Count	78	1	12	**1**	0	1	**5**	5	3	3	10	**37**
Column %	21%	50%	17%	**6%**	0%	8%	**11%**	31%	30%	23%	19%	**29%**
$50,000 to LT $100,000												
Count	70	1	14	3	0	**5**	8	1	2	4	12	**20**
Column %	19%	50%	20%	17%	0%	**38%**	17%	6%	20%	31%	23%	**16%**
$100,000 or more												
Count	115	0	**34**	**9**	**5**	4	**21**	**7**	**1**	**2**	**8**	**24**
Column %	30%	0%	**48%**	**50%**	**71%**	31%	**45%**	**44%**	**10%**	**15%**	**15%**	**19%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q20b.2: What were your yearly PLI premiums for 2024 and 2025? Please enter your responses below. Please do not use decimals or commas in your responses.
Your responses, in combination with those of other member firms, will help us to understand the overall trend for PLI rates. - FY 2025 PLI Premium

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	378	2	71	18	7	13	47	16	10	13	53	128
Mean	246,155.75	53,587.00	189,053.48	190,025.44	519,923.43	451,834.54	326,491.83	1,462,861.38	41,557.60	77,176.23	140,100.89	148,343.91
Median	46,442.50	53,587.00	90,000.00	97,872.50	433,329.00	70,149.00	89,000.00	61,253.50	26,449.00	46,372.00	24,000.00	30,850.00
Min	0.00	38,174.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Max	11,041,250.00	69,000.00	2,230,000.00	1,467,400.00	1,600,000.00	4,790,000.00	5,932,060.00	11,041,250.00	150,000.00	318,000.00	3,750,000.00	7,200,000.00

Q20_2024x: PLI premium as a percentage of gross revenue (2024) *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	351	2	65	18	7	13	45	15	10	13	45	118
Less than 0.5%												
Count	113	0	**18**	**3**	**6**	**3**	**11**	6	**2**	6	**16**	**42**
Column %	32%	0%	**28%**	**17%**	**86%**	**23%**	**24%**	40%	**20%**	46%	**36%**	**36%**
0.5% to less than 1%												
Count	117	1	**19**	7	1	5	**22**	5	2	**1**	**11**	43
Column %	33%	50%	**29%**	39%	14%	38%	**49%**	33%	20%	**8%**	**24%**	36%
1% to less than 2%												
Count	72	0	**20**	5	**0**	3	**8**	**1**	**6**	**5**	**10**	**14**
Column %	21%	0%	**31%**	28%	**0%**	23%	**18%**	**7%**	**60%**	**38%**	**22%**	**12%**
2% or more												
Count	49	1	8	3	0	2	4	3	0	1	8	19
Column %	14%	50%	12%	17%	0%	15%	9%	20%	0%	8%	18%	16%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q20_2024: Q20_2024

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	351	2	65	18	7	13	45	15	10	13	45	118
Mean	895.88	2.24	1.07	2.51	0.29	1.13	0.92	2.00	1.03	0.91	1.16	2,662.47
Median	0.70	2.24	0.87	0.84	0.31	0.77	0.74	0.59	1.24	0.63	0.77	0.62
Min	0.00	0.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Max	313,931.82	3.59	3.33	26.67	0.56	3.11	4.86	16.47	1.60	2.18	6.01	313,931.82

Q20_2025x: PLI premium as a percentage of gross revenue (2025) *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	353	2	66	18	7	13	45	16	10	13	45	118
Less than 0.5%												
Count	104	0	**17**	**1**	**4**	2	13	**9**	2	**6**	**14**	**36**
Column %	29%	0%	**26%**	**6%**	**57%**	15%	29%	**56%**	20%	**46%**	**31%**	**31%**
0.5% to less than 1%												
Count	119	1	**19**	**10**	3	6	**18**	4	2	**1**	14	41
Column %	34%	50%	**29%**	**56%**	43%	46%	**40%**	25%	20%	**8%**	31%	35%
1% to less than 2%												
Count	82	0	19	**3**	**0**	4	11	**3**	**6**	4	**10**	**22**
Column %	23%	0%	29%	**17%**	**0%**	31%	24%	**19%**	**60%**	31%	**22%**	**19%**
2% or more												
Count	48	1	11	4	0	1	3	0	0	2	7	19
Column %	14%	50%	17%	22%	0%	8%	7%	0%	0%	15%	16%	16%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q20_2025: Q20_2025

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	353	2	66	18	7	13	45	16	10	13	45	118
Mean	954.70	2.23	1.13	2.56	0.36	1.07	0.93	0.37	1.02	1.10	1.49	2,853.64
Median	0.75	2.23	0.90	0.87	0.38	0.86	0.68	0.42	1.25	0.73	0.70	0.69
Min	-3.70	0.78	0.00	0.00	0.00	0.00	0.00	-3.70	0.00	0.00	0.00	0.00
Max	336,510.31	3.68	4.85	20.00	0.67	2.78	6.19	1.91	1.76	4.13	20.00	336,510.31

Q20_DifferenceX: PLI premium shift (2024 to 2025) *

		Q8RG: PLI Provider									
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	351	2	65	18	7	13	45	15	10	13	45	118
Increased 0.10% or more												
Count	78	0	12	5	2	2	12	2	1	2	10	30
Column %	22%	0%	18%	28%	29%	15%	27%	13%	10%	15%	22%	25%
Increased 0.01% to less than 0.10%												
Count	82	1	18	5	0	4	8	2	3	4	9	28
Column %	23%	50%	28%	28%	0%	31%	18%	13%	30%	31%	20%	24%
Stayed the Same												
Count	46	0	9	2	1	1	4	1	3	1	4	20
Column %	13%	0%	14%	11%	14%	8%	9%	7%	30%	8%	9%	17%
Decreased 0.01% to less than 0.10%												
Count	76	0	15	3	**4**	3	12	5	1	3	**8**	**22**
Column %	22%	0%	23%	17%	**57%**	23%	27%	33%	10%	23%	**18%**	**19%**
Decreased 0.10% or more												
Count	69	1	11	3	0	3	9	5	2	3	**14**	**18**
Column %	20%	50%	17%	17%	0%	23%	20%	33%	20%	23%	**31%**	**15%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q20_Difference: Q20_Difference

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	351	2	65	18	7	13	45	15	10	13	45	118
Mean	64.28	-0.01	0.07	0.05	0.07	-0.06	0.01	-1.35	-0.01	0.18	0.34	191.17
Median	0.00	-0.01	0.00	0.00	-0.02	0.00	0.00	-0.05	0.00	0.00	0.00	0.00
Min	-27.46	-0.12	-1.46	-6.67	-0.09	-0.63	-4.20	-15.00	-0.25	-1.24	-1.38	-27.46
Max	22,578.49	0.09	4.32	5.93	0.50	0.15	5.57	0.53	0.20	3.74	18.08	22,578.49

Q21: What is your coverage limit per claim? Please select the value nearest your actual limit. *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	366	2	69	18	7	13	47	16	10	13	50	121
$1,000,000 Count	66	**2**	**10**	5	1	**1**	10	3	**0**	2	**9**	**23**
Column %	18%	**100%**	**14%**	28%	14%	**8%**	21%	19%	**0%**	15%	**18%**	**19%**
$2,000,000 Count	142	0	26	**3**	1	**8**	**13**	4	**6**	**8**	20	**53**
Column %	39%	0%	38%	**17%**	14%	**62%**	**28%**	25%	**60%**	**62%**	40%	**44%**
$3,000,000 Count	29	0	5	**3**	0	0	**0**	0	**2**	0	**7**	**12**
Column %	8%	0%	7%	**17%**	0%	0%	**0%**	0%	**20%**	0%	**14%**	**10%**
$4,000,000 Count	8	0	1	0	0	0	1	1	1	0	1	3
Column %	2%	0%	1%	0%	0%	0%	2%	6%	10%	0%	2%	2%
$5,000,000 Count	89	0	**23**	**7**	1	3	**16**	3	1	3	10	**22**
Column %	24%	0%	**33%**	**39%**	14%	23%	**34%**	19%	10%	23%	20%	**18%**
$6,000,000 Count	1	0	0	0	0	0	0	0	0	0	1	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%
$7,000,000 Count	2	0	0	0	0	0	0	0	0	0	0	2
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%
$8,000,000 Count	1	0	0	0	0	0	1	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
$9,000,000 Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
$10,000,000 Count	17	0	**3**	**0**	**4**	**0**	**4**	**0**	**0**	**0**	**2**	**4**
Column %	5%	0%	**4%**	**0%**	**57%**	**0%**	**9%**	**0%**	**0%**	**0%**	**4%**	**3%**
$15,0000,000 Count	1	0	0	0	0	0	1	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
$20,000,000 Count	3	0	0	0	0	0	0	1	0	0	0	2
Column %	1%	0%	0%	0%	0%	0%	0%	6%	0%	0%	0%	2%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q21: What is your coverage limit per claim? Please select the value nearest your actual limit. *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
$25,000,000 or more												
Count	7	0	**1**	**0**	0	1	**1**	**4**	0	0	**0**	**0**
Column %	2%	0%	**1%**	**0%**	0%	8%	**2%**	**25%**	0%	0%	**0%**	**0%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q22: Are your per-claim and aggregate limits the same? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	367	2	69	18	7	13	47	16	10	13	50	122
Yes												
Count	258	1	46	11	6	10	**28**	**14**	6	**6**	**39**	**91**
Column %	70%	50%	67%	61%	86%	77%	**60%**	**88%**	60%	**46%**	**78%**	**75%**
No												
Count	109	1	23	7	1	3	**19**	**2**	4	**7**	**11**	**31**
Column %	30%	50%	33%	39%	14%	23%	**40%**	**13%**	40%	**54%**	**22%**	**25%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q22a: What are your aggregate limits?   Please select the value nearest your actual limit. *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	108	1	22	7	1	3	19	2	4	7	11	31
$2,000,000 Count	32	1	5	4	0	1	5	1	0	1	2	12
Column %	30%	100%	23%	57%	0%	33%	26%	50%	0%	14%	18%	39%
$3,000,000 Count	13	0	**1**	1	0	0	**0**	1	1	1	**5**	**3**
Column %	12%	0%	**5%**	14%	0%	0%	**0%**	50%	25%	14%	**45%**	**10%**
$4,000,000 Count	31	0	6	1	0	**2**	5	0	2	**4**	**0**	**11**
Column %	29%	0%	27%	14%	0%	**67%**	26%	0%	50%	**57%**	**0%**	**35%**
$5,000,000 Count	11	0	3	0	0	0	4	0	1	0	1	2
Column %	10%	0%	14%	0%	0%	0%	21%	0%	25%	0%	9%	6%
$6,000,000 Count	4	0	1	1	0	0	0	0	0	0	1	1
Column %	4%	0%	5%	14%	0%	0%	0%	0%	0%	0%	9%	3%
$7,000,000 Count	2	0	2	0	0	0	0	0	0	0	0	0
Column %	2%	0%	9%	0%	0%	0%	0%	0%	0%	0%	0%	0%
$8,000,000 Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%
$9,000,000 Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
$10,000,000 Count	10	0	3	0	0	0	3	0	0	1	2	1
Column %	9%	0%	14%	0%	0%	0%	16%	0%	0%	14%	18%	3%
$15,0000,000 Count	3	0	1	0	**1**	0	1	0	0	0	0	**0**
Column %	3%	0%	5%	0%	**100%**	0%	5%	0%	0%	0%	0%	**0%**
$20,000,000 Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
$25,000,000 or more Count	1	0	0	0	0	0	1	0	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	5%	0%	0%	0%	0%	0%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q23: What is your deductible? Please select the value nearest your actual deductible. *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	356	2	66	18	6	13	45	14	10	13	48	121
Less than $10,000												
Count	59	0	**4**	2	1	2	**9**	3	1	**4**	**11**	**22**
Column %	17%	0%	**6%**	11%	17%	15%	**20%**	21%	10%	**31%**	**23%**	**18%**
$10,000												
Count	39	0	9	2	0	**0**	**2**	2	**4**	2	**4**	**14**
Column %	11%	0%	14%	11%	0%	**0%**	**4%**	14%	**40%**	15%	**8%**	**12%**
$15,000												
Count	22	0	2	0	0	1	**0**	1	1	0	**6**	**11**
Column %	6%	0%	3%	0%	0%	8%	**0%**	7%	10%	0%	**13%**	**9%**
$20,000												
Count	13	0	2	0	0	0	0	1	1	0	1	8
Column %	4%	0%	3%	0%	0%	0%	0%	7%	10%	0%	2%	7%
$25,000												
Count	58	1	12	2	0	2	4	0	2	2	8	25
Column %	16%	50%	18%	11%	0%	15%	9%	0%	20%	15%	17%	21%
$50,000												
Count	49	1	**4**	**5**	0	**4**	7	1	0	1	8	18
Column %	14%	50%	**6%**	**28%**	0%	**31%**	16%	7%	0%	8%	17%	15%
$75,000												
Count	21	0	5	3	1	1	2	0	0	1	3	5
Column %	6%	0%	8%	17%	17%	8%	4%	0%	0%	8%	6%	4%
$100,000												
Count	31	0	**10**	2	0	1	**7**	0	0	1	4	**6**
Column %	9%	0%	**15%**	11%	0%	8%	**16%**	0%	0%	8%	8%	**5%**
$150,000												
Count	16	0	3	2	0	1	4	0	0	0	2	4
Column %	4%	0%	5%	11%	0%	8%	9%	0%	0%	0%	4%	3%
$200,000												
Count	15	0	**9**	0	0	0	2	0	0	1	**0**	**3**
Column %	4%	0%	**14%**	0%	0%	0%	4%	0%	0%	8%	**0%**	**2%**
$250,000												
Count	5	0	2	0	0	0	2	0	0	0	0	1
Column %	1%	0%	3%	0%	0%	0%	4%	0%	0%	0%	0%	1%
$300,000												
Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q23: What is your deductible? Please select the value nearest your actual deductible. *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
$350,000												
Count	3	0	1	0	0	0	0	0	0	1	0	1
Column %	1%	0%	2%	0%	0%	0%	0%	0%	0%	8%	0%	1%
$425,000												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
$500,000												
Count	13	0	**2**	**0**	**3**	**0**	**4**	**2**	1	**0**	**0**	**1**
Column %	4%	0%	**3%**	**0%**	**50%**	**0%**	**9%**	**14%**	10%	**0%**	**0%**	**1%**
$750,000												
Count	1	0	0	0	0	0	1	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
$1,000,000												
Count	1	0	0	0	**1**	0	0	0	0	0	0	**0**
Column %	0%	0%	0%	0%	**17%**	0%	0%	0%	0%	0%	0%	**0%**
More than $1,000,000												
Count	9	0	**1**	**0**	0	1	**1**	**4**	0	0	**1**	**1**
Column %	3%	0%	**2%**	**0%**	0%	8%	**2%**	**29%**	0%	0%	**2%**	**1%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q24: How does your deductible compare with the previous year? *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	360	2	68	18	6	13	45	15	10	13	49	121
Increased												
Count	45	0	**14**	3	1	1	5	2	0	**4**	4	**11**
Column %	13%	0%	**21%**	17%	17%	8%	11%	13%	0%	**31%**	8%	**9%**
Stayed the Same												
Count	310	2	54	15	5	11	39	13	10	9	44	108
Column %	86%	100%	79%	83%	83%	85%	87%	87%	100%	69%	90%	89%
Decreased												
Count	5	0	0	0	0	1	1	0	0	0	1	2
Column %	1%	0%	0%	0%	0%	8%	2%	0%	0%	0%	2%	2%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q25: Has your firm purchased a stand-alone Cyber Liability Policy?

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	369	2	69	18	7	13	47	16	10	13	51	123
Yes												
Count	246	1	50	12	5	11	33	11	5	8	35	75
Column %	67%	50%	72%	67%	71%	85%	70%	69%	50%	62%	69%	61%
No												
Count	123	1	19	6	2	2	14	5	5	5	16	48
Column %	33%	50%	28%	33%	29%	15%	30%	31%	50%	38%	31%	39%

Q25a: Please indicate what influenced the decision to purchase a stand-alone Cyber Liability Policy. Check all that apply. *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinnerer, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Valid Cases	239	1	50	12	5	11	31	10	5	8	32	74
Contract requirements												
Mentions	135	0	**23**	7	3	8	**23**	6	3	5	20	**37**
% Valid Cases	56%	0%	**46%**	58%	60%	73%	**74%**	60%	60%	63%	63%	**50%**
Other compliance requirements												
Mentions	53	0	11	**5**	2	2	**10**	1	1	1	9	**11**
% Valid Cases	22%	0%	22%	**42%**	40%	18%	**32%**	10%	20%	13%	28%	**15%**
Concern regarding potential claims												
Mentions	164	1	**42**	**6**	3	8	**25**	8	4	4	**19**	**44**
% Valid Cases	69%	100%	**84%**	**50%**	60%	73%	**81%**	80%	80%	50%	**59%**	**59%**
Other (please specify)												
Mentions	21	0	3	2	1	1	1	1	0	0	1	11
% Valid Cases	9%	0%	6%	17%	20%	9%	3%	10%	0%	0%	3%	15%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q25b: Does your firm require its consultants to carry cyber insurance?

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	363	2	69	18	6	13	46	16	10	13	49	121
Yes												
Count	52	0	9	2	2	3	7	5	1	1	6	16
Column %	14%	0%	13%	11%	33%	23%	15%	31%	10%	8%	12%	13%
No												
Count	311	2	60	16	4	10	39	11	9	12	43	105
Column %	86%	100%	87%	89%	67%	77%	85%	69%	90%	92%	88%	87%

Q25c: Are consultants required to notify your firm about any cyber attacks? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	362	2	69	18	6	13	46	16	10	13	49	120
Yes												
Count	126	0	**22**	6	**5**	5	19	**4**	3	**2**	18	**42**
Column %	35%	0%	**32%**	33%	**83%**	38%	41%	**25%**	30%	**15%**	37%	**35%**
No												
Count	236	2	**47**	12	**1**	8	27	**12**	7	**11**	31	**78**
Column %	65%	100%	**68%**	67%	**17%**	62%	59%	**75%**	70%	**85%**	63%	**65%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q26: What aggregate dollar limits did you purchase for cyber-insurance? Please select the value nearest your actual limit. *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	242	1	49	12	5	11	33	10	5	8	33	75
$1,000,000												
Count	153	1	**26**	**6**	**0**	**9**	**18**	**3**	**4**	5	**23**	**58**
Column %	63%	100%	**53%**	**50%**	**0%**	**82%**	**55%**	**30%**	**80%**	63%	**70%**	**77%**
$2,000,000												
Count	37	0	**12**	3	0	1	**8**	1	0	2	4	**6**
Column %	15%	0%	**24%**	25%	0%	9%	**24%**	10%	0%	25%	12%	**8%**
$3,000,000												
Count	13	0	2	1	1	0	1	0	1	0	3	4
Column %	5%	0%	4%	8%	20%	0%	3%	0%	20%	0%	9%	5%
More than $3,000,000												
Count	39	0	**9**	**2**	**4**	**1**	**6**	**6**	**0**	**1**	**3**	**7**
Column %	16%	0%	**18%**	**17%**	**80%**	**9%**	**18%**	**60%**	**0%**	**13%**	**9%**	**9%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q27: PLI Claims Made Against Your Firm
Please answer the questions in this section with reference to your firm's most recently completed fiscal year.
Did your firm have any outstanding claims? Claims are defined as a written or oral demand for money or services, or initiation of a lawsuit. *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	367	2	69	18	6	13	47	15	10	13	51	123
Yes												
Count	111	1	23	6	**4**	5	**21**	6	**1**	**6**	**9**	**29**
Column %	30%	50%	33%	33%	**67%**	38%	**45%**	40%	**10%**	**46%**	**18%**	**24%**
No												
Count	256	1	46	12	**2**	8	**26**	9	**9**	**7**	**42**	**94**
Column %	70%	50%	67%	67%	**33%**	62%	**55%**	60%	**90%**	**54%**	**82%**	**76%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q28: What was the number of outstanding claims against your firm? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	111	1	23	6	4	5	21	6	1	6	9	29
1 Count	53	0	10	**5**	1	1	10	**0**	0	2	**5**	**19**
Column %	48%	0%	43%	**83%**	25%	20%	48%	**0%**	0%	33%	**56%**	**66%**
2 Count	25	1	**6**	**0**	**0**	**4**	**5**	1	0	**3**	2	**3**
Column %	23%	100%	**26%**	**0%**	**0%**	**80%**	**24%**	17%	0%	**50%**	22%	**10%**
3 Count	12	0	4	0	1	0	1	1	1	1	2	1
Column %	11%	0%	17%	0%	25%	0%	5%	17%	100%	17%	22%	3%
4 Count	5	0	1	0	0	0	3	0	0	0	0	1
Column %	5%	0%	4%	0%	0%	0%	14%	0%	0%	0%	0%	3%
5 Count	4	0	0	0	0	0	1	1	0	0	0	2
Column %	4%	0%	0%	0%	0%	0%	5%	17%	0%	0%	0%	7%
6 Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%
7 or more Count	11	0	**2**	1	2	0	**1**	**3**	0	0	**0**	**2**
Column %	10%	0%	**9%**	17%	50%	0%	**5%**	**50%**	0%	0%	**0%**	**7%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q29: How does the number of claims made against your firm compare with the prior year?

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	111	1	23	6	4	5	21	6	1	6	9	29
More than the prior year												
Count	39	1	8	1	2	1	7	2	0	3	2	12
Column %	35%	100%	35%	17%	50%	20%	33%	33%	0%	50%	22%	41%
The same as the prior year												
Count	58	0	12	4	2	4	10	3	1	3	6	13
Column %	52%	0%	52%	67%	50%	80%	48%	50%	100%	50%	67%	45%
Fewer than the prior year												
Count	14	0	3	1	0	0	4	1	0	0	1	4
Column %	13%	0%	13%	17%	0%	0%	19%	17%	0%	0%	11%	14%

Q30.1: What was the number of claims made by client type? If the answer for any type of client is “0” please select that response instead of leaving it blank. - Public Sector Clients / Owners *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinnerer, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	110	1	22	6	4	5	21	6	1	6	9	29
0 Count	61	1	13	3	2	3	11	4	0	3	2	19
Column %	55%	100%	59%	50%	50%	60%	52%	67%	0%	50%	22%	66%
1 Count	29	0	5	2	0	2	8	**0**	0	2	**5**	**5**
Column %	26%	0%	23%	33%	0%	40%	38%	**0%**	0%	33%	**56%**	**17%**
2 Count	7	0	3	1	0	0	**0**	0	**1**	1	1	**0**
Column %	6%	0%	14%	17%	0%	0%	**0%**	0%	**100%**	17%	11%	**0%**
3 Count	2	0	0	0	0	0	0	1	0	0	0	1
Column %	2%	0%	0%	0%	0%	0%	0%	17%	0%	0%	0%	3%
4 Count	2	0	0	0	1	0	1	0	0	0	0	0
Column %	2%	0%	0%	0%	25%	0%	5%	0%	0%	0%	0%	0%
5 Count	2	0	1	0	0	0	0	0	0	0	0	1
Column %	2%	0%	5%	0%	0%	0%	0%	0%	0%	0%	0%	3%
6 Count	1	0	0	0	1	0	0	0	0	0	0	0
Column %	1%	0%	0%	0%	25%	0%	0%	0%	0%	0%	0%	0%
7 Count	1	0	0	0	0	0	0	1	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	0%	17%	0%	0%	0%	0%
8 Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9 Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10 Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q30.1: What was the number of claims made by client type? If the answer for any type of client is “0” please select that response instead of leaving it blank. - Public Sector Clients / Owners *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Don't know												
Count	5	0	0	0	0	0	1	0	0	0	1	3
Column %	5%	0%	0%	0%	0%	0%	5%	0%	0%	0%	11%	10%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q30.2: What was the number of claims made by client type? If the answer for any type of client is “0” please select that response instead of leaving it blank. - Private Sector Clients / Owners *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	110	1	22	6	4	5	21	6	1	6	9	29
0 Count	52	0	**12**	3	**0**	**0**	**15**	2	0	2	**6**	**12**
Column %	47%	0%	**55%**	50%	**0%**	**0%**	**71%**	33%	0%	33%	**67%**	**41%**
1 Count	31	0	5	2	2	3	5	1	1	2	2	8
Column %	28%	0%	23%	33%	50%	60%	24%	17%	100%	33%	22%	28%
2 Count	11	**1**	2	0	1	**2**	**0**	0	0	**2**	0	3
Column %	10%	**100%**	9%	0%	25%	**40%**	**0%**	0%	0%	**33%**	0%	10%
3 Count	2	0	1	0	0	0	0	0	0	0	0	1
Column %	2%	0%	5%	0%	0%	0%	0%	0%	0%	0%	0%	3%
4 Count	2	0	1	0	1	0	0	0	0	0	0	0
Column %	2%	0%	5%	0%	25%	0%	0%	0%	0%	0%	0%	0%
5 Count	3	0	1	0	0	0	0	1	0	0	0	1
Column %	3%	0%	5%	0%	0%	0%	0%	17%	0%	0%	0%	3%
6 Count	1	0	0	0	0	0	0	1	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	0%	17%	0%	0%	0%	0%
7 Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%
8 Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9 Count	1	0	0	0	0	0	0	1	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	0%	17%	0%	0%	0%	0%
10 Count	2	0	0	1	0	0	0	0	0	0	0	1
Column %	2%	0%	0%	17%	0%	0%	0%	0%	0%	0%	0%	3%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q30.2: What was the number of claims made by client type? If the answer for any type of client is “0” please select that response instead of leaving it blank. - Private Sector Clients / Owners *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Don't know												
Count	4	0	0	0	0	0	1	0	0	0	1	2
Column %	4%	0%	0%	0%	0%	0%	5%	0%	0%	0%	11%	7%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q30.3: What was the number of claims made by client type? If the answer for any type of client is “0” please select that response instead of leaving it blank. - Non Project-Owners (Prime A/Es, Contractors, etc.) *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	110	1	22	6	4	5	21	6	1	6	9	29
0												
Count	61	1	12	4	**1**	**5**	**9**	3	1	5	5	15
Column %	55%	100%	55%	67%	**25%**	**100%**	**43%**	50%	100%	83%	56%	52%
1												
Count	37	0	9	1	1	0	10	1	0	1	3	11
Column %	34%	0%	41%	17%	25%	0%	48%	17%	0%	17%	33%	38%
2												
Count	2	0	0	0	1	0	0	0	0	0	0	1
Column %	2%	0%	0%	0%	25%	0%	0%	0%	0%	0%	0%	3%
3												
Count	1	0	1	0	0	0	0	0	0	0	0	0
Column %	1%	0%	5%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	2	0	0	0	1	0	0	1	0	0	0	0
Column %	2%	0%	0%	0%	25%	0%	0%	17%	0%	0%	0%	0%
5												
Count	1	0	0	0	0	0	1	0	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	5%	0%	0%	0%	0%	0%
6												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10												
Count	2	0	0	1	0	0	0	1	0	0	0	0
Column %	2%	0%	0%	17%	0%	0%	0%	17%	0%	0%	0%	0%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q30.3: What was the number of claims made by client type? If the answer for any type of client is “0” please select that response instead of leaving it blank. - Non Project-Owners (Prime A/Es, Contractors, etc.) *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Don't know												
Count	4	0	0	0	0	0	1	0	0	0	1	2
Column %	4%	0%	0%	0%	0%	0%	5%	0%	0%	0%	11%	7%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q31.1: What was the number of claims made by non-clients? If the answer for any type of non-client is “0” please select that response instead of leaving it blank. - Construction / Contractors

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	110	1	22	6	4	5	21	6	1	6	9	29
0												
Count	84	1	16	4	2	5	16	5	0	5	7	23
Column %	76%	100%	73%	67%	50%	100%	76%	83%	0%	83%	78%	79%
1												
Count	18	0	4	1	2	0	4	0	1	1	1	4
Column %	16%	0%	18%	17%	50%	0%	19%	0%	100%	17%	11%	14%
2												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	1	0	0	1	0	0	0	0	0	0	0	0
Column %	1%	0%	0%	17%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
6												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10												
Count	1	0	0	0	0	0	0	1	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	0%	17%	0%	0%	0%	0%
Don't know												
Count	6	0	2	0	0	0	1	0	0	0	1	2
Column %	5%	0%	9%	0%	0%	0%	5%	0%	0%	0%	11%	7%

Q31.2: What was the number of claims made by non-clients? If the answer for any type of non-client is “0” please select that response instead of leaving it blank. - Construction Workers (e.g. Due to injury or death) *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	110	1	22	6	4	5	21	6	1	6	9	29
0												
Count	96	1	19	5	4	5	18	4	0	6	8	26
Column %	87%	100%	86%	83%	100%	100%	86%	67%	0%	100%	89%	90%
1												
Count	7	0	2	1	0	0	1	2	0	0	0	1
Column %	6%	0%	9%	17%	0%	0%	5%	33%	0%	0%	0%	3%
2												
Count	1	0	**0**	0	0	0	**0**	0	**1**	0	0	**0**
Column %	1%	0%	**0%**	0%	0%	0%	**0%**	0%	**100%**	0%	0%	**0%**
3												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
6												
Count	1	0	0	0	0	0	1	0	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	5%	0%	0%	0%	0%	0%
7												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q31.2: What was the number of claims made by non-clients? If the answer for any type of non-client is “0” please select that response instead of leaving it blank. - Construction Workers (e.g. Due to injury or death) *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Don't know												
Count	5	0	1	0	0	0	1	0	0	0	1	2
Column %	5%	0%	5%	0%	0%	0%	5%	0%	0%	0%	11%	7%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q31.3: What was the number of claims made by non-clients? If the answer for any type of non-client is “0” please select that response instead of leaving it blank. - Non-Construction Workers (e.g. Due to injury or death)

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	110	1	22	6	4	5	21	6	1	6	9	29
0												
Count	90	1	18	6	3	5	16	3	1	5	7	25
Column %	82%	100%	82%	100%	75%	100%	76%	50%	100%	83%	78%	86%
1												
Count	11	0	1	0	1	0	3	2	0	1	1	2
Column %	10%	0%	5%	0%	25%	0%	14%	33%	0%	17%	11%	7%
2												
Count	2	0	1	0	0	0	1	0	0	0	0	0
Column %	2%	0%	5%	0%	0%	0%	5%	0%	0%	0%	0%	0%
3												
Count	1	0	1	0	0	0	0	0	0	0	0	0
Column %	1%	0%	5%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	1	0	0	0	0	0	0	1	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	0%	17%	0%	0%	0%	0%
6												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know												
Count	5	0	1	0	0	0	1	0	0	0	1	2
Column %	5%	0%	5%	0%	0%	0%	5%	0%	0%	0%	11%	7%

Q31.4: What was the number of claims made by non-clients? If the answer for any type of non-client is “0” please select that response instead of leaving it blank. - Others

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	110	1	22	6	4	5	21	6	1	6	9	29
0												
Count	82	1	13	6	3	5	16	4	1	6	7	20
Column %	75%	100%	59%	100%	75%	100%	76%	67%	100%	100%	78%	69%
1												
Count	16	0	6	0	0	0	1	1	0	0	1	7
Column %	15%	0%	27%	0%	0%	0%	5%	17%	0%	0%	11%	24%
2												
Count	2	0	0	0	1	0	1	0	0	0	0	0
Column %	2%	0%	0%	0%	25%	0%	5%	0%	0%	0%	0%	0%
3												
Count	2	0	1	0	0	0	1	0	0	0	0	0
Column %	2%	0%	5%	0%	0%	0%	5%	0%	0%	0%	0%	0%
4												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	1	0	0	0	0	0	1	0	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	5%	0%	0%	0%	0%	0%
6												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
8												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9												
Count	1	0	0	0	0	0	0	1	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	0%	17%	0%	0%	0%	0%
10												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know												
Count	6	0	2	0	0	0	1	0	0	0	1	2
Column %	5%	0%	9%	0%	0%	0%	5%	0%	0%	0%	11%	7%

Q32: Claims Resolution
Please answer the questions in this section with reference to your firm’s most recently completed fiscal year.
How many of your firm’s outstanding claims (including claims from prior years) were resolved in your most recently completed fiscal year? *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	106	1	20	6	4	5	20	6	1	6	8	29
0 Count	45	1	**5**	4	1	**4**	8	1	0	1	3	**17**
Column %	42%	100%	**25%**	67%	25%	**80%**	40%	17%	0%	17%	38%	**59%**
1 Count	31	0	8	1	0	0	9	0	0	**4**	3	**6**
Column %	29%	0%	40%	17%	0%	0%	45%	0%	0%	**67%**	38%	**21%**
2 Count	16	0	**6**	0	**2**	1	**0**	**2**	**1**	1	2	**1**
Column %	15%	0%	**30%**	0%	**50%**	20%	**0%**	**33%**	**100%**	17%	25%	**3%**
3 Count	5	0	0	0	0	0	3	0	0	0	0	2
Column %	5%	0%	0%	0%	0%	0%	15%	0%	0%	0%	0%	7%
4 Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%
5 Count	1	0	0	0	1	0	0	0	0	0	0	0
Column %	1%	0%	0%	0%	25%	0%	0%	0%	0%	0%	0%	0%
More than 5 Count	7	0	**1**	1	0	0	**0**	**3**	0	0	0	**2**
Column %	7%	0%	**5%**	17%	0%	0%	**0%**	**50%**	0%	0%	0%	**7%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q33: How many claims were settled within your deductible (including costs of outside attorneys, experts, etc.)? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	59	-	15	2	3	1	12	5	1	4	5	11
0												
Count	8	-	3	0	0	0	3	0	0	0	1	1
Column %	14%	-	20%	0%	0%	0%	25%	0%	0%	0%	20%	9%
1												
Count	22	-	5	1	0	1	6	**0**	0	**3**	2	4
Column %	37%	-	33%	50%	0%	100%	50%	**0%**	0%	**75%**	40%	36%
2												
Count	15	-	**6**	0	**2**	0	**0**	2	1	1	2	1
Column %	25%	-	**40%**	0%	**67%**	0%	**0%**	40%	100%	25%	40%	9%
3												
Count	6	-	0	0	0	0	3	0	0	0	0	3
Column %	10%	-	0%	0%	0%	0%	25%	0%	0%	0%	0%	27%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	1	-	0	0	1	0	0	0	0	0	0	0
Column %	2%	-	0%	0%	33%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	7	-	**1**	1	0	0	**0**	**3**	0	0	0	2
Column %	12%	-	**7%**	50%	0%	0%	**0%**	**60%**	0%	0%	0%	18%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q34.1: How many claims were resolved by each of the following METHODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Negotiation

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	60	-	14	2	3	1	12	5	1	5	5	12
0												
Count	18	-	4	0	1	0	6	1	0	2	1	3
Column %	30%	-	29%	0%	33%	0%	50%	20%	0%	40%	20%	25%
1												
Count	23	-	7	1	1	0	4	1	0	2	3	4
Column %	38%	-	50%	50%	33%	0%	33%	20%	0%	40%	60%	33%
2												
Count	10	-	2	0	0	1	2	1	1	1	1	1
Column %	17%	-	14%	0%	0%	100%	17%	20%	100%	20%	20%	8%
3												
Count	2	-	0	0	0	0	0	0	0	0	0	2
Column %	3%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	17%
4												
Count	1	-	0	0	0	0	0	0	0	0	0	1
Column %	2%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	8%
5												
Count	1	-	0	0	1	0	0	0	0	0	0	0
Column %	2%	-	0%	0%	33%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	5	-	1	1	0	0	0	2	0	0	0	1
Column %	8%	-	7%	50%	0%	0%	0%	40%	0%	0%	0%	8%

Q34.2: How many claims were resolved by each of the following METHODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Mediation

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	59	-	14	2	3	1	12	5	1	5	5	11
0												
Count	38	-	9	2	2	1	8	2	1	5	2	6
Column %	64%	-	64%	100%	67%	100%	67%	40%	100%	100%	40%	55%
1												
Count	16	-	5	0	1	0	3	0	0	0	3	4
Column %	27%	-	36%	0%	33%	0%	25%	0%	0%	0%	60%	36%
2												
Count	3	-	0	0	0	0	1	1	0	0	0	1
Column %	5%	-	0%	0%	0%	0%	8%	20%	0%	0%	0%	9%
3												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	1	-	0	0	0	0	0	1	0	0	0	0
Column %	2%	-	0%	0%	0%	0%	0%	20%	0%	0%	0%	0%
5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	1	-	0	0	0	0	0	1	0	0	0	0
Column %	2%	-	0%	0%	0%	0%	0%	20%	0%	0%	0%	0%

Q34.3: How many claims were resolved by each of the following METHODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Arbitration

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	59	-	14	2	3	1	12	5	1	5	5	11
0												
Count	56	-	14	2	3	1	12	4	1	4	5	10
Column %	95%	-	100%	100%	100%	100%	100%	80%	100%	80%	100%	91%
1												
Count	3	-	0	0	0	0	0	1	0	1	0	1
Column %	5%	-	0%	0%	0%	0%	0%	20%	0%	20%	0%	9%
2												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q34.4: How many claims were resolved by each of the following METHODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Dismissal

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	59	-	14	2	3	1	12	4	1	5	5	12
0												
Count	44	-	12	1	3	1	7	3	1	3	5	8
Column %	75%	-	86%	50%	100%	100%	58%	75%	100%	60%	100%	67%
1												
Count	13	-	2	1	0	0	4	1	0	2	0	3
Column %	22%	-	14%	50%	0%	0%	33%	25%	0%	40%	0%	25%
2												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3												
Count	2	-	0	0	0	0	1	0	0	0	0	1
Column %	3%	-	0%	0%	0%	0%	8%	0%	0%	0%	0%	8%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q34.5: How many claims were resolved by each of the following METHODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Jury Trial

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	58	-	14	2	3	1	12	5	1	5	5	10
0												
Count	58	-	14	2	3	1	12	5	1	5	5	10
Column %	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q34.6: How many claims were resolved by each of the following METHODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Bench Trial

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	58	-	14	2	3	1	12	5	1	5	5	10
0												
Count	58	-	14	2	3	1	12	5	1	5	5	10
Column %	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q34.7: How many claims were resolved by each of the following METHODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Other Method

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	57	-	14	2	3	1	12	5	1	5	5	9
0												
Count	54	-	14	2	2	1	11	4	1	5	5	9
Column %	95%	-	100%	100%	67%	100%	92%	80%	100%	100%	100%	100%
1												
Count	1	-	0	0	0	0	1	0	0	0	0	0
Column %	2%	-	0%	0%	0%	0%	8%	0%	0%	0%	0%	0%
2												
Count	1	-	0	0	1	0	0	0	0	0	0	0
Column %	2%	-	0%	0%	33%	0%	0%	0%	0%	0%	0%	0%
3												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	1	-	0	0	0	0	0	1	0	0	0	0
Column %	2%	-	0%	0%	0%	0%	0%	20%	0%	0%	0%	0%

Q35.1: How many claims were resolved during each of the following PERIODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Before Trial *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	59	-	14	2	3	1	12	5	1	5	5	11
0												
Count	16	-	**3**	1	2	0	**1**	**0**	1	**5**	**1**	**2**
Column %	27%	-	**21%**	50%	67%	0%	**8%**	**0%**	100%	**100%**	**20%**	**18%**
1												
Count	22	-	7	0	0	0	**8**	**0**	0	**0**	2	5
Column %	37%	-	50%	0%	0%	0%	**67%**	**0%**	0%	**0%**	40%	45%
2												
Count	10	-	3	0	0	1	0	2	0	0	2	2
Column %	17%	-	21%	0%	0%	100%	0%	40%	0%	0%	40%	18%
3												
Count	4	-	0	0	0	0	3	0	0	0	0	1
Column %	7%	-	0%	0%	0%	0%	25%	0%	0%	0%	0%	9%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	1	-	0	0	1	0	0	0	0	0	0	0
Column %	2%	-	0%	0%	33%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	6	-	**1**	1	0	0	**0**	**3**	0	0	0	1
Column %	10%	-	**7%**	50%	0%	0%	**0%**	**60%**	0%	0%	0%	9%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q35.8: How many claims were resolved during each of the following PERIODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - During Trial

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	58	-	14	2	3	1	12	5	1	5	5	10
0												
Count	56	-	14	2	3	1	11	5	1	5	5	9
Column %	97%	-	100%	100%	100%	100%	92%	100%	100%	100%	100%	90%
1												
Count	2	-	0	0	0	0	1	0	0	0	0	1
Column %	3%	-	0%	0%	0%	0%	8%	0%	0%	0%	0%	10%
2												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q35.9: How many claims were resolved during each of the following PERIODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - By Court Judgment

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	57	-	14	2	3	1	12	4	1	5	5	10
0												
Count	55	-	14	2	3	1	12	3	1	5	5	9
Column %	96%	-	100%	100%	100%	100%	100%	75%	100%	100%	100%	90%
1												
Count	2	-	0	0	0	0	0	1	0	0	0	1
Column %	4%	-	0%	0%	0%	0%	0%	25%	0%	0%	0%	10%
2												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q35.10: How many claims were resolved during each of the following PERIODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - Before Arbitration *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	59	-	14	2	3	1	12	5	1	5	5	11
0												
Count	49	-	12	1	2	1	**12**	5	1	**2**	4	9
Column %	83%	-	86%	50%	67%	100%	**100%**	100%	100%	**40%**	80%	82%
1												
Count	7	-	**1**	1	0	0	**0**	0	0	**3**	1	1
Column %	12%	-	**7%**	50%	0%	0%	**0%**	0%	0%	**60%**	20%	9%
2												
Count	2	-	1	0	1	0	0	0	0	0	0	0
Column %	3%	-	7%	0%	33%	0%	0%	0%	0%	0%	0%	0%
3												
Count	1	-	0	0	0	0	0	0	0	0	0	1
Column %	2%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	9%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q35.11: How many claims were resolved during each of the following PERIODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - During Arbitration

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	58	-	14	2	3	1	12	5	1	5	5	10
0												
Count	54	-	13	2	3	1	12	5	1	4	4	9
Column %	93%	-	93%	100%	100%	100%	100%	100%	100%	80%	80%	90%
1												
Count	4	-	1	0	0	0	0	0	0	1	1	1
Column %	7%	-	7%	0%	0%	0%	0%	0%	0%	20%	20%	10%
2												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q35.12: How many claims were resolved during each of the following PERIODS? If the answer for a method is “0” please select that response instead of leaving the space blank. The total should equal your answer to Question 32. Your total is [QID1216715778-ChoiceGroup-SelectedChoices]. - By Arbitration Decision

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	58	-	14	2	3	1	12	5	1	5	5	10
0												
Count	54	-	14	2	3	1	12	4	1	5	4	8
Column %	93%	-	100%	100%	100%	100%	100%	80%	100%	100%	80%	80%
1												
Count	4	-	0	0	0	0	0	1	0	0	1	2
Column %	7%	-	0%	0%	0%	0%	0%	20%	0%	0%	20%	20%
2												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q36: What was the total number of claims resolved WITHOUT any payment by your firm to the claimant? If the answer is “0” please select that response instead of leaving the space blank.

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	59	-	15	2	3	1	12	5	1	5	5	10
0												
Count	31	-	8	1	0	0	5	3	1	4	3	6
Column %	53%	-	53%	50%	0%	0%	42%	60%	100%	80%	60%	60%
1												
Count	16	-	4	0	1	1	5	0	0	1	2	2
Column %	27%	-	27%	0%	33%	100%	42%	0%	0%	20%	40%	20%
2												
Count	4	-	2	0	1	0	1	0	0	0	0	0
Column %	7%	-	13%	0%	33%	0%	8%	0%	0%	0%	0%	0%
3												
Count	2	-	0	0	0	0	1	0	0	0	0	1
Column %	3%	-	0%	0%	0%	0%	8%	0%	0%	0%	0%	10%
4												
Count	0	-	0	0	0	0	0	0	0	0	0	0
Column %	0%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5												
Count	1	-	0	0	1	0	0	0	0	0	0	0
Column %	2%	-	0%	0%	33%	0%	0%	0%	0%	0%	0%	0%
More than 5												
Count	5	-	1	1	0	0	0	2	0	0	0	1
Column %	8%	-	7%	50%	0%	0%	0%	40%	0%	0%	0%	10%

Q37_1X: What was the amount paid for ALL claims (including claims from prior years) resolved during your most recently completed fiscal year, by ANY method (total for the entire life of the claim)? Defense costs YOU paid lawyers, experts, etc. *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	61	-	15	2	3	1	12	5	1	5	5	12
Less than $25,000												
Count	42	-	10	1	1	1	**10**	**1**	1	**5**	**5**	7
Column %	69%	-	67%	50%	33%	100%	**83%**	**20%**	100%	**100%**	**100%**	58%
$25,000 or more												
Count	19	-	5	1	2	0	**2**	**4**	0	**0**	**0**	5
Column %	31%	-	33%	50%	67%	0%	**17%**	**80%**	0%	**0%**	**0%**	42%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q37.1: What was the amount paid for ALL claims (including claims from prior years) resolved during your most recently completed fiscal year, by ANY method (total for the entire life of the claim)? Please do not use decimals or commas in your responses. - Defense costs YOU paid lawyers, experts, etc.

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	61	-	15	2	3	1	12	5	1	5	5	12
Mean	128,799.79	-	22,929.40	100,000.00	325,386.67	0.00	26,352.33	1,040,125.00	0.00	6,200.00	2,600.00	64,652.75
Median	5,000.00	-	8,000.00	100,000.00	200,000.00	0.00	0.00	813,625.00	0.00	5,000.00	0.00	12,916.50
Min	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Max	3,000,000.00	-	111,000.00	200,000.00	776,160.00	0.00	221,228.00	3,000,000.00	0.00	16,000.00	10,000.00	250,000.00

Q37_4X: What was the amount paid for ALL claims (including claims from prior years) resolved during your most recently completed fiscal year, by ANY method (total for the entire life of the claim)? Defense cost paid by the PROFESSIONAL LIABILITY INSURER

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	61	-	15	2	3	1	12	5	1	5	5	12
$0 - Nothing												
Count	49	-	11	1	2	1	9	5	1	5	4	10
Column %	80%	-	73%	50%	67%	100%	75%	100%	100%	100%	80%	83%
Any Amount												
Count	12	-	4	1	1	0	3	0	0	0	1	2
Column %	20%	-	27%	50%	33%	0%	25%	0%	0%	0%	20%	17%

Q37.4: What was the amount paid for ALL claims (including claims from prior years) resolved during your most recently completed fiscal year, by ANY method (total for the entire life of the claim)? Please do not use decimals or commas in your responses. - Defense cost paid by the PROFESSIONAL LIABILITY INSURER

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	61	-	15	2	3	1	12	5	1	5	5	12
Mean	9,918.03	-	6,666.67	25,000.00	83,333.33	0.00	2,500.00	0.00	0.00	0.00	1,000.00	14,166.67
Median	0.00	-	0.00	25,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Min	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Max	250,000.00	-	50,000.00	50,000.00	250,000.00	0.00	20,000.00	0.00	0.00	0.00	5,000.00	150,000.00

Q37_5X: What was the amount paid for ALL claims (including claims from prior years) resolved during your most recently completed fiscal year, by ANY method (total for the entire life of the claim)? Amount of award or settlement YOU paid (including any fees due your firm that were waived or forfeited) *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	61	-	15	2	3	1	12	5	1	5	5	12
Less than $10,000												
Count	29	-	6	0	**0**	1	**9**	1	1	3	2	6
Column %	48%	-	40%	0%	**0%**	100%	**75%**	20%	100%	60%	40%	50%
$10,000 or more												
Count	32	-	9	2	**3**	0	**3**	4	0	2	3	6
Column %	52%	-	60%	100%	**100%**	0%	**25%**	80%	0%	40%	60%	50%
Min	1.00	-	1.00	2.00	2.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Max	2.00	-	2.00	2.00	2.00	1.00	2.00	2.00	1.00	2.00	2.00	2.00

* Denotes variable with statistically significant findings

Significant difference within groups:

Q37.5: What was the amount paid for ALL claims (including claims from prior years) resolved during your most recently completed fiscal year, by ANY method (total for the entire life of the claim)? Please do not use decimals or commas in your responses. - Amount of award or settlement YOU paid
 (including any fees due your firm that were waived or forfeited)

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	61	-	15	2	3	1	12	5	1	5	5	12
Mean	118,933.35	-	75,803.93	40,000.00	31,820.67	0.00	26,903.10	863,005.80	0.00	11,400.00	12,000.00	98,962.25
Median	10,000.00	-	13,000.00	40,000.00	24,462.00	0.00	0.00	750,000.00	0.00	0.00	15,000.00	9,750.00
Min	0.00	-	0.00	20,000.00	21,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Max	2,332,000.00	-	860,000.00	60,000.00	50,000.00	0.00	157,367.00	2,332,000.00	0.00	45,000.00	25,000.00	400,000.00

Q37_6x: What was the amount paid for ALL claims (including claims from prior years) resolved during your most recently completed fiscal year, by ANY method (total for the entire life of the claim)? Amount of award or settlement paid by the PROFESSIONAL LIABILITY INSURER

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	61	-	15	2	3	1	12	5	1	5	5	12
$0 - Nothing												
Count	51	-	14	2	2	1	10	5	1	4	3	9
Column %	84%	-	93%	100%	67%	100%	83%	100%	100%	80%	60%	75%
Any Amount												
Count	10	-	1	0	1	0	2	0	0	1	2	3
Column %	16%	-	7%	0%	33%	0%	17%	0%	0%	20%	40%	25%

Q37.6: What was the amount paid for ALL claims (including claims from prior years) resolved during your most recently completed fiscal year, by ANY method (total for the entire life of the claim)? Please do not use decimals or commas in your responses. - Amount of award or settlement paid by the PROFESSIONAL LIABILITY INSURER

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	61	-	15	2	3	1	12	5	1	5	5	12
Mean	52,785.92	-	16,929.40	0.00	166,666.67	0.00	118,750.00	0.00	0.00	4,000.00	14,200.00	79,166.67
Median	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Min	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Max	1,375,000.00	-	253,941.00	0.00	500,000.00	0.00	1,375,000.00	0.00	0.00	20,000.00	36,000.00	750,000.00

Q38: Have you made a payment as a business decision to a claimant during your most recently completed fiscal year to resolve a case when you believed the claim to be frivolous or without merit?

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	58	-	14	2	3	1	12	5	1	4	5	11
Yes												
Count	32	-	7	1	2	1	5	4	0	2	3	7
Column %	55%	-	50%	50%	67%	100%	42%	80%	0%	50%	60%	64%
No												
Count	26	-	7	1	1	0	7	1	1	2	2	4
Column %	45%	-	50%	50%	33%	0%	58%	20%	100%	50%	40%	36%

Q39: Defense of Claims and Causes of Claims

Please answer the questions in this section with reference to your firm’s most recently completed fiscal year.

What was the total number of personnel hours expended by your firm in defending ALL claims (including claims from prior years)? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	106	1	22	6	4	4	21	6	1	5	8	28
0-49												
Count	29	0	7	3	1	0	5	0	0	0	3	10
Column %	27%	0%	32%	50%	25%	0%	24%	0%	0%	0%	38%	36%
50-99												
Count	22	1	6	2	0	1	4	1	0	2	2	3
Column %	21%	100%	27%	33%	0%	25%	19%	17%	0%	40%	25%	11%
100-199												
Count	21	0	3	1	0	2	3	1	0	2	1	8
Column %	20%	0%	14%	17%	0%	50%	14%	17%	0%	40%	13%	29%
200-499												
Count	22	0	4	0	2	1	**8**	1	1	0	2	**3**
Column %	21%	0%	18%	0%	50%	25%	**38%**	17%	100%	0%	25%	**11%**
500-999												
Count	8	0	2	0	1	0	1	0	0	1	0	3
Column %	8%	0%	9%	0%	25%	0%	5%	0%	0%	20%	0%	11%
1,000 or more												
Count	4	0	**0**	0	0	0	**0**	**3**	0	0	0	**1**
Column %	4%	0%	**0%**	0%	0%	0%	**0%**	**50%**	0%	0%	0%	**4%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q40: Please indicate any possible or alleged causes that could have contributed to the claims that your firm experienced. Check all that apply.

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Valid Cases	103	1	20	6	4	5	21	6	1	5	7	27
Client / Project Selection (QBS vs. cost proposal, client not knowledgeable about construction, client / project financial strength, etc.)												
Mentions	26	0	5	2	2	1	4	4	0	1	2	5
% Valid Cases	25%	0%	25%	33%	50%	20%	19%	67%	0%	20%	29%	19%
Code Violation												
Mentions	7	0	1	1	1	0	1	2	0	0	0	1
% Valid Cases	7%	0%	5%	17%	25%	0%	5%	33%	0%	0%	0%	4%
Communications (breakdowns when conflicts arise, poor team or client communication, etc.)												
Mentions	40	0	6	4	3	3	4	4	0	3	4	9
% Valid Cases	39%	0%	30%	67%	75%	60%	19%	67%	0%	60%	57%	33%
Contract (contract language, no contract, etc.)												
Mentions	12	0	2	1	0	0	1	3	0	0	2	3
% Valid Cases	12%	0%	10%	17%	0%	0%	5%	50%	0%	0%	29%	11%
Error or Omission of a Technical Nature												
Mentions	58	0	13	3	3	2	12	4	1	5	3	12
% Valid Cases	56%	0%	65%	50%	75%	40%	57%	67%	100%	100%	43%	44%
Project Management (lack of training, management of human or technical resources, turnover of staff, etc.)												
Mentions	22	0	6	1	1	1	5	3	1	0	1	3
% Valid Cases	21%	0%	30%	17%	25%	20%	24%	50%	100%	0%	14%	11%
Project Delays												
Mentions	21	0	3	1	2	2	2	4	1	1	1	4
% Valid Cases	20%	0%	15%	17%	50%	40%	10%	67%	100%	20%	14%	15%
Scope of Services (problems with scope definition, changes in scope, etc.)												
Mentions	18	0	6	0	3	1	2	2	0	0	0	4
% Valid Cases	17%	0%	30%	0%	75%	20%	10%	33%	0%	0%	0%	15%
Third Party Claim												
Mentions	55	0	9	3	2	2	15	5	1	1	3	14
% Valid Cases	53%	0%	45%	50%	50%	40%	71%	83%	100%	20%	43%	52%

Q40: Please indicate any possible or alleged causes that could have contributed to the claims that your firm experienced. Check all that apply.

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Other (please specify)												
Mentions	9	1	2	1	0	1	0	0	0	0	0	4
% Valid Cases	9%	100%	10%	17%	0%	20%	0%	0%	0%	0%	0%	15%

Q41: For any claims that were either initiated or resolved during most recently completed fiscal year, please indicate the type of project involved in your LARGEST claim. - Selected Choice *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	101	1	21	5	4	4	21	6	1	5	7	26
Airport (Runway & Taxiways)												
Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	4%
Airport (Terminals)												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Apartment												
Count	4	0	2	0	0	1	0	0	0	1	0	0
Column %	4%	0%	10%	0%	0%	25%	0%	0%	0%	20%	0%	0%
Bridges & Tunnels												
Count	5	0	0	0	1	0	2	0	0	0	**2**	**0**
Column %	5%	0%	0%	0%	25%	0%	10%	0%	0%	0%	**29%**	**0%**
Condominium												
Count	4	0	0	0	1	0	1	1	0	0	0	1
Column %	4%	0%	0%	0%	25%	0%	5%	17%	0%	0%	0%	4%
Healthcare												
Count	3	0	1	0	0	1	0	0	0	1	0	0
Column %	3%	0%	5%	0%	0%	25%	0%	0%	0%	20%	0%	0%
Highways & Streets												
Count	16	0	4	2	1	0	4	0	0	0	1	4
Column %	16%	0%	19%	40%	25%	0%	19%	0%	0%	0%	14%	15%
Hospitality (Hotel, Motel, Entertainment)												
Count	5	0	2	0	0	0	1	1	0	1	0	0
Column %	5%	0%	10%	0%	0%	0%	5%	17%	0%	20%	0%	0%
Industrial & Process												
Count	8	0	1	2	0	1	1	0	0	0	0	3
Column %	8%	0%	5%	40%	0%	25%	5%	0%	0%	0%	0%	12%
Land Development												
Count	10	0	3	1	1	0	**0**	1	**1**	1	1	1
Column %	10%	0%	14%	20%	25%	0%	**0%**	17%	**100%**	20%	14%	4%
Mass & Rapid Transit												
Count	2	0	1	0	0	0	0	1	0	0	0	0
Column %	2%	0%	5%	0%	0%	0%	0%	17%	0%	0%	0%	0%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q41: For any claims that were either initiated or resolved during most recently completed fiscal year, please indicate the type of project involved in your LARGEST claim. - Selected Choice *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Office												
Count	1	0	0	0	0	0	1	0	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	5%	0%	0%	0%	0%	0%
Residential (Single Family)												
Count	8	**1**	**0**	0	0	0	1	0	0	1	0	5
Column %	8%	**100%**	**0%**	0%	0%	0%	5%	0%	0%	20%	0%	19%
Retail												
Count	1	0	0	0	0	0	0	0	0	0	0	1
Column %	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	4%
School (Higher Education)												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
School (K-12)												
Count	1	0	1	0	0	0	0	0	0	0	0	0
Column %	1%	0%	5%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Utility												
Count	3	0	2	0	0	0	0	1	0	0	0	0
Column %	3%	0%	10%	0%	0%	0%	0%	17%	0%	0%	0%	0%
Water and/or Wastewater Conveyance												
Count	9	0	3	0	0	0	3	0	0	0	1	2
Column %	9%	0%	14%	0%	0%	0%	14%	0%	0%	0%	14%	8%
Water and/or Wastewater Treatment												
Count	5	0	0	0	0	0	2	0	0	0	1	2
Column %	5%	0%	0%	0%	0%	0%	10%	0%	0%	0%	14%	8%
Other (please specify)												
Count	15	0	1	0	0	1	5	1	0	0	1	6
Column %	15%	0%	5%	0%	0%	25%	24%	17%	0%	0%	14%	23%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q41a: For the claim identified in the previous question, please indicate the Project Delivery Method involved. - Selected Choice *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	103	1	21	6	3	5	21	6	1	5	8	26
Traditional Design-Bid-Build												
Count	69	0	16	5	2	3	15	3	1	4	4	16
Column %	67%	0%	76%	83%	67%	60%	71%	50%	100%	80%	50%	62%
Contractor-Led Design/Build												
Count	18	0	5	1	1	1	3	1	0	0	1	5
Column %	17%	0%	24%	17%	33%	20%	14%	17%	0%	0%	13%	19%
Consultant-Led Design/Build												
Count	3	**1**	**0**	0	0	0	**0**	0	0	0	1	1
Column %	3%	**100%**	**0%**	0%	0%	0%	**0%**	0%	0%	0%	13%	4%
Progressive Design/Build												
Count	1	0	0	0	0	0	0	1	0	0	0	0
Column %	1%	0%	0%	0%	0%	0%	0%	17%	0%	0%	0%	0%
Construction Manager at Risk												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Construction Manager/General Contractor												
Count	4	0	0	0	0	1	1	0	0	1	1	0
Column %	4%	0%	0%	0%	0%	20%	5%	0%	0%	20%	13%	0%
Other (please specify)												
Count	8	0	0	0	0	0	2	1	0	0	1	4
Column %	8%	0%	0%	0%	0%	0%	10%	17%	0%	0%	13%	15%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q42: Impact of the Threat of Claim
Has your firm reduced, dropped, or modified any service offerings due to high claims activity or other risk issues? *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	360	2	68	18	5	13	47	15	10	12	48	122
Yes												
Count	43	**2**	**4**	3	2	2	**4**	**2**	2	**0**	**7**	**15**
Column %	12%	**100%**	**6%**	17%	40%	15%	**9%**	**13%**	20%	**0%**	**15%**	**12%**
No												
Count	317	**0**	**64**	15	3	11	**43**	**13**	8	**12**	**41**	**107**
Column %	88%	**0%**	**94%**	83%	60%	85%	**91%**	**87%**	80%	**100%**	**85%**	**88%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q43: How often has your firm not pursued or has turned down work, due to concern about potential risk issues? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	362	2	68	18	5	13	47	15	10	12	49	123
Frequently												
Count	16	0	**2**	1	1	1	**0**	0	**3**	0	**0**	**8**
Column %	4%	0%	**3%**	6%	20%	8%	**0%**	0%	**30%**	0%	**0%**	**7%**
Sometimes												
Count	152	1	**36**	**11**	1	5	18	5	2	6	**15**	52
Column %	42%	50%	**53%**	**61%**	20%	38%	38%	33%	20%	50%	**31%**	42%
Rarely												
Count	146	1	**23**	**5**	2	5	**26**	6	3	3	24	48
Column %	40%	50%	**34%**	**28%**	40%	38%	**55%**	40%	30%	25%	49%	39%
Never												
Count	48	0	7	1	1	2	3	4	2	3	10	15
Column %	13%	0%	10%	6%	20%	15%	6%	27%	20%	25%	20%	12%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q44: Why specifically did your firm not pursue or turn the work down? Check all that apply. *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Valid Cases	308	2	59	17	4	10	43	11	7	9	38	108
Client History												
Mentions	175	2	35	13	2	5	21	6	6	5	19	61
% Valid Cases	57%	100%	59%	76%	50%	50%	49%	55%	86%	56%	50%	56%
Contract Terms												
Mentions	178	1	**40**	13	4	6	24	9	4	4	23	**50**
% Valid Cases	58%	50%	**68%**	76%	100%	60%	56%	82%	57%	44%	61%	**46%**
High Risk (e.g., in terms of safety, project delivery type, technical sufficiency, etc.)												
Mentions	180	1	33	8	3	2	24	7	4	7	20	71
% Valid Cases	58%	50%	56%	47%	75%	20%	56%	64%	57%	78%	53%	66%
Lacked Qualifications / Experience on the part of the client, design professional, or others												
Mentions	114	0	25	7	2	6	18	4	5	3	11	33
% Valid Cases	37%	0%	42%	41%	50%	60%	42%	36%	71%	33%	29%	31%
Project Type or Delivery Method												
Mentions	91	1	18	3	3	4	11	3	3	1	12	32
% Valid Cases	30%	50%	31%	18%	75%	40%	26%	27%	43%	11%	32%	30%
Undercapitalized Project												
Mentions	58	0	8	4	1	4	8	1	1	2	6	23
% Valid Cases	19%	0%	14%	24%	25%	40%	19%	9%	14%	22%	16%	21%
Other (please specify)												
Mentions	11	0	2	0	0	1	1	0	0	0	1	6
% Valid Cases	4%	0%	3%	0%	0%	10%	2%	0%	0%	0%	3%	6%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q45: During your last fiscal year, what is your best estimate of the potential total fee value of the work that your firm declined? *

	Total	Q8RG: PLI Provider										
		AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Sample Size	305	2	59	17	4	11	42	11	8	9	37	105
$0 to $10,000												
Count	24	0	4	0	0	0	3	1	1	0	1	14
Column %	8%	0%	7%	0%	0%	0%	7%	9%	13%	0%	3%	13%
$10,001 to $100,000												
Count	110	1	21	6	0	5	16	**1**	1	4	**17**	38
Column %	36%	50%	36%	35%	0%	45%	38%	**9%**	13%	44%	**46%**	36%
$100,001 to $250,000												
Count	91	0	**12**	**10**	0	3	**11**	4	3	3	14	**31**
Column %	30%	0%	**20%**	**59%**	0%	27%	**26%**	36%	38%	33%	38%	**30%**
$250,001 to $500,000												
Count	42	1	**14**	**0**	0	0	**9**	0	2	1	4	**11**
Column %	14%	50%	**24%**	**0%**	0%	0%	**21%**	0%	25%	11%	11%	**10%**
$500,001 to $1 million												
Count	15	0	4	0	1	**2**	2	0	0	0	**0**	6
Column %	5%	0%	7%	0%	25%	**18%**	5%	0%	0%	0%	**0%**	6%
$1.01 million to $2.5 million												
Count	11	0	**3**	1	**2**	0	**0**	1	0	0	**0**	**4**
Column %	4%	0%	**5%**	6%	**50%**	0%	**0%**	9%	0%	0%	**0%**	**4%**
$2.51 million to $5 million												
Count	4	0	1	0	0	0	0	1	0	0	1	1
Column %	1%	0%	2%	0%	0%	0%	0%	9%	0%	0%	3%	1%
$5.01 million to $10 million												
Count	0	0	0	0	0	0	0	0	0	0	0	0
Column %	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
More than $10 million												
Count	8	0	**0**	0	**1**	1	**1**	**3**	1	1	**0**	**0**
Column %	3%	0%	**0%**	0%	**25%**	9%	**2%**	**27%**	13%	11%	**0%**	**0%**

* Denotes variable with statistically significant findings

Significant difference within groups:

Q46: In your opinion, to what extent does the threat of claims stifle innovation in the profession at this time? *

		Q8RG: PLI Provider										
	Total	**AIG / Lexington / New Hampshire Insurance**	**AXA XL**	**Beazley**	**Berkshire Hathaway Specialty Insurance**	**Berkley Design Professionals**	**CNA / Schinner er, et al.**	**Lloyds of London**	**Navigators / The Hartford**	**RLI**	**Travelers**	**Others**
Sample Size	360	2	67	18	5	13	46	15	10	12	49	123
Very Much												
Count	49	1	7	**0**	0	**4**	7	1	**3**	1	8	17
Column %	14%	50%	10%	**0%**	0%	**31%**	15%	7%	**30%**	8%	16%	14%
Somewhat												
Count	130	1	28	8	1	3	16	5	3	5	16	44
Column %	36%	50%	42%	44%	20%	23%	35%	33%	30%	42%	33%	36%
A little												
Count	137	0	26	5	3	5	21	5	3	5	19	45
Column %	38%	0%	39%	28%	60%	38%	46%	33%	30%	42%	39%	37%
Not at all												
Count	44	0	**6**	**5**	1	1	**2**	**4**	1	1	6	17
Column %	12%	0%	**9%**	**28%**	20%	8%	**4%**	**27%**	10%	8%	12%	14%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q47: Please indicate whether the threat of claims is hurting your firm's ability to do the following. Check all that apply. *

		Q8RG: PLI Provider										
	Total	AIG / Lexington / New Hampshire Insurance	AXA XL	Beazley	Berkshire Hathaway Specialty Insurance	Berkley Design Professionals	CNA / Schinner er, et al.	Lloyds of London	Navigators / The Hartford	RLI	Travelers	Others
Valid Cases	345	2	63	18	5	11	46	15	10	12	44	119
Build good relations with clients												
Mentions	48	1	**10**	2	0	2	**8**	**5**	**5**	2	2	**11**
% Valid Cases	14%	50%	**16%**	11%	0%	18%	**17%**	**33%**	**50%**	17%	5%	**9%**
Expand your firm's business												
Mentions	71	2	**9**	3	0	**5**	12	4	6	3	9	**18**
% Valid Cases	21%	100%	**14%**	17%	0%	**45%**	26%	27%	60%	25%	20%	**15%**
Hire new engineers												
Mentions	12	1	0	1	0	0	2	1	1	0	1	5
% Valid Cases	3%	50%	0%	6%	0%	0%	4%	7%	10%	0%	2%	4%
Hold down costs / remain profitable												
Mentions	100	1	14	6	1	4	12	6	4	4	15	33
% Valid Cases	29%	50%	22%	33%	20%	36%	26%	40%	40%	33%	34%	28%
Hold down fees												
Mentions	87	1	17	6	2	3	10	1	3	5	11	28
% Valid Cases	25%	50%	27%	33%	40%	27%	22%	7%	30%	42%	25%	24%
Maintain good relations with other construction team members												
Mentions	53	1	**7**	1	0	2	11	**5**	4	2	5	**15**
% Valid Cases	15%	50%	**11%**	6%	0%	18%	24%	**33%**	40%	17%	11%	**13%**
Try innovative approaches												
Mentions	91	1	15	4	1	4	10	4	4	4	11	33
% Valid Cases	26%	50%	24%	22%	20%	36%	22%	27%	40%	33%	25%	28%
The threat of claims is not having an impact on our firm												
Mentions	150	0	30	7	3	4	20	5	3	3	18	57
% Valid Cases	43%	0%	48%	39%	60%	36%	43%	33%	30%	25%	41%	48%

* Denotes variable with statistically significant findings

Significant difference within groups:

Q47: Please indicate whether the threat of claims is hurting your firm’s ability to do the following. Check all that apply. *

Confidence Level = 95%

* Denotes variable with statistically significant findings

Significant difference within groups: