

2023 ACEC PLI Carrier Survey														
Information compiled by ACEC, NSPE, and the AIA Trust														
	Aspen Insurance	AXA XL	AXIS Insurance	Beazley	Berkley Design Professional	Berkshire Hathaway Specialty Insurance Company	Great American Insurance	The Hartford	Liberty Mutual Insurance	Professional Underwriters Agency (PUA)	Riverton Insurance	RLI	Travelers	Victor Insurance Managers LLC
<b>Q1: Please provide us with your firm's contact information.</b>														
<b>Name</b>	Robert Cunningham	Michaela Kendall	V Szot	James Schwartz	Lawrence Moonan	Joe Schrancz, P.E., RPLU	Joe Miller	Allison Esrig	Georges Pigault	Sandip Chandarana	Lenny Waldhauser	Vincent Costello	John Rapp	Kevin Collins
<b>Title</b>	SVP	Manager, Strategic Partnerships		US A&E focus group leader	Executive Vice President, Chief Operating	SVP	Divisional Vice President	Senior Managing Director	Senior Vice President	Director	CEO		AVP	AE Practice Leader, Managing Director
<b>Mailing Address</b>	499 Washington Blvd	3340 Peachtree Road NE, Suite 2140	PO Box 3384	1 Lincoln St, Suite 26W	99 Pacific St., Ste. 555E	620 West. Germantown Pike	301 E Fourth Street	One Hartford Plaza	28 Liberty Street	2803 Butterfield Road, Suite 260	600 Main Street	150 Monument Road	111 Schilling Road	7700 Wisconsin Avenue, Suite 400
<b>City</b>	Jersey City	Atlanta	Alpharetta	Boston	Monterey	Plymouth Meeting	Cincinnati	Hartford	New York	Oak Brook	Riverton	Bala Cynwyd	Hunt Valley	Bethesda
<b>State</b>	New Jersey	GA	GA	MA	CA	Pennsylvania	OH	CT	NEW YORK	IL	New Jersey	PA	MD	Maryland
<b>Zip</b>	07310	30326	30023	02111	93940	19462	45202	06155	10005	60523	08077	19004	21031	20814
<b>Telephone</b>	6465021012	404.439.6072		16176718016	831-250-7082	9178302322	2404595392	443-364-5940	2128984312	(630)572-0600	18008824410	6106648700	14433532262	3019515412
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<b>Website</b>	https://www.aspen.co/Insurance/	WWW.axaxl.com/dp		www.beazley.com	www.berkleydp.com	www.bhspecialty.com	www.greatamericaninsurancegroup.com	https://www.thehartford.com/commercial-insurance-agents/industries-architects-engineers	ae.libertymutual.com	www.puainc.com	www.rivertoninsuranceagency.com	https://www.rlicorp.com/design-professionals-resources	travelers.com	www.victorinsuranceus.com
<b>Q2: Are you a(n): (Select ALL that apply)</b>														
<b>Insurer</b>	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer			Insurer	Insurer	
<b>Underwriting Manager</b>										Underwriting Manager	Underwriting Manager			Underwriting Manager
<b>Managing General Agent</b>										Managing General	Managing General			
<b>Intermediary or Wholesaler</b>														
<b>Lloyd's Broker?</b>														
<b>Other (please specify):</b>														
<b>Text</b>														
<b>Q3: How many continuous</b>	15	52	12	37	10	10	8	18	22	33	5	14	24	66

Q4: With which insurers ha											Arch Insurance Company and Lloyds of London	Hudson Insurance Company			CNA Insurance has been our carrier partner continuously since program inception.
Q5: What was the total number of firms for which you provided engineering and/or architectural liability insurance in the following years? (Check one number range for each year)															
2020	Total # of Firms (501-2,000)	Total # of Firms (10,000+)	Total # of Firms (0- 500)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (0- 500)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)		Total # of Firms (10,000+)
2021	Total # of Firms (501-2,000)	Total # of Firms (10,000+)	Total # of Firms (0- 500)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (0- 500)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)		Total # of Firms (10,000+)
2022	Total # of Firms (501-2,000)	Total # of Firms (10,000+)	Total # of Firms (0- 500)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (0- 500)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)		Total # of Firms (10,000+)
Q6: What was your total premium from engineering and architectural liability insurance in the following years? (Check one for each year)															
2020	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (more than 100m)
2021	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (more than 100m)
2022	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (more than 100m)
Q7: What percentage of your total book of A/E premium comes from firms with revenue of: (Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.)															
Less than \$500,000	5	10	5	28	10	0	45	45		15	15	45	0	30	
\$500,000 to \$5,000,000	20	15	5	31	26	2	45	39		50	50	35	0	20	
\$5,000,001 to \$25,000,000	25	35	25	16	38	10	8	15		25	25	15	0	25	
\$25,000,001 and over	50	40	65	25	26	88	2	1		10	10	5	0	25	
Q8: Are you trying to gain,	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Maintain	Gain	Gain	Gain
Q9: Provide your carrier's A.M. Best's Rating for the following years. (Please use year-end results, but use July for the current year.)															
2023	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2022	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2021	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2020	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2019	A (Excellent)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
Q10: Provide your carrier's financial size category for the following years. (Please use year-end results, but use July for the current year.)															

<b>2023</b>	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
<b>2022</b>	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
<b>2021</b>	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
<b>2020</b>	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)		XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
<b>2019</b>	XV (Greater than 2,000)	XIV (1,500 to 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)		XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
<b>Q11: Do you have coverage exclusions and/or underwriting restrictions for:</b>														
<b>Residential and Condos</b>	Yes	No	Yes	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No	No
<b>Schools</b>	No	No	No	No	No	No	No	No	No	No	No	No	No	No
<b>Geotechnical Services</b>	Yes	No	Yes	Yes	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No
<b>Structural Engineering Services</b>	No	No	No	Yes	No	No	No	No	Yes	No	Yes	No	No	No
<b>Carbon-Neutral Materials</b>	No	No	No	No	No	No	No	No	No	Yes	No	No	No	No
<b>Marine Environments</b>	No	No	Yes	No	No	No	No	Yes	Yes	Yes	No	No	No	No
<b>Other (please specify)</b>	No				Yes				Yes					No
<b>Text</b>			We don't have exclusions for the above, but our appetite is limited for certain classes.		We don't have exclusions for any of the above categories, but we do try to limit exposure to condo projects and to minimize Geotechnical services provided on residential			We have no specific coverage exclusions for these exposures		Mines, Upstream Oil & Gas				No coverage exclusions, but we arent a market for geotechnical engineers
<b>Q12: Are there particular e</b>														
	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No



Q19: What is the insurer's r	proprietary	Confidential.	proprietary		Our reinsurance structure is proprietary, but we continue to assume a substantial percentage of each issued policy.	100%	Proprietary Information	Proprietary	Proprietary	confidential	Private	Proprietary	confidential	Proprietary
Q20: Please explain any res	This is account specific and limited prior acts may be applied based on the following: no active coverage; limited Prior Acts on expiring policy; new entity; new higher limits; mid-term limit increases.	Each account is reviewed on an individual basis for circumstances related to Prior Acts Coverage.	Increased limits of liability are retroactive to the inception date of the higher limit.	Prior acts coverage based on first date of continuous insurance coverage	We typically match the retroactive date the insured carried on their prior policy. If the insured is new to us and didn't carry professional liability prior we do consider limiting prior acts coverage by applying a current retroactive date to the	The BHSI program affords prior acts coverage to firms that have maintained coverage without interruption	Prior Coverage is required for prior acts to apply	Prior acts coverage is generally available for qualifying firms that have maintained continuous coverage for at least one year.	Prior Acts coverage is available if previously provided without interruption.	We use date firm has continually maintained PL coverage with no lapses. We will match expiring retro-dates.	Standard underwriting restrictions	Offered based on coverage continuity and loss experience.	Most firm's will receive full prior acts coverage after 1 continuous year of professional liability coverage.	Firms applying that does not have current PL policies are not eligible for prior acts coverage until after the 1st year (for firms up to \$500,000) in annual revenues, or after the 2nd year (for firms over \$500,000 in annual revenues).
Q21: When did your compa	Within the past 4 - 5 years	Within the past 4 - 5 years	More than 5 years ago	Within the past 1 - 3 years	Within the past 4 - 5 years	More than 5 years ago	Within the past 4 - 5 years	Within the past 1 - 3 years	More than 5 years ago	Within the past 1 - 3 years	Within the past 4 - 5 years	Within the past 4 - 5 years	More than 5 years ago	Within the past 1 - 3 years
Q22: Do you consult or obt	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes
Q23: How many non-manag	7	25	4	15	8	4	5	6	10	4	6	17	14	22
Q24: On average, how man	20	20	8	15	15	23	15	18	15	10	10	12	10	12
Q25: In addition to writing	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes
Q26: What is the minimum	1200	1575	7500	1500	1800	25000	1200	1225	1000	4000	750	1250	1400	1000
Q27: Do you offer design pr	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	No	Yes	Yes
Q28: As part of your PL pro	Yes	Yes	Yes	No	No	No	No		Yes	Yes	Yes	No		No
Q29: What percentage of your book is contractor PL versus A/E PL? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.														
Contractor PL (%)	10	0	70							25	10			
A/E PL (%)	90	0	30							75	90			
Q30: Does your policy cover	No	No	No		No	Yes	No	No	No	No	No	No		Yes
Q31: Does your firm offer D	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Q32: Does your firm offer D	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q33: Does your firm offer r	Yes	No	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes	No	No	Yes
Q34: Does your policy cover	Yes	Yes	No		Yes	Yes	Yes	Yes	Yes	No	Yes		Yes	Yes

Q35: If you wish to comment						The BHSI policy does not have a specific exclusion for cannabis-related facilities		We do not have a specific cannabis exclusion in our policy. As with any matter, coverage can only be determined when a claim presents.	Subject to underwriting review.	We are not a market for anything cannabis related.	Where not excluded	Our policy does not have a cannabis exclusion.	There are no cannabis restrictions in the policy form, however, we carefully underwrite this exposure.	
Q36: Could you provide examples		Coverage is evaluated on a case by case basis. Contract language that may impact coverage includes: liability assumed under a contract that the firm would not otherwise have; a duty to defend; indemnification in excess of a professional negligence causation trigger; and elevated standard of care.	Indemnity / defense clauses; warranty / guarantee clauses; elevated standard of care.	Warranty or guarantee language; standard of performance beyond negligence based professional standard of care; duty to defend.	Our Contractual Liability Exclusion reads as follows: "C. Liability assumed under any Contract. This exclusion does not apply to: 1. Any liability that you would have in the absence of that Contract, or 2. Your contractually assumed obligation to reimburse any person or entity for their reasonable costs of	Avoid the word 'defend.' Exclude indemnification for parties other than client. Limit indemnity to the insured's sole negligence. Coverage is not afforded for warranties or guarantees. Coverage is not provided for construction services. Coverage is not afforded for any liabilities assumed under contract, including liquidated damages,		Prevailing parties clauses and indemnification clauses that require defense at the outset are examples of contract language that present insurability issues and may create an obligation for the insured to pay something that would not be covered under the professional liability policy.	Time of essence; warranties/guarantees; assumption of third-party liability; contractual responsibility not based on professional negligence. Liberty Mutual offers contract review services for insurability to its policyholders which firms can request through their insurance broker.	No comment	guarantee language beyond the standard of care.		Too many to list. Liquidated damages is an example.	

<p>Q37: How do you handle re</p>	<p>Extended Reporting Period consideration and options are incorporated into the Policy Forms.</p>	<p>AXA XL reviews each request for extended reporting on a case by case basis, within the context of the terms offered in the applicable practice policy.</p>	<p>ERPs are offered per the terms contained in the policy.</p>		<p>At the insured's request we offer the option to purchase a one, two or three-year extended reporting period.</p>	<p>The BHSI policy contains provisions for extended reporting. Additional ERP requests can be considered.</p>	<p>Language is provided in our policy form or any applicable state endorsement s.</p>	<p>Optional extended reporting periods are listed on our Declarations page and subject to the policy terms and conditions.</p>	<p>This optional coverage is available upon request by the insured through their broker if the policy is cancelled or non-renewed, as required by state insurance regulations. Refer to Policy for requirements .</p>	<p>In the event the Insurer or the Named Insured cancel or refuses to renew this Policy, the Named Insured shall have the right, upon payment in full of an additional premium, to have issued an endorsement providing an Optional Extended Reporting Period as per the below schedule for Claims first made against any Insured and reported to the Insurer</p>	<p>As required by states</p>	<p>They are offered via endorsement .</p>	<p>We list the pricing for multiple ERP options on the Policy Declarations Page.</p>	<p>Optional extended reporting is offered through endorsement at the request of the broker on behalf of the insured. Options are provided for 1, 3 and/or a 5 year period for additional premium. Generally, the firm has 60 days following the policy expiration to place coverage in effect. Consideration can be given for this option on a mid-term basis.</p>
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Q46: Please list the criteria.		Size (annual revenues) of insured firm Amount of deductible Policy limits Claims experience Risk profile of insured firm	Available for small firms only; deductibles \$10k and under and other underwriting factors.	Firms up to \$2.5m in fees with favorable loss history	We offer First Dollar Defense deductible options to qualifying firms. Our maximum First Dollar deductible option is \$35,000. We typically expect firms to carry a deductible that is consistent with the revenue size of the firm, or .5 to 3% of annual revenues.	Generally for smaller firms with deductibles no greater than \$25,000.	We offer first dollar (damages only) and straight (damages and defense) which varies by size, loss history, risk management, etc.	Several factors contribute to the availability of a damages-only deductible including but not limited to loss history, firm size and deductible size.	For annual practice policies, it is available to qualifying firms based on firm size and prior claims experience.	We offer first dollar for retentions up to \$25,000. Once the retention level goes over \$25,000, first dollar is no longer available.	When loss experience warrants.	Size of firm and claims experience.	This coverage is offered by endorsement. It is typically offered to small and mid sized firms who have a positive loss history.	First dollar defense is offered to qualifying firms up to 3 million in revenues that show good loss experience.
Q47: Do you offer stop-loss?	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q48: How have your rates increased or decreased over the past three years?														
2022		Increased	Increased		8%	+4%	maintained current rates	0-5%		5-10% rate increase	+5%	0-2	confidential	Increase
2021		Increased	Increased		9%	+2%	maintained current rates	0-5%		5-10% rate increase	+3%	0-2	confidential	Stable
2020		Increased	Increased		10%	+2%	maintained current rates	0-5%		3-5% rate increase	+3%	0-2	confidential	Stable
Q49: How do you expect your rates to change going forward?														
2023		Stable to increase	Increase/flat		8%	+2-4%	maintained current rates	0-5%		3-5% rate increase	+5%	0-2	confidential	Increase
2024		Stable to increase	Increase/flat		6%	+2-4%	maintained current rates	0-5%		3-5% rate increase	+3%	0-2	confidential	Stable to slight increase
Q50: Do you offer a premium credit?	Yes	No	Yes	Yes	No	Yes	No	No	No	No	Yes	Yes	No	Yes
Q51: Do you offer credits or other financial incentives for: (Select ALL that apply)														
Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?		Educational programs completed by an insured?	Educational programs completed by an insured?		Educational programs completed by an insured?	Educational programs completed by an insured?		Educational programs completed by an insured?
Peer reviews?	Peer	Peer	Peer		Peer	Peer		Peer			Peer	Peer		Peer
Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?		Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?			Risk management programs?	Risk management programs?		Risk management programs?
Risk assessments?	Risk assessments?	Risk assessments?	Risk assessments?		Risk assessments?	Risk assessments?		Risk assessments?	Risk assessments?		Risk assessments?	Risk assessments?		Risk assessments?

Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)	
Text	Qualified use of contractual limitation of liability language.	Loss history, stability of operations, use of favorable written contracts		We offer claim deductible credits for firms that have engaged in qualifying risk management practices for the project in question.	favorable contract language including limitation of liability and waiver of consequential damages		Other premium credits are available for LEED projects and projects utilizing BIM or Virtual Design and Construction. Additionally, we offer a multi-policy credit for firms that carry more than one line of business insurance with The Hartford.	1) Continuing Education programs through Liberty Mutual's online learning portal or via RedVector. 2) Limitation of liability credit. 3) Deductible credit for successful claims resolution through mediation. 4) Circumstance reporting credit. 5) Credit for purchase of another LM business insurance product. Please contact your underwriter			Multi-line discount with the purchase of P&C coverages, Limitation of Liability Credit when used in contracts, Number of professionals with LEED	We have premium credits tied to certain practice management activities such as use of written contracts and use of sub consultants that maintain PL coverage.	Risk Management premium credits for other risk mitigation practices.	
Q52: Rank the following characteristics from 1 (highest) to 8 (lowest) in your premium determination process. If a characteristic is not considered in the premium determination process, leave it blank.														
Location of firm	8	7	6	5	5	5	7	4	8	7	5	5	5	2
Location of projects	7	5	5	6	7	6	6	7	7	6	6	7	7	7
Type of practice	2	2	3	2	2	1	1	3	3	3	4	1	3	4
Type of projects	4	1	2	3	3	3	5	5	2	2	3	3	4	5
Annual billings	1	6	1	1	1	4	2	1	1	4	1	2	1	1
Claims history	3	3	4	4	4	2	3	2	4	1	2	4	2	3
Firm experience	5	4	7	7	6	7	4	6	6	5	7	6	6	6
Other (please specify)	6				8	8		8	5		8	8		

Text	Risk Management practices				Firm business and contracting practices.			Risk Management Practices	Risk management practices; contract management ; loss prevention initiatives; data privacy and protection practices.		Internal Modelling	Risk Management including written contract usage, etc.		
Q53: Do you offer project-s	Yes	Yes	Yes	No	Yes	Yes	No	No	Yes	No	Yes	No	No	Yes
Q54: Do you offer project in	Yes	Yes	Yes	No	No	Yes	No	No	Yes	No	No	No	No	Yes
Q55: Do you offer project s	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q56: Please provide the nu		0		0	200	10	100			200	400	0	0	500
Q56: Please provide the nu		0		0	10000000	5000000	5000000		5000000	5000000	5000000	10000000	0	5000000
Q57: Are your project polici	Primary	Primary	Excess		Excess	Primary	Primary		Primary	Excess	Excess	Excess	Primary	Primary
Q58: Please describe.	Aspen Provides Both Primary and Excess	Primary status is subject to the terms and conditions of other available insurance coverage.	Excess of all other available insurance unless endorsed otherwise.		We offer Specific Job Excess and Specific Client Excess by endorsement to sit excess over our primary policy, or to sit excess of a competitor's primary policy. We do not write project insurance	The BHSI project-specific policy contains primary language	Specific Additional Limits can be primary or excess depending on limit required.		We offer Project-specific policies on a Primary basis, as well as follow-form Excess project-specific insurance over another insurer's Primary project-specific policy.	We can offer specific project excess limits over our own or another carrier's primary practice policy.	Unless changed by endorsement .		Our specific additional limits for a project/client are primary. Please note that this is an endorsement to an insured's practice policy. We do not write stand alone project insurance.	We write project specific as both a primary and excess carrier depending on the situation and opportunity.
Q59: Please state the number of project policies your company wrote in its most recently completed fiscal year and provide your maximum limits. Please enter numbers only. Do not include commas, dollar signs, or other non-num														
Number of policies		0		0	0	4	0	0		0	0	0	0	5
Maximum limits (\$)		0		0	0	10000000	0	0	5000000	0	0	0	0	5000000

<p>Q60: How does your compa</p>	<p>See Policy Form</p>	<p>AXA XL defines a claim as a demand received by the Insured for money or services that alleges a wrongful act arising from the performance of Professional Services; Pollution Conditions arising from the performance of Contracting Services; or a Network Security Compromise.</p>	<p>Any demand received by the insured seeking Damages or Professional Services and alleging liability or responsibility on the part of the insured.</p>	<p>claim means: (a) a demand for money or services; (b) a request for mediation or other form of alternative dispute resolution proceedings; or (c) a threat or initiation of a suit seeking injunctive relief (meaning a temporary restraining order or a preliminary or permanent injunction).</p>	<p>Our policy defines a claim as follows: "Claim means any notification received by you demanding compensatory money Damages or compensatory, corrective or remedial services. Two or more Claims for or arising out of the same or related Wrongful Act(s) shall be considered a single Claim for all purposes under this Policy."</p>	<p>"Claim" shall mean: 1. a demand against an Insured for money or services or to engage in arbitration or mediation, which shall be deemed first made upon receipt by the Insured of such demand; or 2. a civil proceeding against an Insured for monetary or non-monetary (including injunctive) relief which shall be deemed first made upon the service of</p>	<p>"Claim" means a demand for money or services, including, but not limited to a complaint in a civil proceeding in a court of law or in an arbitration proceeding, received by an Insured arising out of one or more of the following: (1) a Wrongful Act; (2) Pollution Incident; or (3) Network Information Security Breach.</p>	<p>"Claim" means: (1) a written demand seeking monetary, injunctive, declaratory or other non-monetary relief; (2) a civil proceeding, including an arbitration or other alternative dispute proceeding, commenced by the service of a complaint, filing of a demand for arbitration, or similar pleading; or (3) a request received by an Insured to toll or waive</p>	<p>A demand for money or services, naming you and alleging a Wrongful Act, Pollution Incident, Data Breach. (Please refer to specific product's Policy wording for exact terms and conditions.)</p>	<p>"Claim" shall mean a demand received by any Insured for money or services as a matter of right, including: 1. the service of suit or institution of arbitration proceeding or other alternative dispute resolution requests; and 2. a threat or initiation of a suit seeking injunctive relief (meaning temporary restraining order or permanent injunction).</p>	<p>Demand for money or services.</p>	<p>"Claim(s)" mean; a. a written demand for monetary, non-monetary, or injunctive relief against any Insured; b. a civil proceeding against any Insured commenced by the service of a complaint or similar pleading; c. a formal administrative or regulatory proceeding or investigation against any Insured commenced by the filing of a notice of</p>	<p>Claim means: 1. a demand for money or services; 2. a civil proceeding commenced by service of a complaint or similar pleading; or 3. a written request to toll or waive a statute of limitations relating to a potential civil or administrative proceeding, against any Insured for a Wrongful Act. A claim will be deemed to be made on the earliest date such notice</p>	<p>Claim means a demand for money or services naming the Insured and alleging a wrongful act or pollution incident.</p>
<p>Q61: Is "circumstance" rep</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>

Q62: Please comment.		AXA XL encourages Insureds to report circumstances the Insured reasonably believes may give rise to a claim.			We provide assistance for reported circumstances as follows:  "Free Claim Prevention Assistance If during the Policy Year, you report a Circumstance in accordance with Conditions A., until a Claim related to that Circumstance is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of	The BHSI policy offers pre-claim assistance with the following language: If, during the Policy Period, the Insured reports a specific circumstance in accordance with XII. Notice, C. Potential Claims, the Insurer may, at its sole option, investigate such circumstance as it deems appropriate. Until such time that a Claim arising from such specific	We offer free pre-claim assistance.	We encourage all of our Insureds to take advantage of our free pre-claims assistance for matters that may reasonably give rise to a claim.	Subject to Policy terms and conditions.	1. If the Insured becomes aware of any circumstance or Privacy Breach which may reasonably be expected to give rise to a Claim, the Insured shall, as soon as practicable and prior to the expiration of the Policy, give written notice to the Insurer of: a. the specific circumstance ; b. the injury or damage which has or may result from such circumstance ; and		"Circumstance" means an event or occurrence from which the Insured reasonably expects that a Claim(s) for an alleged Wrongful Act or Pollution Incident will be made.	It is not only allowed, it is encouraged as it can help prevent and/or mitigate the severity of a claim.	Circumstance reporting is voluntary under the policy and means an event reported to the Insurer during the policy term from which the Insured reasonably expects that a claim could be made.
Q63: Is "circumstance" reported?	No	No	No	No	No	No	No	No	No	Yes	No	No	No	No
Q64: Please comment.										see Notice of Circumstance language provided in previous answer.				
Q65: If a "circumstance" has been reported?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes



<p><b>Q66: Who supervises claims</b></p>	<p>Dedicated Aspen Professional Liability Experts who are also Attorneys</p>	<p>Internal claims staff, most of whom are licensed attorneys.</p>	<p>In-house claims department</p>	<p>In-House team of claims managers</p>	<p>Laila Santana, EVP &amp; Chief Claims Officer. Laila and our claims manager, Anthony Anderson have both been serving A/E clients for more than 30</p>	<p>Claims within BHSI are supervised by an internal claims department made up of attorneys</p>	<p>Jessie Gutierrez is the lead Professional Liability Manager. Roseanne DeBellis is our lead for the Design Professionals program.</p>	<p>We encourage all of our Insureds to take advantage of our free pre-claims assistance for matters that may reasonably give rise to a claim.</p>	<p>Dedicated in-house A&amp;E claims professionals , most of whom at attorneys.</p>	<p>Sandip Chandarana, Director or PUA. Our parent company, NSM Insurance Group, also has a claims team that supervises and gets involved as needed.</p>	<p>Hudson</p>	<p>Our claims are handled by a team of dedicated design professional attorneys.</p>	<p>We have local claim managers. Laura Guagliardo manages the claim managers.</p>	<p>CNA Insurance provides direct claims handling under the program.</p>
<p><b>Q67: What assistance do you</b></p>	<p>Free Pre-Claim Assistance and Free Subpoena Assistance</p>	<p>Internal claims staff supervises loss prevention files, retaining legal counsel and experts as needed, at no cost to the Insured.</p>	<p>Pre-claims assistance per policy terms</p>	<p>Pre-claim assistance at our cost</p>	<p>We provide additional coverage as follows: "Free Claim Prevention Assistance If during the Policy Year, you report a Circumstance in accordance with Conditions A., until a Claim related to that Circumstance is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or</p>	<p>BHSI can assist our insureds with the investigation of potential claims, including the use of outside counsel or professional A&amp;E experts, at no cost to our insureds</p>	<p>We offer free pre-claims assistance.</p>	<p>The claims professional will consult with the insured and provide guidance on how to handle the potential matter, hiring counsel as necessary to assist the insured as well.</p>	<p>Liberty Mutual provides assistance to its policyholders to resolve issues before they may develop into a claim and/or circumstance . Refer to Policy wording for full terms and conditions.</p>	<p>We monitor all claims and provide assistance as needed. We also have a 1-800 hotline available for our insureds for risk management assistance.</p>	<p>Pre-claims assistance</p>	<p>Free pre-claims assistance through the expertise of our in-house attorneys and outside counsel.</p>	<p>Any money spent for Pre-Claim Expenses is not subject to the deductible and does not reduce the limit of liability. Pre-claim expenses means reasonable fees, costs and expenses incurred by the company in the investigation of a specific potential claim.</p>	<p>Risk management guidance provided in combination with information on our website. CNA provides free pre-claims assistance through our claims handling process as well.</p>
<p><b>Q68: Does your pre-claims</b></p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>

Q69: Please comment.		Internal claims staff works with the Insured to determine if and when legal counsel retention is needed. The related expenses do not impact the practice policy deductible or limits.	At the discretion of the AXIS claims handler	We engage with outside counsel as needed.	We will provide whatever resources are necessary to guide our insured in pre-claim matters and to help resolve such matters before they become a claim. This includes occasionally hiring panel counsel. All such costs are covered by Berkley Design Professional and are not subject to the firm's deductible or factored into calculation of the firm's	If pre-claim assistance is utilized, BHSI will collaborate with our insured to select appropriate counsel. Counsel may be chosen from a BHSI list or recommendation from our insured.	Our claims department work with insured's to offer the appropriate professionals to work through pre-claims.	We will assign counsel as needed.	An attorney may be assigned if the facts require additional support.	Pre Claims Assistance is written into the policy as a supplementary payment, meaning the cost of pre claims assistance is in addition to our limit of liability and the policy's deductible does not apply.		It is discretionary	Subject to the discretion of the Travelers Claim Manager.	CNA claims in consultation with the Insured would consider the best approach to handling these matters and can include the use of counsel for the appropriate situation, including but not limited to, representation at meetings with the owner or attendance at a deposition for information.
Q70: Are there any costs ca	No	No	Yes	Yes	No	No	No	No	Yes	No	No	Yes	No	No
Q71: Please comment.			Pre claims assistance is provided at the discretion of the AXIS claims	No hard cost caps but we retain discretion on costs.					Subject to our approval.			it is discretionary.		
Q72: Do you have claim offi	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes

<b>Q73: Please provide the loc</b>	Jersey City; New York City	Atlanta, GA Chicago, IL Walnut Creek, CA Bloomfield, NJ Toronto, CAN	NYC, NY; Red Bank/Short Hills/Princeton, NJ; Chicago, IL; Alpharetta, GA; Los Angeles, CA	Farmington, CT; Chicago, IL; Atlanta, GA; Los Angeles, CA; San Francisco, CA; Philadelphia, PA; London, England.	San Francisco, CA Los Angeles, CA Chicago, IL New York, NY	Boston, MA; New York, NY; Chicago, IL	Our claims staff work in multiple locations throughout the U.S.	We have specialized claims professionals throughout the country.	Dedicated in-house claims examiners in New York, NY.			Chicago, IL and Peoria, IL	We have claim offices in CA, CO, TX, CT, MD, IL, NJ and GA.	Multiple locations including: Richmond, VA, Lisle, IL, Tarrytown, NY, Lake Mary, FL, Melville, NY, Pittsburgh, PA, Timonium, MD, Irvine, CA, Washington D.C. and
<b>Q74: Please indicate how yo</b>										See previous answers				
<b>Q75: What is the total num</b>	2	30	5	10	7	4	3	8	6	1	5	10	12	15
<b>Q76: On average, how man</b>	20	20	11	15	15	20	15	12	15	30	20	15	15	15
<b>Q77: Do you conduct any ty</b>	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes
<b>Q78: Do you do independe</b>	No	Yes	Yes	Yes	Yes	No	No	Yes	No	No	Yes	Yes	Yes	Yes
<b>Q79: Does your policy cover</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Q80: For claims brought ou</b>	Yes	Yes	Yes		No	No	No	No	Yes	No	Yes	Yes	No	No
<b>Q81: Does your policy provi</b>	No	Yes	Yes	No	Yes	No	No	No	Yes	Yes	Yes	Yes	No	Yes

<p>Q82: Please identify the cor</p>		<p>Defense costs in addition to the limit of liability is available by endorsement on a case-by-case underwriting review basis for additional premium.</p>	<p>Available by endorsement for additional premium; subject to underwriting.</p>		<p>At our option we offer Separate Defense Limit options for an additional premium equal to 25%-50% of the per-claim limit.</p>				<p>Liberty Mutual's Small-Firm segment endorsement provides capped defense outside the limits of liability subject to underwriting guidelines and state insurance regulations.</p>	<p>we offer on a case by case basis, mainly for firms with clean claims history</p>	<p>select risks</p>	<p>Where required by state.</p>	<p>Defense Outside the Limits is provided via endorsement at an additional cost. Firms with revenues under \$1 million, good loss experience and per claim limits up to \$1 million, are eligible. Options available for both 25% and 50% of primary per claim limit. Endorsement is available in most states but subject to state</p>
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<p><b>Q83: What is your company's position on issuing ROR letters unless there is a responsible and prudent reason to for doing so.</b></p>	<p>Aspen's position is not to issue ROR letters unless there is a responsible and prudent reason to for doing so.</p>	<p>Issuance of a reservation of rights letter is based upon a review of the specific allegations and are issued only when warranted by law and policy language. The Broker and Insured are notified and provided explanation prior to issuance.</p>	<p>Issued on a case by case basis when deemed appropriate after evaluation of the allegations and facts/circumstances involved in the claim.</p>	<p>RoR letters are issued as needed based on the specifics of the claim and the governing law</p>	<p>We issue reservation of rights letters when specific issues (i.e. prior knowledge or late reporting) suggest it is appropriate and necessary for us to do so. We do not issue "blanket" reservation of rights letters in response to each reported matter.</p>	<p>BHSI looks to find coverage wherever possible and only issues coverage letters if they are clear denials or BHSI must reserve rights on a specific issue. If a reservation of rights letter is issued, BHSI will still allow the insured to provide additional information at a later date to be considered</p>	<p>Various by claim</p>	<p>A statement of the available coverage is provided to the Insured on every claim.</p>	<p>Generally, we do not to issue an ROR, unless a Claims professional determines that a letter is necessary after a review of the claim.</p>	<p>We issue reservation of rights letters when circumstances of the claim warrant one.</p>	<p>As needed</p>	<p>Prior to sending a reservation of rights letter, a call is made to both the insured and the broker to discuss.</p>	<p>Its a case by case basis and used when appropriate.</p>	
<p><b>Q84: Does your company offer a credit limit?</b></p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>
<p><b>Q85: What is the credit amount?</b></p>	<p>0</p>	<p>25000</p>	<p>25000</p>	<p>25000</p>	<p>15000</p>	<p>25000</p>		<p>25000</p>	<p>25000</p>	<p>25000</p>		<p>0</p>	<p>50</p>	<p>10000</p>
<p><b>Q86: Are there any restrictions on the credit limit?</b></p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>No</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>

Q87: Please explain the res		Restrictions are identified in the practice policy terms and conditions based on the time to resolution, amount of the deductible, and other factors.	Must be a formal dispute resolution process agreed to and approved by the carrier. The available credit is 50% of the retention, up to the maximum amount listed above.	Claim must be resolved via mediation or resolved within 6 months of date of claim	From our policy: "Mediation Credit: Your Deductible obligation may be reduced by 50%, subject to a maximum reduction of \$15,000 if you agree with our decision to use Mediation and the Claim is fully and finally resolved by such Mediation."	No	within 3 years of notice	The credit is 50% of the deductible up to a maximum credit of \$25,000 and the claim must be resolved through voluntary mediation.	If the Claim is fully resolved through mediation with our consent and agreement, the Deductible amount incurred for such Claim will be reduced by 50% subject to a maximum reduction of \$25,000. Refer to Policy wording for full terms and conditions.	If the Insured and the Insurer agree to use Mediation and the Claim is fully and finally resolved through the use of Mediation prior to the commencement of any litigation or arbitration proceedings against the Insured, the Deductible shall be reduced by fifty percent (50%) up to \$25,000 for such Claim.	As per policy form	If any covered Claim is made against the Insured is fully and finally resolved, with the Insurer's consent and agreement, through the use of Mediation, the Insurer will reimburse fifty percent (50%) of the each Claim Deductible paid by the Named Insured, up to a Maximum reduction of \$25,000.	The deductible reduction is 50% subject to a maximum reduction of 25K for success use of mediation to resolve a claim. The reduction does not apply if the claim is resolved by litigation, arbitration or settlement.	If mediation or negotiation results in a resolution of the claim within 180 days from the date it was reported to the Insurer in compliance with the Conditions of the policy
Q88: Do you reserve the rig	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q89: Do you accept alterna	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes



<p><b>Q100: Please specify other</b></p>	<p>1. Tailored Seminars to qualified policyholders . 2. Participatory funding of Peer Reviews. 3. Loss Prevention Audits conducted by third parties.</p>	<p>Risk management workshops Case studies Articles/publication on current topics Contract Guide (electronic format) Large firm risk management group Learning management system</p>	<p>Risk management seminars/lunch and learn sessions to address specific questions/concerns.</p>	<p>Dedicated risk management website</p>	<p>The Berkley DP loss prevention/risk management program provides robust education and real-world advice about the fundamental areas that impact professional liability, project delivery and practice management . Policyholder resources have been developed by leading architectural and engineering practitioners, insurance specialists</p>	<p>BHSI offers contract review services, risk management seminars, and webinars on specific and relevant topics. BHSI has a risk management portal that includes articles, claims scenarios, a 50-state survey of legal issues, common contract issues, and useful information on cyber best practices. BHSI can work with our insureds to identify additional</p>		<p>We provide a multitude of risk management services and are continuing to expand our materials and services to better meet the needs of our insureds.</p>	<p>Liberty Mutual's Risk Management website (ae.libertymutual.com) includes online courses, white papers, claims case studies, on-demand webinars and access to RedVector discounted online courses and other industry-specific content.</p>	<p>quarterly webinars with C.E. credits</p>	<p>www.myprofessionalnet.com</p>	<p>Please review our website for all our offerings.</p>	<p>webinars, podcasts, newsletters, a risk management website, inhouse risk management seminars for our large insureds and contract reviews</p>	<p>Website provides 24/7 access to on-demand CE education and webinars for credit. Victor Contract Sifter is available online for current clients that uses AI technology to review the owner/consultant agreement for missing key provisions and offers comments on key insurance and risk management provisions in the contract.</p>
<p><b>Q101: Provide the names of the primary contact for your company's risk management personnel.</b></p>														
<b>First name</b>	Chris	Brett	V	Colleen	Andrew	Kathryn	Roseanne	Lauren	Georges	Kent	Emma	Laura	Joe	Yvonne
<b>Last Name</b>	Piety	Stewart	Szot	Palmer	Mendelson	Ridenour	DeBellis	Griffith	Pigault	Holland	Riggs	Malloy	Jones	Castillo
<b>Q102: How many A/E risk n</b>		150	4	15	60	12	3	4		4	30	15	25	50
<b>Q103: What is the estimate</b>		500	60	500	300	100	250	325	325	1000	200	500	500	1500



<p><b>Q104: Who performs these</b></p>	<p>Claims/Underwriting/ 3rd Party Risk Management Counsel</p>	<p>Contract reviews related to insurance coverage are conducted by internal underwriters, risk managers and claims staff.</p>	<p>Outside counsel</p>	<p>Dedicated internal risk management resource</p>	<p>Andrew Mendelson, FAIA and Diane Mika, SVP/ Risk Management Officer.</p>	<p>BHSI contract reviews are generally provided by outside legal counsel.</p>	<p>Our Risk Management Dept.</p>	<p>The Hartford dedicated claims professionals</p>	<p>Underwriting and Claims personnel, and select law firms.</p>	<p>We outsource all risk management services under our program to Kent Holland of Construction Risk. LLC.</p>	<p>Internal and External professionals</p>	<p>Dedicated Risk Management team inhouse claims counsel and outside counsel.</p>	<p>Travelers Claim Managers</p>	<p>Victor Contract Sifter review are provided online. Additionally, physical revidws and questions are conducted by our risk management attorneys, Frank Musica, Nahome Gebre and Yvonne</p>
<p><b>Q105: What is the average</b></p>	<p>48 Hours or under depending on the complexity of the review.</p>	<p>One to two business days.</p>	<p>24 to 48 hours</p>	<p>2-3 business days</p>	<p>48 hours.</p>	<p>24-48 hours</p>	<p>24-48 hours</p>	<p>24-48 Hours</p>	<p>24-48 hours</p>	<p>48 hours</p>	<p>2 business days</p>	<p>1-2 Business Days</p>	<p>24-48 hours</p>	<p>Victor Contract Sifter reviews are completed within 5 minutes or less and available 24/7 on our website to current insureds. Physical contract reviews are usually completed within one</p>



Student Housing					2									
Military Housing					1									
Museums					1	1	5							
Libraries					1	1	5							
Courts					1	1	5							
Military					1	1	5							
Federal/state government					1	1								
Other						27				17				
Q110: Please explain "other"						other infrastructure, other institutional, environmental, recreational.								
Q111: Estimate your portfolio turnover. Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.														
% of new business	0	7	20	0	15	30	10	15	15	15	15	0	0	8
% of renewal business	0	93	80	0	85	70	90	85	85	85	85	0	0	92
Q112: Does your company	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes
Q113: Where can the following special services be obtained if offered by your company? (Please mark all that apply).														
Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker
Underwriter	Underwriter	Underwriter	Underwriter				Underwriter		Underwriter			Underwriter		Underwriter
Attorney												Attorney		
Claims Dept.														
Not Offered														
Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker
Underwriter	Underwriter	Underwriter	Underwriter			Underwriter		Underwriter				Underwriter		Underwriter
Attorney														
Claims Dept.														
Not Offered														
Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker
Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter
Attorney		Attorney						Attorney				Attorney	Attorney	
Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.			Claims Dept.	Claims Dept.	Claims Dept.				Claims Dept.		
Not Offered														
Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker
Underwriter	Underwriter	Underwriter	Underwriter		Underwriter	Underwriter		Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter
Attorney	Attorney	Attorney	Attorney	Attorney		Attorney		Attorney	Attorney		Attorney	Attorney		Attorney
Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.			Claims Dept.	Claims Dept.	Claims Dept.				Claims Dept.	Claims Dept.	
Not Offered														
Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker
Underwriter	Underwriter	Underwriter	Underwriter		Underwriter			Underwriter	Underwriter	Underwriter		Underwriter	Underwriter	Underwriter
Attorney	Attorney	Attorney	Attorney	Attorney		Attorney		Attorney	Attorney		Attorney	Attorney		Attorney
Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.			Claims Dept.	Claims Dept.	Claims Dept.				Claims Dept.	Claims Dept.	
Not Offered														
Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker				Agent/Broker		Agent/Broker			Agent/Broker	Agent/Broker	Agent/Broker
Underwriter												Underwriter	Underwriter	
Attorney	Attorney	Attorney	Attorney		Attorney							Attorney	Attorney	Attorney
Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.			Claims Dept.	Claims Dept.	Claims Dept.				Claims Dept.	Claims Dept.	
Not Offered														
Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker
Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter
Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney						Attorney		Attorney

Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.		Claims Dept.	Claims Dept.	Claims Dept.				Claims Dept.	Claims Dept.	Claims Dept.
Not Offered														
Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker			Agent/Broker	Agent/Broker	
Underwriter	Underwriter	Underwriter		Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter		Underwriter	Underwriter	Underwriter	Underwriter
Attorney	Attorney	Attorney		Attorney	Attorney			Attorney				Attorney		
Claims Dept.	Claims Dept.	Claims Dept.		Claims Dept.	Claims Dept.			Claims Dept.	Claims Dept.			Claims Dept.		
Not Offered										Not Offered				
Q114: Will you provide a sp	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)
Q115: If you wish to provid					Thank you for inviting us to once again participate in your annual survey process. The A/E PL market is experiencing somewhat of a seismic shift in response to the economy, social (and economic) inflation and claims activity. We look forward to offering our further insight on all of the above.			Thank you for asking us to participate in the survey. The foregoing responses to the survey ("responses") constitute only an expression of interest in participation by The Hartford and does not constitute an obligation or commitment, express or implied, by The Hartford to take any subsequent action, including, but not limited to, negotiating or entering into a		Please let me know if you have any questions and/or need any additional information.				
Q116: As we do each year,	AM Preferred	PM Preferred	No, I will not be participating in the interviews this year.	AM Preferred	No Preference	AM Preferred	AM Preferred	No Preference	PM Preferred	No, I will not be participating in the interviews this year.	AM Preferred	AM Preferred	No Preference	No Preference

<p>Q117: Additional comments</p>		<p>9/27 currently available am &amp; pm 9/28 only available pm</p> <p>I look forward to speaking with the interview panel.</p>			<p>While we don't have a preference for interview time, I would ask that we might be scheduled for the 27th of September as I have a medical procedure on the 28th that I won't be able to reschedule. I hope that is possible and sorry for any inconvenience this request may cause.</p> <p>Sincerely,</p>				<p>georges.pigault@libertymutual.com, and Donna.Hunt@libertymutual.com will be available</p>	<p>Unfortunately, I am out of the country of 9/27 and 9/28.</p>				<p>Thanks for the opportunity.</p>
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