						2023 ACEC PL	Carrier Surve	/						
					Information	compiled by A	CEC, 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
Q1: Please provide us with	your firm's cor	tact informati	on.											
Name	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
Title	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
Mailing Address	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		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
City	Jersey City	Atlanta	Alpharetta	Boston	Monterey	Plymouth Meeting	Cincinnati	Hartford	New York	Oak Brook	Riverton	Bala Cynwyd	Hunt Valley	Bethesda
State	New Jersey	GA	GA	MA	CA	Pennsylvania	ОН	СТ	NEW YORK	IL	New Jersey	PA	MD	Maryland
Zip	07310	30326	30023	02111	93940	19462	45202	06155	10005	60523	08077	19004	21031	20814
Telephone	6465021012	404.439.6072		16176718016	831-250-7082	9178302322	2404595392	443-364-5940	2128984312	(630)572- 0600	18008824410	6106648700	14433532262	3019515412
E-mail	Robert.cunni ngham@aspe n- insurance.co	michaela.ken dall@axaxl.c om	victoria.szot @axiscapital. com			joe.schrancz @bhspecialty .com		allison.esrig @thehartfor d.com	georges.piga ult@libertym utual.com	sandip@puai nc.com	lenny.waldha user@riverto ninsuranceag ency.com	o@rlicorp.co	jrapp@travel ers.com	Kevin.collins @victorinsur ance.com
Website	https://www. aspen.co/Ins urance/	WWW.axaxl. com/dp		www.beazley .com	www.berkley dp.com	www.bhspeci alty.com	mericaninsur	https://www. thehartford.c om/commerc ial-insurance- agents/indus tries- architects- engineers	ae.libertymut ual.com	www.puainc. com	www.riverto ninsuranceag ency.com	https://www. rlicorp.com/d esign- professionals- resources		www.victorin suranceus.co m
Q2: Are you a(n): (Select A	LL that apply)							g						
Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer			Insurer	Insurer	
Underwriting Manager										Underwriting Manager	Underwriting Manager			Underwriting Manager
Managing General Agent										Managing General	Managing General			
Intermediary or Wholesale	r													
Lloyd's Broker?														
Other (please specify):														
Text														
Q3: How many continuous	15	52	12	37	10	10	8	18	22	33	5	14	24	66

OA MONE AND THE COMMENT										Augh	l I da a a			CNIA
Q4: With which insurers has										Arch	Hudson			CNA
										Insurance	Insurance			Insurance has
										Company	Company			been our
										and Lloyds of				carrier
										London				partner
														continuously
														since
														program
														inception.
Q5: What was the total nun	nber of firms f	or which you p	rovided engine	eering and/or a	architectural lia	bility insurance	e in the follow	ring years? (Cho	eck one numbe	er range for ea	ch year)			
2020	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of		Total # of
	Firms (501-	Firms	Firms (0- 500)	Firms (2,001-	Firms (501-	Firms (0- 500)	Firms (501-	Firms (501-	Firms (2,001-	Firms (501-	Firms (501-	Firms (5,001-		Firms
	2,000)	(10,000+)		5,000)	2,000)		2,000)	2,000)	5,000)	2,000)	2,000)	10,000)		(10,000+)
2021	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of		Total # of
	Firms (501-	Firms	Firms (0- 500)	Firms (2,001-	Firms (501-	Firms (0- 500)	Firms (501-	Firms (501-	Firms (2,001-	Firms (501-	Firms (2,001-	Firms (5,001-		Firms
	2,000)	(10,000+)		5,000)	2,000)		2,000)	2,000)	5,000)	2,000)	5,000)	10,000)		(10,000+)
2022	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of	Total # of		Total # of
	Firms (501-	Firms	Firms (0- 500)	Firms (2.001-	Firms (501-	Firms (0- 500)	Firms (501-		Firms (2,001-	Firms (501-	Firms (2,001-	Firms (5,001-		Firms
	2,000)	(10,000+)	,	5,000)	2,000)	,	2,000)	2,000)	5,000)	2,000)	5,000)	10,000)		(10,000+)
Q6: What was your total pro	<u> </u>	. , ,	l architectural	· · · · · · · · · · · · · · · · · · ·	· · · ·	wing vears? (C	<u> </u>	<u>' ' '                                </u>	,,,,,	_,,	,,,,,,			(=0,000 )
2020	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total		Total
	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in		Premium in	Premium in	Premium in	Premium in		Premium in
	Millions	Millions	Millions (0-	Millions	Millions	Millions	Millions (0-	Millions (0-	Millions	Millions	Millions (0-	Millions		Millions
	(25.1m-50m)	(more than	25m)	(50.1m-	(50.1m-		25m)	25m)			25m)	(50.1m-		(more than
	(23.1111-30111)	100m)	23111)	100m)	100m)	(23.1111-30111)	23111)	23111)	(23.1111-30111)	(23.1111-30111)	23111)	100m)		100m)
2021	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total		Total
2021														
	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in		Premium in
	Millions	Millions	Millions (0-	Millions	Millions	Millions	Millions (0-	Millions (0-	Millions	Millions	Millions	Millions		Millions
	(25.1m-50m)	(more than	25m)	(50.1m-	(50.1m-	(50.1m-	25m)	25m)	(25.1m-50m)	(25.1m-50m)	(25.1m-50m)	(50.1m-		(more than
		100m)		100m)	100m)	100m)						100m)		100m)
2022	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total		Total
	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in	Premium in		Premium in
	Millions	Millions	Millions (0-	Millions	Millions	Millions	Millions (0-	Millions	Millions	Millions	Millions	Millions		Millions
	(25.1m-50m)	(more than	25m)	(more than	(50.1m-	(50.1m-	25m)	(25.1m-50m)	(25.1m-50m)	(50.1m-	(25.1m-50m)	(50.1m-		(more than
		100m)		100m)	100m)	100m)				100m)		100m)		100m)
Q7: What percentage of you	ır total book o		comes from fi			enter number			as, dollar signs					
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, r	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Maintain	Gain	Gain	Gain
Q9: Provide your carrier's A	.M. Best's Rat	ing for the follo	owing years. (P	lease use year	-end results, bu	ut use July for	the current yea	ar).						
2023	A (Excellent)	A+	A (Excellent)	A (Excellent)	A+	A++	A+	A+	A (Excellent)	A+	A+	A+	A++	A (Excellent)
		(Superior)			(Superior)	(Superior)	(Superior)	(Superior)		(Superior)	(Superior)	(Superior)	(Superior)	
2022	A (Excellent)	A+	A (Excellent)	A (Excellent)	A+	A++	A+	A+	A (Excellent)	A+	A (Excellent)	A+	A++	A (Excellent)
		(Superior)			(Superior)	(Superior)	(Superior)	(Superior)		(Superior)		(Superior)	(Superior)	
2021	A (Excellent)	A+	A (Excellent)	A (Excellent)	A+	A++	A+	A+	A (Excellent)	A+	A (Excellent)	A+	A++	A (Excellent)
	' '	(Superior)	`	` '	(Superior)	(Superior)	(Superior)	(Superior)	`	(Superior)	`	(Superior)	(Superior)	] ` '
2020	A (Excellent)		A (Excellent)	A (Excellent)	A+	A++	A+	A+	A (Excellent)	A+	A (Excellent)	A+	A++	A (Excellent)
	,,	(Superior)	(=======	,=,	(Superior)	(Superior)	(Superior)	(Superior)	(========	(Superior)	(=::::::::::	(Superior)	(Superior)	(=:::::::::()
2019	A (Excellent)		A+	A (Excellent)		A++	Δ+		A (Excellent)	A+	A (Excellent)	A+	A++	A (Excellent)
	(Excellent)	(Superior)	(Superior)	(2.tochent)	(Superior)	(Superior)	(Superior)	(2.000110110)	(2.00110110)	(Superior)	(2.tochent)	(Superior)	(Superior)	Lacinetty
Q10: Provide your carrier's	l financial ciza o		, , ,	rs (Bloose ::se	, , , ,	, , ,		at woorl		(Juperior)		(Juperior)	(Juperior)	
Q10. Flovide your carrier's	imanudi Size C	acegory for the	tollowing yea	is. (Fiedse use	year-enu resul	ito, put use Jul	y ioi tile currei	it year j.						

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

Condominiu ms, in prone see mark in particular oceanfront condos, structural inspections, utility/electri cal in wildfire regions continue to be of concern. We have also seen an increase in severity for dalims associated with mark associated with most on the monitoring of units in frastructur. Project can disciplines, infrastructur ela firspecture, injury and/or large property design/build projects and services that are exposures and services design/build projects and suctivities, residential, condos and high-end custom extrivites, condos and high-end custom extrevited high-end
particular oceanfront condos, and services and services that are subject to condos, structural inspections, utility/electri cal in wildfire regions continue to be of concern. We have also seen an increase in severity for claims was associated with groads/highw
oceanfront condos, structural subject to inspections, utility/electri cal in wildfire regions continue to be of concern. We have also seen an increase in increase in increase in severity for claims was associated with proads/highw firms  and services design/build projects and arctivities, subject to subject to subject to control with that are roadway/high activities, subject to subj
condos, structural subject to roadway/hig inspections, utility/electri cal in wildfire regions continue to be of concern. We have also seen an increase in severity for claims eare colaims associated with proads/highw
structural inspections, utility/electri cal in wildfire regions continue to be of concern. We have also seen an about which increase in severity for claims was associated with engineering roads/highw coads/highw firms  subject to personal hway etc.  roadway/hig hexposures, firms with engineers, prior claims on claims or lating to trends, could materials relating to trends, could materials are impacting claim costs.  roadsoll page of the increased control design.  regions control of readway high exposures, including cost of control design.  relating to trends, could the increased inflationary prior claims  relating to trends, could design.
inspections, utility/electri cal in wildfire regions continue to damage concern. We have also seen an increase in severity for claims what terms. associated with roads/highw
utility/electri cal in wildfire regions continue to be of concern. We have also seen an increase in increase in severity for claims what terms. associated with roads/highw
cal in wildfire regions property damage continue to be of claims we are concern. We have also seen an about which increase in severity for claims what terms. associated with engineering roads/highw
regions continue to damage continue to be of claims we are being more have also seen an increase in firms we seeverity for claims what terms. associated with engineering roads/highw
continue to be of claims we are being more seen an about which increase in severity for claims what terms. associated with engineering roads/highw
be of claims we are being more seen an about which increase in severity for claims what terms.  associated with engineering roads/highw firms  be of claims we are being more selective about which increase in firms we claim costs.  be of claims we are being more selective about and at claim costs.  pressures on labor and materials are impacting claim costs.  claim costs.
concern. We have also selective about which increase in severity for claims associated with engineering roads/highw firms
have also selective about which increase in firms we severity for quote and at claims what terms.  associated with engineering roads/highw firms materials are impacting claim costs.
seen an about which impacting claim costs. severity for quote and at claims what terms. associated With engineering roads/highw firms
increase in firms we severity for quote and at claims what terms. associated with engineering roads/highw firms
severity for claims what terms. associated Civil with engineering roads/highw firms
claims what terms. associated Civil with engineering roads/highw firms
associated Civil with engineering roads/highw firms
with engineering roads/highw firms
roads/highw firms
ays/infrastruc exposed to BI
ture projects.   claims on
highways/roa
ds/bridges
are seeing
higher pricing
and
deductibles
applied, and
some
mechanical mechanical
Q14: Do you provide multi- Yes Yes No Yes Yes No Yes
Q15: Please explain the ger Firms under Firms with
\$2Min fees gross receipts   firms under   2-year   and 3 year   two year   policies are   available for   revenue;   \$2M in   provide a 3   revenues
can qualify of \$2 million 400k policies to policies to policies to policy for on an annual firms with under two revenues and year policy under
for an auto- or less   small firms   eligible firms.   qualifying   basis.   under \$350K   losses for   acceptable   term to firms   \$500,000
renewal. utilizing our that meet firms with Project- in billings \$25k. claims with billings with good
small firm our ratable Specific experience. up to 500k. loss
program may underwriting billings under policies are We can offer experience
qualify for a criteria. Multi- \$1,000,000.   the only a 2 year are eligible
multi-year year policies multi-year policy for a two or
policy.   make up less   product we   firms with three year
than 10% of provide billings up to policy option
our book of (maximum 1 1 M.
our book of (maximum 1 M.) business.
business. limits up to
Q16: What limits of A/E professional liability coverage are available through your company? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.
Q16: What limits of A/E professional liability coverage are available through your company? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.         Image: Company of the professional liability coverage are available through your company? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.         Image: Company of the professional liability coverage are available through your company? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.         Image: Company of the professional liability coverage are available through your company? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.         Image: Company of the professional liability coverage are available through your company? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.         Image: Company of the professional liability coverage are available through your company? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.         Image: Company of the professional liability coverage are available through your company? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

Q19: What is the insurer's n	proprietary	Confidential.	proprietary		Our	100%	Proprietary	Proprietary	Proprietary	confidential	Private	Proprietary	confidential	Proprietary
(13. Wildt is the insuler si	proprietary	Commucintian.	proprietary		reinsurance	10070	Information	Troprictary	Troprictary	connaciitiai	Tivacc	Порпскагу	Commucintian	Troprictary
					structure is		miormation							
					proprietary,									
					but we									
					continue to									
					assume a									
					substantial									
					percentage									
					of each									
					issued policy.									
	This is	Each account		Prior acts	We typically	The BHSI	Prior	Prior acts	Prior Acts	We use date		Offered	Most firm's	Firms
	account	is reviewed		coverage	match the	program	Coverage is	coverage is	coverage is	firm has	_	based on	will receive	applying that
	specific and	on an	•	based on first	retroactive	affords prior	required for	generally	available if	continually	restrictions	coverage	full prior acts	does not
	limited prior	individual	retroactive to		date the	acts coverage		available for	previously	maintained		continuity	coverage	have current
	acts may be	basis for	the inception		insured	to firms that	apply	qualifying	provided	PL coverage		and loss	after 1	PL policies
	applied	circumstance		insurance	carried on	have		firms that	without	with no		experience.	continuous	are not
	based on the	s related to	higher limit.	coverage	their prior	maintained		have	interruption.	lapses. We			year of	eligible for
	following:	Prior Acts			policy. If the	coverage		maintained		will match			professional	prior acts
	no active	Coverage.			insured is	without		continuous		expiring retro			liability	coverage
	coverage;				new to us	interruption		coverage for		dates.			coverage.	until after
	limited Prior				and didn't			at least one						the 1st year
	Acts on				carry			year.						(for firms up
	expiring				professional									to \$500,000)
	policy; new				liability prior									in annual
	entity; new				we do									revenues, or
	higher limits;				consider									after the 2nd
	mid-term				limiting prior									year (for
	limit				acts coverage									firms over
	increases.				by applying a									\$500,000 in
					current									annual
					retroactive									revenues).
					date to the									revenues,.
21: When did your compa	Within the	Within the	More than 5	Within the	Within the	More than 5	Within the	Within the	More than 5	Within the	Within the	Within the	More than 5	Within the
		past 4 - 5		past 1 - 3	past 4 - 5	years ago	past 4 - 5	past 1 - 3	years ago	past 1 - 3		past 4 - 5	years ago	past 1 - 3
	pust + 5	pust 4 5	y curs ago	pust 1 3	pust + 5	years ago	-	•	years ago	l.	l.		years ago	years
,	vears	vears		vears	vears		vears	vears		vears	vears			
	years Yes	years Yes	Yes	years No	years Yes	Yes	years No	years Yes	Yes	years No	years Yes	years Yes	Yes	-
22: Do you consult or obta		Yes		No	Yes	Yes 4	No	Yes	Yes	No 4	Yes	Yes	Yes	Yes
22: Do you consult or obta 23: How many non-mana	Yes 7	,	4	No 15	-		,		Yes 10 15	No	,	,	Yes 14 10	-
222: Do you consult or obta 233: How many non-mana 24: On average, how man	Yes 7	Yes 25 20	4 8	No 15 15	Yes 8	4	No 5	Yes 6	10	No 4	Yes 6 10	Yes 17	14	Yes 22
222: Do you consult or obta 223: How many non-mana 224: On average, how man 225: In addition to writing I	Yes 7 20	Yes 25	4 8	No 15 15	Yes 8 15	4 23	No 5 15	Yes 6 18	10 15	No 4 10	Yes 6 10	Yes 17 12	14 10	Yes 22 12
222: Do you consult or obta 223: How many non-mana 224: On average, how man 225: In addition to writing 226: What is the minimum	Yes 7 20 No 1200	Yes 25 20 Yes 1575	4 8 Yes 7500	No 15 15 Yes	Yes 8 15 No	4 23 Yes	No 5 15 No	Yes 6 18 Yes	10 15 Yes	No 4 10 No	Yes 6 10 Yes	Yes 17 12 Yes	14 10 Yes	Yes 22 12 Yes
(22: Do you consult or obta (23: How many non-mana (24: On average, how man (25: In addition to writing (26: What is the minimum (27: Do you offer design pr	Yes 7 20 No 1200 Yes	Yes 25 20 Yes	4 8 Yes 7500 Yes	No 15 15 Yes 1500 Yes	Yes 8 15 No 1800	4 23 Yes 25000	No 5 15 No 1200	Yes 6 18 Yes 1225	10 15 Yes 1000	No 4 10 No 4000	Yes 6 10 Yes 750 Yes	Yes 17 12 Yes 1250	14 10 Yes 1400	Yes 22 12 Yes 1000
(22: Do you consult or obta (23: How many non-mana (24: On average, how man (25: In addition to writing (26: What is the minimum (27: Do you offer design pr (28: As part of your PL prof	Yes 7 20 No 1200 Yes Yes	Yes 25 20 Yes 1575 Yes Yes	4 8 Yes 7500 Yes Yes	No 15 15 Yes 1500 Yes No	Yes 8 15 No 1800 No No	4 23 Yes 25000 No	No 5 15 No 1200 No No	Yes 6 18 Yes 1225 No	10 15 Yes 1000 Yes Yes	No 4 10 No 4000 Yes Yes	Yes 6 10 Yes 750 Yes	Yes 17 12 Yes 1250 No	14 10 Yes 1400	Yes 22 12 Yes 1000 Yes
222: Do you consult or obta (23: How many non-mana (24: On average, how man (25: In addition to writing (26: What is the minimum (27: Do you offer design pr (28: As part of your PL prof (29: What percentage of yo	Yes 7 20 No 1200 Yes Yes	Yes 25 20 Yes 1575 Yes Yes	4 8 Yes 7500 Yes Yes	No 15 15 Yes 1500 Yes No	Yes 8 15 No 1800 No No	4 23 Yes 25000 No	No 5 15 No 1200 No No	Yes 6 18 Yes 1225 No	10 15 Yes 1000 Yes Yes	No 4 10 No 4000 Yes Yes aracters.	Yes 6 10 Yes 750 Yes	Yes 17 12 Yes 1250 No	14 10 Yes 1400	Yes 22 12 Yes 1000 Yes
(22: Do you consult or obta (23: How many non-mana (24: On average, how man (25: In addition to writing (26: What is the minimum (27: Do you offer design pr (28: As part of your PL prof (29: What percentage of yo (contractor PL (%)	Yes 7 20 No 1200 Yes Yes yes our book is con	Yes 25 20 Yes 1575 Yes Yes tractor PL vers	4 8 Yes 7500 Yes Yes us A/E PL? Ple	No 15 15 Yes 1500 Yes No	Yes 8 15 No 1800 No No	4 23 Yes 25000 No	No 5 15 No 1200 No No	Yes 6 18 Yes 1225 No	10 15 Yes 1000 Yes Yes	No 4 10 No 4000 Yes Yes	Yes 6 10 Yes 750 Yes Yes	Yes 17 12 Yes 1250 No	14 10 Yes 1400	Yes 22 12 Yes 1000 Yes
(22: Do you consult or obta (23: How many non-mana) (24: On average, how man (25: In addition to writing (26: What is the minimum (27: Do you offer design pr (28: As part of your PL pro) (29: What percentage of your PL pro) (29: What percentage of your PL pro) (20: What percentage of your PL pro)	Yes 7 20 No 1200 Yes Yes Yes Our book is con 10 90	Yes 25 20 Yes 1575 Yes Yes tractor PL vers	4 8 Yes 7500 Yes Yes us A/E PL? Ple 70	No 15 15 Yes 1500 Yes No ase enter num	Yes 8 15 No 1800 No No	4 23 Yes 25000 No	No 5 15 No 1200 No No	Yes 6 18 Yes 1225 No	10 15 Yes 1000 Yes Yes	No 4 10 No 4000 Yes Yes aracters. 25	Yes 6 10 Yes 750 Yes Yes 10 90	Yes 17 12 Yes 1250 No	14 10 Yes 1400	Yes 22 12 Yes 1000 Yes
(22: Do you consult or obta (23: How many non-mana) (24: On average, how man (25: In addition to writing (26: What is the minimum (27: Do you offer design pr (28: As part of your PL pro) (29: What percentage of your point pro) (20: Does your policy cover	Yes 7 20 No 1200 Yes Yes Yes Our book is con 10 90 No	Yes 25 20 Yes 1575 Yes Yes tractor PL vers 0	4 8 Yes 7500 Yes Yes A/E PL? Ple 70 30	No 15 15 Yes 1500 Yes No ase enter num	Yes 8 15 No 1800 No No No bers only. Do r	4 23 Yes 25000 No No not include con	No 5 15 No 1200 No No No	Yes 6 18 Yes 1225 No gns, or other n	10 15 Yes 1000 Yes Yes on-numeric characteristics	No 4 10 No 4000 Yes Yes aracters. 25	Yes 6 10 Yes 750 Yes Yes 10 90	Yes 17 12 Yes 1250 No No	14 10 Yes 1400	Yes 22 12 Yes 1000 Yes No
222: Do you consult or obta 223: How many non-manag 224: On average, how man 225: In addition to writing 226: What is the minimum 227: Do you offer design pr 228: As part of your PL prog 229: What percentage of yo Contractor PL (%) V/E PL (%) 230: Does your policy cover 231: Does your firm offer D	Yes 7 20 No 1200 Yes Yes Yes Our book is con 10 90 No No	Yes 25 20 Yes 1575 Yes Yes Yes O O No Yes	4 8 Yes 7500 Yes Yes A/E PL? Ple 70 30 No Yes	No 15 15 Yes 1500 Yes No ase enter num	Yes 8 15 No 1800 No No bers only. Do r	4 23 Yes 25000 No No ot include con Yes Yes	No 5 15 No 1200 No No No mas, dollar signor	Yes 6 18 Yes 1225 No gns, or other n No Yes	10 15 Yes 1000 Yes Yes on-numeric cha	No 4 10 No 4000 Yes Yes 25 75 No No	Yes 6 10 Yes 750 Yes Yes 10 90 No Yes	Yes 17 12 Yes 1250 No No No	14 10 Yes 1400 Yes Yes	Yes
222: Do you consult or obta 223: How many non-mana 224: On average, how man 225: In addition to writing 226: What is the minimum 227: Do you offer design pr 228: As part of your PL prog 229: What percentage of yo contractor PL (%)	Yes 7 20 No 1200 Yes Yes Yes Yes Our book is con 10 90 No No Yes	Yes 25 20 Yes 1575 Yes Yes tractor PL vers 0 0 No	4 8 Yes 7500 Yes Yes O Yes No Yes Yes	No 15 15 Yes 1500 Yes No ase enter num	Yes 8 15 No 1800 No No bers only. Do r	4 23 Yes 25000 No No not include con	No 5 15 No 1200 No No nmas, dollar sig	Yes 6 18 Yes 1225 No gns, or other n	10 15 Yes 1000 Yes Yes on-numeric cha	No 4 10 No 4000 Yes Yes aracters. 25 75 No	Yes 6 10 Yes 750 Yes Yes 10 90 No Yes Yes	Yes 17 12 Yes 1250 No No No Yes	14 10 Yes 1400 Yes	Yes 22 12 Yes 1000 Yes No Yes

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

Q37: How do you handle re	Extended	AXA XL	ERPs are	At the	The BHSI	Language is	Optional	This optional	In the event	As required	They are	We list the	Optional
	Reporting	reviews each	offered per	insured's	policy	provided in	extended	coverage is	the Insurer or	by states	offered via	pricing for	extended
	Period	request for	the terms	request we	contains	our policy	reporting	available	the Named	·	endorsement	multiple ERP	reporting is
	consideration	extended	contained in	offer the	provisions for	form or any	periods are	upon request	Insured			options on	offered
	and options	reporting on	the policy.	option to	extended	applicable	listed on our	by the	cancel or			the Policy	through
	are	a case by		purchase a	reporting.	state	Declarations	insured	refuses to			Declarations	endorsement
	incorporated	case basis,		one, two or	Additional	endorsement	page and	through their	renew this			Page.	at the
	into the	within the		three-year	ERP requests		subject to	broker if the	Policy,the				request of
	Policy Forms.	context of		extended	can be		the policy	policy is	Named				the broker on
		the terms		reporting	considered.		terms and	cancelled or	Insured shall				behalf of the
		offered in the		period.			conditions.	non-	have the				insured.
		applicable						renewed, as	right, upon				Options are
		practice						required by	payment in				provided for
		policy.						state	full of an				1, 3 and/or a
								insurance	additional				5 year period
								regulations.	premium, to				for additional
								Refer to	have issued				premium.
								Policy for	an				Generally,
								requirements	endorsement				the firm has
									providing an				60 days
									Optional				following the
									Extended				policy
									Reporting				expiration to
									Period as per				place
									the below				coverage in
									schedule for				effect.
									Claims first				Consideratio
									made against				n can be
									any Insured				given for this
									and				option on a
									reported to				mid-term
									the Insurer				basis.

O20. What autions do	Standard	The AVA VI	Un to 2 years		One two or	The DUC	1 2 Evenes	We offer	Varios by	Wa offer up	1 2 F and in	1 F.voor	1 2 2 and E	Incured has
Q38: What options do you		The AXA XL policy form	Up to 3 years		One, two or	The BHSI	1, 3, 5 years are standard,	We offer one, three	Varies by state and	We offer up to 5 years of	1, 3, 5, and in some stances	options are	1, 2, 3 and 5	Insured has ability to
	options are		for most		three-year	policy		and five year			Unlimited.	available.	years.	purchase
	for up to 3	includes one,	states;		extended	contains	but may be		product, up	ERP coverage	Omminea.	avallable.		
	years,	two and	options up to		reporting	extended	altered by	options.	to 5 years.	as follows:				optional ERP
	consideration		5 years if		period	reporting	state			12 months -				coverage for
	is made up to		required by		options are	options of 1,	endorsement			100% AP				1, 3 or 5
	5 years. Our	reporting	state and/or		made	2, and 3	s.			24 months -				years. For
	admitted	periods with	subject to		available at	years.				150% AP				firms with
	forms follow	pricing	underwriting.		the insured's	Additional				36 months -				the program
	State DOI	metrics. AXA			request. We	years can be				200% AP				at least 10
	requirements				also offer run-	considered.				60 months -				consecutive
		each request			off policies as					250% AP				years, we
		for extended			an									have an
		reporting on			alternative to									option for a
		a case by			ERP's and a									10 year ERP
		case basis.			retired									endorsement
					professional's									. Finally, if an
					excess policy									insured can
					option.									no longer
														practice due
														to
														permanent
														disability
														and/or
														death, there
														is an option
														for an ERP to
														address
														those issues
Q39: For each state/jurisdic														
Alabama	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Alaska	Surplus Basis	Admitted	Surplus Basis	Surplus Basis	Admitted	Surplus Basis	No Coverage	Admitted	Surplus Basis	Surplus Basis	Admitted	Admitted	Admitted	Admitted
		Basis			Basis			Basis			Basis	Basis	Basis	Basis
Arizona	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Arkansas	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
- 116	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
California	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
Coloredo	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Colorado	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Connecticut	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
- 1	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Delaware	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
District of Columbia	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Florida	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Georgia	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis

Hawaii	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	No Coverage	Surplus Basis	Admitted	Surplus Basis	Admitted	Admitted	No Coverage	Admitted
i iawan	Basis	Basis	Basis	Basis	Basis	Basis	ivo coverage	Surpius Busis	Basis	Surpius Busis	Basis	Basis	No coverage	Basis
Idaho	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
luulio	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Illinois	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Indiana	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Iowa	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Kansas	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Kentucky	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
•	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Louisiana	Surplus Basis	Admitted	Admitted	Surplus Basis	Admitted	Admitted	No Coverage	Surplus Basis	Surplus Basis	Surplus Basis	Admitted	Admitted	Admitted	Admitted
	· ·	Basis	Basis	1	Basis	Basis			,		Basis	Basis	Basis	Basis
Maine	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Maryland	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
-	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Massachusetts	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Michigan	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
_	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Minnesota	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Mississippi	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Missouri	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Montana	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Surplus Basis	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis		Basis	Basis	Basis
Nebraska	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Nevada	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
New Hampshire	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
New Jersey	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
New Mexico	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
New York	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
North Carolina	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
North Dakota	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Ohio	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis
Oklahoma	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis	Basis

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

	WE have various primary products and can offer both Admitted and SL. Our Excess form is admitted in most States.	coverage is offered in compliance with local laws and regulations.	AXIS has admitted capabilities in the states above, subject to underwriting based on risk. International coverages may be available through other AXIS international branches (Canada,		We offer admitted policies in all 50 states. and our policy territory applies world- wide.	BSHI has the ability to offer admitted policies in all states except Alaska and Vermont. BHSI also has the ability to offer surplus lines policies in all states.		We offer admitted coverage in all states including the District of Columbia except Hawaii, Louisiana and Vermont. Non-admitted coverage is available to qualifying risks in most states.	Policies may be available in other countries depending on country requirements and product availability in those markets.	we would not write a policy for a firm	Global coverage territory; OFAC compliant.	Worldwide coverage is provided for US domiciled firms.	PI coverage is available to firms located in Canada.	World-wide coverage is provided for US domiciled firms.
Q41: Describe the circumsta		limits and project specific stand alone policies.	London, EU, Surplus lines paper is used when risk characteristic s are outside of admitted appetite.		We have surplus lines paper available but would only utilize non-admitted paper for risks that fall outside our standard appetite where customizing coverage may be necessary and our filed rates don't contemplate the exposure	Generally for larger firms that require policy language flexibility within a state that prohibits manuscript endorsement s.		Non- admitted may be available for firms falling outside our general admitted underwriting guidelines.	Coverage can be offered on a surplus-lines basis in U.S. states where our products are not admitted.		MT, VT, and when specific underwriting consideration s are required.	when we do	We dont offer surplus coverage for primary PL.	We offer project specific coverage and some excess policies on a surplus lines basis through Columbia Casualty Company paper. All of our practice policies are issued on admitted paper through Continental Casualty Company
	of	of	of	of	Pay on behalf of	of	of	of	of	of	of	of	of	Pay on behalf of
	Yes		Yes		Yes	Yes		Yes	Yes	Yes	No	Yes	Yes	Yes
			Defense costs and damages					Defense costs and damages				Defense costs and damages	Defense costs and damages	
Q45: Do you ever offer First			Yes		Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes

								_						
Q46: Please list the criteria.		•	Available for	Firms up to	We offer First	, , , , , , , , , , , , , , , , , , ,	We offer first		For annual	We offer first		Size of firm	This coverage	
			small firms	\$2.5m in fees	Dollar	smaller firms	dollar	factors	practice	dollar for	experience	and claims	is offered by	defense is
			only;	with	Defense	with	(damages		policies, it is	retentions up	warrants.	experience.		offered to
			deductibles	favorable	deductible	deductibles	only) and	the	available to	to \$25,000.			. It is	qualifying
			\$10k and	loss history	options to	no greater	straight	availability of	qualifying	Once the			typically	firms up to 3
		,	under and		qualifying	than \$25,000.	(damages	a damages-	firms based	retention			offered to	million in
			other		firms. Our		and defense)	only	on firm size	level goes			small and	revenues
		experience	underwriting		maximum		which varies	deductible	and prior	over \$25,000,			mid sized	that show
		Risk profile of	factors.		First Dollar		by size, loss	including but	claims	first dollar is			firms who	good loss
		insured firm			deductible		history, risk	not limited to	experience.	no longer			have a	experience.
					option is		management	loss history,		available.			positive loss	
					\$35,000. We		, etc.	firm size and					history.	
					typically			deductible						
					expect firms			size.						
					to carry a									
					deductible									
					that is									
					consistent									
					with the									
					revenue size									
					of the firm,									
					or .5 to 3% of									
					annual									
					revenues.									
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 in	creased or de	creased over t	he past three y	/ears?										
2022		Increased	Increased		8%	+4%	maintained	0-5%		5-10% rate	+5%	0-2	confidential	Increase
							current rates			increase				
2021		Increased	Increased		9%	+2%	maintained	0-5%		5-10% rate	+3%	0-2	confidential	Stable
							current rates			increase				
2020		Increased	Increased		10%	+2%	maintained	0-5%		3-5% rate	+3%	0-2	confidential	Stable
							current rates			increase				
Q49: How do you expect you	ur rates to cha	inge going forw	vard?											
2023		Stable to	Increase/flat		8%	+2-4%	maintained	0-5%		3-5% rate	+5%	0-2	confidential	Increase
		increase					current rates			increase				
2024		Stable to	Increase/flat		6%	+2-4%	maintained	0-5%		3-5% rate	+3%	0-2	confidential	Stable to
												1	1	slight
		increase					current rates			increase				3116116
		increase					current rates			increase				increase
Q50: Do you offer a premiu	Yes	increase No	Yes	Yes	No	Yes	current rates No	No	No	increase No	Yes	Yes	No	-
Q50: Do you offer a premiu Q51: Do you offer credits or		No			No	Yes		No	No		Yes	Yes	No	increase
	other financia	No al incentives fo			No Educational	Yes Educational		No Educational	No Educational	No	Yes Educational	Yes Educational	No	increase
Q51: Do you offer credits or Educational programs comp	other financia	No al incentives fo Educational	r: (Select ALL t	hat apply)						No			No	increase Yes
Q51: Do you offer credits or Educational programs comp	other financia Educational	No Educational programs	r: (Select ALL t Educational	hat apply) Educational programs	Educational	Educational programs		Educational	Educational programs	No	Educational programs	Educational programs		increase Yes Educational
Q51: Do you offer credits or Educational programs comp	other financia Educational programs	No al incentives fo Educational programs completed by	er: (Select ALL t Educational programs	hat apply) Educational programs	Educational programs	Educational programs		Educational programs	Educational programs	No	Educational programs	Educational programs		increase Yes Educational programs
Q51: Do you offer credits or Educational programs comp	other financia Educational programs completed by	No Educational programs completed by an insured?	r: (Select ALL t Educational programs completed by	hat apply) Educational programs completed by	Educational programs completed by	Educational programs completed by		Educational programs completed by	Educational programs completed by	No	Educational programs completed by	Educational programs completed by		increase Yes  Educational programs completed by
Q51: Do you offer credits or Educational programs comp	other financia Educational programs completed by an insured? Peer	No Educational programs completed by an insured? Peer	Educational programs completed by an insured?	hat apply) Educational programs completed by	Educational programs completed by an insured?	Educational programs completed by an insured?		Educational programs completed by an insured?	Educational programs completed by	No	Educational programs completed by an insured?	Educational programs completed by an insured?		increase Yes  Educational programs completed by an insured?
Q51: Do you offer credits or Educational programs comp Peer reviews? Risk management programs	other financia Educational programs completed by an insured? Peer	No al incentives fo Educational programs completed by an insured? Peer Risk	r: (Select ALL t Educational programs completed by an insured? Peer	hat apply) Educational programs completed by	Educational programs completed by an insured?	Educational programs completed by an insured?	No Risk	Educational programs completed by an insured?	Educational programs completed by	No	Educational programs completed by an insured?	Educational programs completed by an insured?		increase Yes  Educational programs completed by an insured? Peer
Q51: Do you offer credits or Educational programs comp Peer reviews? Risk management programs	other financia Educational programs completed by an insured? Peer Risk	No al incentives fo Educational programs completed by an insured? Peer Risk management	r: (Select ALL t Educational programs completed by an insured? Peer Risk	hat apply) Educational programs completed by	Educational programs completed by an insured? Peer Risk	Educational programs completed by an insured? Peer Risk	No Risk	Educational programs completed by an insured? Peer Risk	Educational programs completed by	No	Educational programs completed by an insured? Peer Risk	Educational programs completed by an insured? Peer Risk		increase Yes  Educational programs completed by an insured? Peer Risk
Q51: Do you offer credits or Educational programs comp Peer reviews? Risk management programs	other financia Educational programs completed by an insured? Peer Risk management	No I incentives fo Educational programs completed by an insured? Peer Risk management programs?	r: (Select ALL t Educational programs completed by an insured? Peer Risk management	hat apply) Educational programs completed by	Educational programs completed by an insured? Peer Risk management	Educational programs completed by an insured? Peer Risk management	No Risk management	Educational programs completed by an insured? Peer Risk management	Educational programs completed by	No	Educational programs completed by an insured? Peer Risk management	Educational programs completed by an insured? Peer Risk management		increase Yes  Educational programs completed by an insured? Peer Risk management

Other financial incentives (		Other	Other		Other	Other		Other	Other			Other	Other	Other
Cancer minuments in continues (		financial	financial		financial	financial		financial	financial			financial	financial	financial
		incentives	incentives		incentives	incentives		incentives	incentives			incentives	incentives	incentives
		(please	(please		(please	(please		(please	(please			(please	(please	(please
		specify)	specify)		specify)	specify)		specify)	specify)			specify)	specify)	specify)
Text		Qualified use	Loss history,		We offer	favorable		Other	1) Continuing			Multi-line	We have	Risk
		of	stability of		claim	contract		premium	Education			discount with		Management
		contractual	operations,		deductible	language		credits are	programs			the purchase		premium
		limitation of	use of		credits for	including		available for	through			of P&C	to certain	credits for
		liability	favorable		firms that	limitation of		LEED projects	_			coverages,	practice	other risk
		language.	written		have	liability and		and projects	Mutual's			Limitation of	management	mitigation
		laliguage.						utilizing BIM	online				-	-
			contracts		engaged in	waiver of		_				Liability Credit when	activities such as use	practices.
					qualifying	consequentia		or Virtual	learning					
					risk .	I damages		Design and	portal or via			used in	of written	
					management			Construction.	RedVector. 2)			contracts,	contracts and	
					practices for			Additionally,	Limitation of			Number of	use of sub	
					the project in			we offer a	liability			l'	consultants	
					question.			multi-policy	credit. 3)			with LEED	that	
								credit for	Deductible				manintain PL	
								firms that	credit for				coverage.	
								carry more	successful					
								than one line	claims					
								of business	resolution					
								insurance	through					
								with The	mediation. 4)					
								Hartford.	Circumstance					
									reporting					
									credit. 5)					
									Credit for					
									purchase of					
									another LM					
									business					
									insurance					
									product.					
									Please					
									contact your					
									underwriter					
Q52: Rank the following ch	aractoristics fr	om 1 (highest)	to 9 (lowest) is	Vour promium	a dotorminatio	n process If a	characteristic	is not consider		ium dotormin	tion process I	oavo it blank		
Location of firm	8	7	6	s	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	•	3	2	2	4	1	2	4
	4	1	2	3	3	3		5	2	2	3	3	<u>3</u>	5
Type of projects	1	6	1	1	1	4	ວ າ	1	1	4	1	2	1	1
Annual billings	3	3	1	1	4	2	2	2	1	4	2	4	2	2
Claims history	3		7	4	•	Z	•	_	4	1	7		2	J
Firm experience	5	4	/	/	6	/		6	ь	5	/	6	ь	6
Other (please specify)	6				8	8		8	5		8	8		

Text	Risk				Firm business			Risk	Risk		Internal	Risk		
	Management				and			Management	management		Modelling	Management		
	practices				contracting			Practices	practices;		Ü	including		
					practices.				contract			written		
									management			contract		
									; loss			usage, etc.		
									prevention			<i>3</i> ,		
									initiatives;					
									data privacy					
									and					
									protection					
									practices.					
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 nur		0		0	200	10	100			200	400	0	0	500
Q56: Please provide the nur		0		0	10000000	5000000	5000000		5000000	5000000	5000000	10000000	0	5000000
Q57: Are your project polici	Primary	Primary	Excess			Primary	Primary		Primary	Excess	Excess	Excess	Primary	Primary
Q58: Please describe.	Aspen	Primary	Excess of all		We offer	The BHSI	Specific		We offer	We can offer	Unless		Our specific	We write
	Provides		other		Specific Job	project-	Additional		Project-	specific	changed by		additional	project
	Both Primary	subject to	available		Excess and	specific	Limits can be		specific	' '	endorsement		limits for a	specific as
	and Excess		insurance		Specific	policy	primary or		policies on a	excess limits			project/client	both a
			unless		Client Excess	contains	excess		Primary	over our own				primary and
		conditions of			by	primary	depending		basis, as well				Please note	excess carrier
			otherwise.		endorsement	language	on limit		as follow-	carrier's			that this is an	
		available			to sit excess		required.			primary			endorsement	
		insurance			over our				project-	practice			to an	situation and
		coverage.			primary				specific	policy.				opportunity.
					policy, or to				insurance				practice	
					sit excess of a				over another				policy. We	
					competitor's				insurer's				do not write	
					primary				Primary				stand alone	
					policy. We do				project-				project	
					not write				specific				insurance.	
					project				policy.					
					insurance									
Q59: Please state the numb			mpany wrote i			d fiscal year an			its. Please ent					other non-num
Number of policies		0			0	4	-	0			,	0	0	5
Maximum limits (\$)		0		0	0	10000000	0	0	5000000	0	0	0	0	5000000

Q60: How does your compa See Policy	AXA XL	Any demand	claim means:	Our policy	"Claim" shall	"Claim"	"Claim"	A demand for	"Claim" shall	Demand for	"Claim(s)"	Claim means:	Claim means
Form	defines a	received by	Ciaiiii iiicalis.	defines a	mean:	means a	means:		mean a	money or	mean; a. a		a demand for
Form	claim as a	the insured	(a)a	claim as				,	demand	services.	written	for money or	
	demand	seeking	demand for	follows:	against an		demand	,	received by	services.	demand for	services; 2. a	•
		_		ioliows.	Insured for	,	seeking	naming you	•				
	received by	Damages or	money or	"Claim means		services,	- C	0 0	any Insured		monetary,	civil	naming the Insured and
	the Insured	Professional	services;		,	including, but		-	for money or		non-	proceeding	
	for money or		` '	any		not limited to		Act, Pollution			monetary, or		alleging a
		alleging	for mediation			a complaint	,	,	matter		,	,	wrongful act
	alleges a	liability or	or other form	,	arbitration or				of right,		relief against		or pollution
	wrongful act	responsibility	of alternative	l '	mediation,	proceeding in	,	(Please refer	including:			or similar	incident.
	arising from	on the part	dispute	demanding	which shall	a court of law			1. the service			pleading; or	
	the	of the			be deemed	or in an	(2)a civil	•	of suit or			3. a written	
	performance	insured.	proceedings;	y money	first made		proceeding,	Policy	institution of		against any	request	
	of		or	_		proceeding,	_	J	arbitration		Insured	to toll or	
	Professional		(c)a threat	compensator		received by	arbitration or		proceeding		commenced	waive a	
	Services;		or initiation		Insured of	an Insured	other		or other		by the	statute of	
	Pollution			or remedial	such	arising out of	alternative	,	alternative		service of a	limitations	
	Conditions		seeking	services. Two	demand; or		dispute		dispute		complaint or	relating to a	
	arising from		injunctive	or more	2. a civil	of the	proceeding,		resolution		similar	potential civil	
	the		relief	Claims for or	proceeding	following:	commenced		requests; and		pleading; c. a	or	
	performance		(meaning a	arising out of	against an	(1) a	by the		2. a threat or		formal	administrativ	
	of		temporary	the same or	Insured for	Wrongful	service of a		initiation of a		administrativ	e proceeding,	
	Contracting		restraining	related	monetary or	Act;	complaint,		suit seeking		e or	against any	
	Services; or a		order or a	Wrongful	non-	(2) Pollution	filing of a		injunctive		regulatory	Insured for a	
	Network		preliminary	Act(s) shall	monetary	Incident; or	demand for		relief		proceeding	Wrongful	
	Security		or	be	(including	(3) Network	arbitration,		(meaning		or	Act. A claim	
	Compromise.		permanent	considered a	injunctive)	and	or similar		temporary		investigation	will be	
			injunction).	single Claim	relief which	Information	pleading; or		restraining		against any	deemed to	
				for all	shall be	Security	(3)a request		order or		Insured	be made on	
				purposes	deemed first	Breach.	received by		permanent		commenced	the earliest	
				under this	made upon		an Insured to		injunction).		by the filing	date such	
				Policy."	the service of		toll or waive				of a notice of	notice	
Q61: Is "circumstance" repc Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Q62: Please comment.	AXA XL			We provide	The BHSI	We offer free	We	Subject to	1. If the		"Circumstanc	It is not only	Circumstance
Q02. Ficuse comment.	encourages			assistance for		pre-claim		Policy terms	Insured			allowed, it is	reporting is
	Insureds to			reported	pre-claim		of our	and	becomes		event or	encouraged	voluntary
	report			circumstance		455.564.166.	Insureds to	conditions.	aware of any		occurrence	as it can help	,
	circumstance			s as follows:	with the		take	Conditions	circumstance		from which	prevent	policy and
	s the Insured			5 45 101101151	following		advantage of		or Privacy		the Insured	and/or	means an
	reasonably			"Free Claim	language: If,		our free pre-		Breach which		reasonably	mitigate the	event
	believes may			Prevention	during the		claims		mayreasonab		expects that	severity of a	reported to
	give rise to a			Assistance	Policy Period,		assistance for		ly be		a Claim(s) for		the Insurer
	claim.			If during the	the Insured		matters that		expected to		an alleged		during the
				Policy Year,	reports a		may		give rise to a		Wrongful Act		policy term
				you report a	specific		reasonably		Claim, the		or Pollution		from which
					circumstance		give rise to a		Insured shall,		Incident will		the Insured
				in	in		claim.		as soon as		be made.		reasonably
				accordance	accordance				practicable				expects that
				with	with XII.				and prior to				a claim could
				Conditions	Notice, C.				the				be made.
				A., until a	Potential				expiration of				
				Claim related					the Policy,				
				to that	Insurer may,				give written				
				Circumstance					notice to the				
				is made, we	option,				Insurer of:				
				will pay all	investigate				a, the specific				
				costs or	such				circumstance				
				expenses	circumstance				;				
				that we	as it deems				b. the injury				
				incur, or that	appropriate.				or damage				
				you incur,	Until such				which has or				
				with our	time that a				may result				
				prior written	Claim arising				from such				
				consent, for	from such				circumstance				
				purposes of	specific				; and				
Q63: Is "circumstance" repc 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" ha Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

occ where	Dadississ	lake as -1	la bacco	la Hauss	1 -:1-	Claima 'H.	lassia.	14/-	Dadissi di	C	IIdea :	Our elsium	Ma hair	CNIA
Q66: Who supervises claims		Internal	In-house	In-House	Laila	Claims within		We	Dedicated in-	•	Hudson	Our claims	We have	CNA
	Aspen	claims staff,	claims	team of	Santana, EVP	BHSI are		encourage all	house A&E	Chandarana,		are handled	local claim	Insurance
	Professional	most of	department	claims	& Chief	supervised by		of our	claims	Director or		by a team of	managers.	provides
	Liability	whom are		managers	Claims	an internal		Insureds to	professionals			dedicated	Laura	direct claims
	Experts who	licensed			Officer. Laila	claims	,	take	, most of	parent		design	Guagliardo	handling
	are also	attorneys.			and our	department		advantage of	whom at	company,		professional	manages the	under the
	Attorneys				claims	made up of		our free pre-	attorneys.	NSM		attorneys.	claim	program.
					manager,	attorneys	DeBellis is	claims		Insurance			managers.	
					Anthony		our lead for	assistance for		Group, also				
					Anderson		Ü	matters that		has a claims				
					have both			may		team that				
					been serving		program.	reasonably		supervises				
					A/E clients			give rise to a		and gets				
					for more			claim.		involved as				
					than 30	_				needed.				
Q67: What assistance do yo	Free Pre-	Internal	Pre-claims	Pre-claim	We provide	BHSI can		The claims	Liberty		Pre-claims	Free pre-	Any money	Risk
	Claim	claims staff	assistance	assistance at	additional	assist our	pre-claims	professional	Mutual	all claims and	assistance	claims	spent for Pre-	- U
	Assistance	supervises	per policy	our cost	coverage as	insureds with	assistance.	will consult	provides	provide		assistance	Claim	guidance
	and Free	loss	terms		follows:	the		with the	assistance to	assistance as		through the	Expenses is	provided in
	Subpoena	prevention			"Free Claim	investigation		insured and	its	needed. We		expertise of	not subject	combination
	Assistance	files,			Prevention	of potential		provide		also have a 1-		our in-house	to the	with
		retaining			Assistance	claims,		guidance on	to resolve	800 hotline		attorneys	deductible	information
		legal counsel			If during the	including the		how to	issues before			and outside	and does not	on our
		and experts			Policy Year,	use of		handle the	they may	our insureds		counsel.	reduce the	website.
		as needed, at			you report a	outside		potential	develop into	for risk			limit of	CNA provides
		no cost to			Circumstance			matter,	a claim	management			liability. Pre-	free pre-
		the Insured.			in .	professional		hiring	and/or	assistance.			claim	claims
					accordance	A&E experts,		counsel as	circumstance				expenses	assistance
					with	at no cost to		necessary to	. Refer to				means	through our
					Conditions	our insureds		assist	Policy				reasonable	claims
					A., until a			the insured	wording for				fees, costs	handling
					Claim related			as well.	full terms				and expenses	l'
					to that				and				incurred by	well.
					Circumstance				conditions.				the company	
					is made, we								in the	
					will pay all								investigation	
					costs or								of a specific	
					expenses								potential	
					that we								claim.	
					incur, or that									
					you incur,									
					with our									
					prior written									
					consent, for									
					purposes of									
					investigating,									
OC0. Dans	V	V	Van	V	mitigating or	V	V	V	Vee	V	V	Vaa	V	V
Q68: Does your pre-claims a	res	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

		1		I	I.c	1	I	1	I		1	1	1
Q69: Please comment.	Internal	At the					We will		Pre Claims			Subject to	CNA claims in
	claims staff	discretion of		provide			assign	may be	Assistance is		discretionary		consultation
	works with	the AXIS	counsel as	whatever	utilized, BHSI		counsel as	assigned if	written into				with the
	the Insured	claims	needed.	resources are		insured's to	needed.	the facts	the policy as				
	to determine	handler		,	collaborate	offer the		require	a			Claim	would
	if and when			guide our	with our	appropriate		additional	supplementa			Manager.	consider the
	legal counsel			insured in	insured to	professionals		support.	ry payment,				best
	retention is			pre-claim	select	to work			meaning the				approaach to
	needed. The			matters and	appropriate	through pre-			cost of pre				handling
	related			to help	counsel.	claims.			claims				these
	expenses do			resolve such	Counsel may				assistance is				matters and
	not impact			matters	be chosen				in addition to				can include
	the practice			before they	from a BHSI				our limit of				the use of
	policy			become a	list or				liability and				counsel for
	deductible or			claim. This	recommenda				the policy's				the
	limits.			includes	tion from our				deductible				appropriate
				occasionally	insured.				does not				situation,
				hiring panel					apply.				including but
				counsel. All									not limited
				such costs									to,
				are covered									representatio
				by Berkley									n at meetings
				Design									with the
				Professional									owner or
				and are not									attendance
				subject to									at a
				the firm's									deposition
				deductible or									for
				factored into									information.
				calculation of									
				the firm's									
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	No hard cost					Subject to			it is		
		assistance is	caps but we					our approval.			discretionary.		
		provided at	retain										
		the	discretion on										
		discretion of	costs.										
		the AXIS											
		claims											
Q72: Do you have claim offi Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes

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

Q82: Please identify the cor	Defense costs	Available by	At our option	Liberty	we offer on a	select risks	Where	Defe	ense
Que l'icuse identity the col		endorsement	we offer	Mutual's	case by case	Select Holo	required by		side the
		for additional	Separate	Small-Firm	basis, mainly		state.	Limit	
	liability is	premium;	Defense Limit	segment	for firms with				ided via
	available by	'	options for		ent clean claims			'	orsement
		underwriting.	an additional	provides	history			at an	
	on a case-by-	-	premium	capped	,				tional
	case		egual to 25%-	defense					. Firms
	underwriting		50% of the	outside th				with	
	review basis		per-claim	limits of				rever	nues
	for additional		limit.	liability				unde	er \$1
	premium.			subject to					on, good
	ľ			underwrit	ng			loss	
				guidelines				expe	erience
				and state				and p	per claim
				insurance				limits	s up to
				regulation	s.			\$1 m	nillion,
								are e	eligible.
								Optio	ons
								availa	lable for
								both	1 25%
								and 5	50% of
								prima	nary per
								claim	n limit.
								Endo	orsement
								is ava	ailable in
								most	t states
								but s	subject
								to sta	ate

Q83: What is your company	Aspen's	Issuance of a	Issued on a	RoR letters	We issue	BHSI looks to	Various by	A statement	Generally, we	We issue	As needed	Prior to	Its a case by	
the state of the s	position is	reservation	case by case	are issued as		find coverage	,	of the	• • • • • • • • • • • • • • • • • • • •	reservation	Astriccucu	sending a	case basis	
	not to issue	of rights	basis when			wherever	Ciaiiii		issue an ROR,			Ŭ	and used	
	ROR letters	letter is	deemed	based on the	Ü	possible and		coverage is	unless a	letters when		of rights	when	
	unless there	based upon a				only issues		provided to		circumstance		- U	appropriate.	
	is a	review of the		the claim and		coverage		the Insured		s of the claim		is made to	арргорпасе.	
	responsible	specific	evaluation of		prior	letters if they		on every	•	warrant one.		both the		
	and prudent		the	-	knowledge or	- · · · · · · · · · · · · · · · · · · ·		•	that a letter	warrant one.		insured and		
	reason to for	•	allegations	-	late	denials or		Ciaiiii.				the broker to		
		issued only	and	ldW	reporting)	BHSI must			is necessary after a			discuss.		
	doing so.	when	facts/circums		. 0,	reserve rights			review of the			uiscuss.		
		warranted by			suggest it is	Ŭ			claim.					
		· ·	involved in			on a specific issue. If a			Ciaiiii.					
		law and	the claim.		and									
		policy	the claim.		necessary for									
		language.				of rights								
		The Broker			We do not	letter is								
		and Insured			issue	issued, BHSI								
		are notified				will still allow								
		and provided			reservation	the insured								
		explanation			of rights	to provide								
		prior to				additional								
		issuance.			response to	information								
					each	at a later								
						date to be								
	.,		.,		matter.	considered		.,	.,			.,	.,	,,
Q84: Does your company of		Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes		Yes
Q85: What is the credit amo		25000	25000	25000	15000	25000		25000		25000		0		10000
Q86: Are there any restriction	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

007 71 11 11	D		Cl	F		21.1.2	Th	ICH Chi	icula i a	A	ır	T	if an although
Q87: Please explain the resi	Restrictions	Must be a	Claim must	From our		within 3	The credit is	If the Claim is			If any	The	If mediation
	are identified			policy:		l '		fully resolved		form		deductible	or
	in the	dispute	via mediation			notice	deductible	Ü	Insurer agree		Claim is	reduction is	negotiation
	practice	resolution	or resolved	Credit: Your			up to a		to use		made against	-	results in a
	policy terms	process	-	Deductible			maximum		Mediation		the Insured is		resolution of
	and	agreed to	months of	obligation			credit of	consent and	and the		fully and	maxiumum	the claim
	conditions	and	date of claim	may be			\$25,000 and	,	Claim is fully		finally	reduction of	within 180
	based on the	approved by		reduced by			the claim	the	and		resolved,	25K for	days from
	time to	the carrier.		50%, subject			must be	Deductible	finallyresolve		with the	success use	the date it
	resolution,	The available		to a			resolved	amount	d through		Insurer's	of mediation	was reported
	amount of	credit is 50%		maximum			through	incurred for	the use of		consent and	to resolve a	to the Insurer
	the	of the		reduction of			voluntary	such Claim	Mediation		agreement,	claim. The	in
	deductible,	retention, up		\$15,000 if			mediation.	will be	prior to the		through the	reduction	compliance
	and other	to the		you agree				reduced by	commencem		use of	does not	with the
	factors.	maximum		with our				50% subject	ent of any		Mediation,	apply if	Conditions of
		amount		decision to				to a	litigation or		the Insurer	the claim is	the policy
		listed above.		use				maximum	arbitration		will	resolved by	
				Mediation				reduction of	proceedings		reimburse	litigation,	
				and the				\$25,000.	against the		fifty percent	arbitration or	
				Claim is fully				Refer to	Insured, the			settlement.	
				and finally				Policy	Deductible		each Claim		
				resolved by				wording for	shall be		Deductible		
				such				full terms	reduced by		paid by the		
				Mediation."				and	fifty percent		Named		
									(50%) up to		Insured, up		
									\$25,000 for		to a		
									such Claim.		Maximum		
									Such Claim		reduction of		
											\$25,000.		
Q88: Do you reserve the rig Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q89: Do you accept alternal Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes

		1		1		1		ı	1			ı		1
Q90: Please specify any con As	Aspen's	AXA XL	Must meet		We will agree			To the extent		We will agree		Provided		Selection of
pr	rogram and	maintains a	qualifications	qualifications	to work with	provide a list	the insured's	possible, we	Mutual's A&E	to our		they have		counsel is
Po	Policy Form	highly	and agree to	of counsel	alternate	of previously	request to	take counsel	Professional	insured's		A/E		done in
pr	rovides for	experienced,	carrier	and	defense	vetted	confirm the	requests into	Liability	choice of		experience &		partnership
th	he flexibility	well-vetted	litigation	agreement to	counsel as	attorneys or	requested	consideration	Policy allows	counsel		are approved		with the CNA
tc	o accept	panel of legal	guidelines &	adhere to	long as they	will work	counsel meet	subject to	the flexibility	request as		by our claims		claims
al	Iternative	counsel	rates, and be	defense	are well-	with our	our internal	requisite	to accept	long as the		staff.		specialist and
cc	ounsel	specializing	conflict free.	counsel	qualified and	insureds to	standards	experience	alternate	counsel has				is evaluated
sı	ubject to	in A/E		reporting and	agree to our	vet a firm of	regarding fee	and	defense	requisite				on a case-by-
OI	our prior	defense.		billing	company	their choice.	and industry	agreement	counsel	experience				case basis
ar	pproval.	Requests for		guidelines	guidelines for	Non BHSI	expertise.	with our fee	subject to	and their				taking into
	•	off-panel			defense	vetted	·	and reporting		rates are				account the
		counsel are			firms.	attorneys are		structure.	approval.	within				background
		reviewed on				approved		Counsel		industry				and
		a case-by-				based on		requests are		standards.				experience of
		case basis.				their		best made						counsel.
		All off-panel				expertise in		prior to						
		counsel must				the subject		binding						
		meet AXA				matter, their		coverage.						
		XL's				available		coverage.						
		threshold				resources,								
		requirements				and the								
						reasonablene								
		for panel counsel and				ss of their								
		agree to and				billing rates.								
		abide by the				In all								
		AXA XL				instances								
		guidelines.				BHSI is								
						focused on								
						finding								
						counsel that								
						will provide								
Q91: Do you review the stra			Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes
	'es		Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes		Yes
Q93: Do you have to obtain Ye		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q94: Can insureds purchase No		No	No		No	Yes	Yes		No	No	No	No		No
Q95: If the insured elects to Ye		Yes	No		Yes	No	No	No	No	Yes	Yes	No	No	No
Q96: Does the insured have Ye		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q97: Do you engage outside Ye			No		Yes	No	No	No	Yes	No	Yes	No		No
Q98: Does your company prov														
	'es		Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes
	'es		No		Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Seminars Ye	'es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Deutern of Incomedat Delta St.														ls e
Review of Insureds' Policies Ye	'es	Yes	No		No	No	No	Yes	No	No	Yes	Yes	Yes	Yes
Risk Management Practices Ye		Yes Yes	No Yes	No	No No	No No	No No	Yes No	No No	No No	Yes No	Yes Yes	Yes No	Yes Yes

Q100: Please specify other (1. Tailored Risk Risk Dedicated The Berkley BHSI offers We provide a Liberty quarterly www.myprof Please review	webinars,	Website
	-	provides
	newsletters,	24/7 access
policyholders Case studies ch and learn website sk services, risk management website credits offerings.	a risk	to on-
. 2. Articles/publi sessions to management management services and (ae.libertymu	management	demand CE
Participatory cation on address program seminars, are tual.com)	website,	education
funding of current specific provides and webinars continuing to includes	inhouse risk	and webinars
Peer topics questions/co robust on specific expand our online	manangeme	for credit.
		Victor
Loss Guide and real-topics. BHSI services to white papers,	for our large	Contract
Prevention (electronic world advice has a risk better meet claims case	insureds and	Sifter is
Audits format) about the management the needs of studies, on-	contract	available on-
conducted by Large firm fundamental portal that our insureds. demand	reviews	line for
third parties. risk areas that includes webinars and		current
management impact articles, access to		clients that
group professional claims RedVector		uses Al
Learning liability, scenarios, a discounted		technology
management project 50-state online		to review the
system delivery and survey of courses and		owner/consu
practice legal issues, other		Itant
management common   industry-		agreement
. Policyholder contract specific specific		for missing
resources issues, and content.		key
have been useful		provisions
developed by information		and offers
leading on cyber best		comments on
architectural practices.		key insurance
and BHSI can		and risk
engineering work with		management
practitioners, our insureds		provisions in
insurance to identify		the contract.
specialists additional		
Q101: Provide the names of the primary contact for your company's risk management personnel.  First name  Chris  Brett  V  Colleen  Andrew  Kathryn  Roseanne  Lauren  Georges  Kent  Emma  Laura	Joe	Yvonne
		Castillo
Q102: How many A/E risk m 150   4   15   60   12   3   4   4   30   15	25	50

Q104: Who performs these	Claims/Under	Contract	Outside	Dedicated	Andrew	BHSI contract	Our Risk	The Hartford	Underwriting	We	Internal and	Dedicated	Travelers	Victor
	writing/ 3rd				Mendelson,		Management			outsource all			Claim	Contract
	Party Risk	related to			FAIA and							Management		Sifter review
	Management			-	Diane Mika,	provided by				management	F. 3.000.0.1013	team inhouse		are provided
	Counsel	coverage are			SVP/ Risk	outside legal				services		claims		online.
		conducted by			Management	_				under our		counsel and		Additionally,
		internal			Officer.					program to		outside		physical
		underwriters,								Kent Holland		counsel.		revidws and
		risk								of				questions are
		managers								Construction				conducted by
		and claims								Risk. LLC.				our risk
		staff.												management
														attorneys,
														Frank
														Musica,
														Nahome
														Gebre and
														Yvonne
•	48 Hours or				48 hours.	24-48 hours	24-48 hours	24-48 Hours	24-48 hours		2 business		24-48 hours	Victor
	under		hours	days							days	Days		Contract
	depending	days.												Sifter reviews
	on the													are
	complexity of the review.													completed within 5
	the review.													minutes or
														less and
														available
														24/7 on our
														website to
														current
														insureds.
														Physical
														contract
														reviews are
														usually
														completed
														within one

														,
Q106: Please list the number		Fast Fast			In addition to		We offer	https://www.	Newsletters	N/A	Access to		Sealed and	We have
		Forward			workshops	website	quarterly	thehartford.c			www.myprof		Delivered.	hundreds of
		Communique			and live	contains	newsletters	om/midsize-			essionalnet.c			risk
		Contract			webinars,	articles,		architect-			om			management
		Guide			Berkley DP	webinars,		engineer-						advisories,
					provides a	claims		newsletters						white papers,
					state-of-the	scenarios and								claims
					art Learning	legal issues								examples
					_	by state. The								and tips for
					System	website is								running a
					(LMS), BDP	updated with								design firm
					Risk®, to all	new								through our
						information								website.
					policyholders									website.
						12-24 times								
					24/7 online	per year.								
					access to									
					over 250									
					resources of									
					relevant risk									
					and practice									
					management									
					content									
					including a									
					robust									
					Contract									
					Review Guide									
					and short									
					form									
					agreement,									
					contracting									
					and									
					communicati									
Q107: Please provide the es	timated perce	ntage of claims	s driven by the	following fact		6 sign. Please	enter numbers	only. Do not in	nclude comma	s. dollar signs.	or other non-n	umeric charac	ters.	
	20	45		40	50			0			15	0	50	0
Project management (inclu		15		20	20			0		10	15	0	20	0
	25	25	20	20	10	0	25	0		35	10	0	15	0
	20	10	30	20	10	ŭ		0		25	10	0	15	0
	0	0		0	10			0		10	50	0	0	0
Text	-	<del> -</del>	<del>-</del>	-		-	-	-				<del>-</del>	<del>-</del>	<del> -</del>
Q108: Please explain "other														
Q109: Please provide the es	timated perce	ntage of claim	s related to the	following typ	es of projects	Omit the % sig	n. Please ente	r numbers only	. Do not inclu	de commas, do	llar signs or of	her non-nume	eric characters	
Commercial	annateu perce	intage of cialitis	. Clated to the	. Tollowing typ	21	9	10	Thattibers offing	. Do not mela	26	25	c. non-name	c characters	
Single-family residential		<del>                                     </del>			10	1	15				5		<del>                                     </del>	+
Multi-family residential/cor		<del> </del>			2	11	15				50		<del> </del>	+
Schools/universities		<del> </del>			9	7	5			15	30			+
Industrial		+			15	1	5				10		<del> </del>	+
Health care		-			10		5			5	10		-	+
		<del> </del>								7	10			+
Transportation		<del>                                     </del>			0	28	5			/	10		<del>                                     </del>	+
Master planning		1			ŭ	2	F						-	1
Surveys/studies		1			1		5						<del> </del>	1
Water		ļ			1	4	5			1			-	1
Wastewater					2									<b></b>
Affordable Housing		<u> </u>			1					Į			<u> </u>	1

			ı	1	•	1	I	I	I	I	ı		I	
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 b					1	1								
Other						27				17				
Q110: Please explain "other						other								
						infrastructur								
						e, other								
						institutional,								
						environment								
						al,								
						recreational.								
Q111: Estimate your portfol	io turnover. P	lease enter nu	mbers only. Do	not include co	mmas, dollar s	signs, or other	non-numeric c	haracters.						
% 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 follow		rvices be obtain	ned if offered b	y your compar	ny? (Please ma	rk all that app	ly).							
Agent/Broker				Agent/Broker				Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker
Underwriter	Underwriter	Underwriter	Underwriter	<u> </u>	,		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	Agenty Broker	Agenty broker	Underwriter	Agenty broker	Underwriter	Agenty Broker	Agenty Broker	Agenty Broker	Underwriter	Agenty Broker	Underwriter
Attorney	Olider Wilter	onder writer	Officer Writer			Onder writer		Onder writer				Onder Writer		Onder Writer
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	rigerry broker	Underwriter	Underwriter
Attorney	Officer Wifter	Attorney	Onder writer	Onderwriter	Onder Writer	Onder writer	Onderwriter	Attorney	Onder writer	Onder writer	Attorney	Attorney	Onder writer	Onderwriter
Claims Dept.	Claims Dept.		Claims Dept.			Claims Dept.	Claims Dept.	Claims Dept.			Claims Dept.	Attorney		
Not Offered	Ciairiis Dept.	Ciairiis Dept.	Clairis Dept.			Ciairiis Dept.	Ciairiis Dept.	Ciairiis Dept.			Ciairiis Dept.			
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	Agent/ broker	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Agent/ broker	Underwriter
Attorney	Attorney	Attorney	Attorney	Attorney	Attorney	Attorney		Attorney	Attorney	Onder writer	Attorney	Attorney		Attorney
			Claims Dept.	,			Claims Dept.		Attorney		Attorney	,	Claims Dant	
Claims Dept. Not Offered	Claims Dept.	Claims Dept.	Ciairiis Dept.	Claims Dept.	Claims Dept.	Claims Dept.	Ciaiiiis Dept.	Claims Dept.				Claims Dept.	Claims Dept.	Claims Dept.
	A ===+ /D== l===	A = a = + /D = = l = =	Assat/Daslas		A ==== + /D ==  -==		A mount /Dungling	A mount /Dungling	A ===+ /D== l===		A nout /Dunling	A ===+/D==!-==	A = = = + /D = =   - = =	A no set /Dundless
Agent/Broker	_	Agent/Broker	Agent/Broker		Agent/Broker		Agent/Broker	Agent/Broker		Lindon:::ito:		Agent/Broker	Agent/Broker	
Underwriter	Underwriter	Underwriter	Attorn	Attorna	Underwriter	Attorn	<b> </b>	Underwriter		Underwriter	Underwriter	Attorn	<b> </b>	Underwriter
Attorney	Attorney	Attorney	Attorney	Attorney		Attorney	Claima Davit	Attorney	Attorney		Attorney	Attorney	Claima Davit	Attorney
Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.			Claims Dept.	Claims Dept.	Claims Dept.				Claims Dept.	Claims Dept.	
Not Offered	A 1 (D )	A ! /D !	A ! /D !				A 1 /D !		A 1 /D !			A 1 (D )	A ! /D !	
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.	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	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				
	Yes (Please	,	Yes (Please	Yes (Please	Yes (Please	Yes (Please		Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please	Yes (Please
	send a .pdf		send a .pdf	send a .pdf	send a .pdf	send a .pdf	-	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf	send a .pdf
	version of		version of		version of	version of		version of	version of	version of	version of	version of	version of	version of
												your policy to		
	ckim@acec.o	_	_	ckim@acec.o	_	_	ckim@acec.o	_	_	ckim@acec.o	ckim@acec.o	_	ckim@acec.o	_
	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)	rg.)
Q115: If you wish to provide					Thank you			Thank you		Please let me				
					for inviting us			for asking us		know if you				
					to once again			to participate		have any				
					participate in			in the survey.		questions				
					your annual			The		and/or need				
					survey			foregoing		any				
					process. The			responses to		additional				
					A/E PL			the survey		information.				
					market is			("responses")						
					experiencing somewhat of			constitute						
					a seismic			only an expression of						
					shift in			interest in						
					response to			participation						
					the economy,			by The						
					social (and			Hartford and						
					economic)			does not						
					inflation and			constitute an						
					claims			obligation or						
					activity. We			commitment,						
					look forward			express or						
					to offering			implied, by						
					our further			The Hartford						
					insight on all			to take any						
					of the above.			subsequent						
								action,						
								including, but						
								not limited						
								to,						
								negotiating						
								or entering						
								into a						
Q116: As we do each year, v	AM Preferred	PM Preferred	No, I will not	AM Preferred		AM Preferred	AM Preferred		PM Preferred	No, I will not	AM Preferred	AM Preferred		No
			be		Preference			Preference		be			Preference	Preference
			participating							participating				
			in the							in the				
			interviews							interviews				
			this year.							this year.				

Q117: Additional comments	9/27	While we	georges.piga Unfo	fortunatel	Thanks for
	currently	don't have a	ult@libertym y, l a	am out of	the
	available am	preference	utual.com, the	country	opportunity.
	& pm	for interview	and of 9	9/27 and	
	9/28 only	time, I would	Donna.Hunt 9/28	8.	
	available pm	ask that we	@libertymut		
		might be	ual.com will		
	l look	scheduled for	be available		
	forward to	the 27th of			
	speaking	September as			
	with the	I have a			
	interview	medical			
	panel.	procedure on			
		the 28th that			
		I won't be			
		able to			
		reschedule. I			
		hope that is			
		possible and			
		sorry for any			
		inconvenienc			
		e this request			
		may cause.			
		Sincerely,			