

Small firm risks aren't small and as with any architectural firm, keeping on top of emerging risks and how to manage them can be cumbersome, time-consuming – and risky. You don't know what you don't know – so it's helpful to have a source of information about currently developing issues and tools to keep you abreast of the most effective ways to practice.

Many small firm owners are not aware of the many *free* practice resources and *special small firm member benefits* designed for them and their firms by the AIA Trust. The AIA Trust is governed by AIA members who work with independent experts to identify, evaluate, advise, and create programs of value *especially* geared to the small firm.

Some of these *free* practice resources include:

- [Risk Management Guides](#) on topics such as managing cyber threats, using drones, and virtual practice.
- [The AIA Trust Professional Liability Insurance Database](#) with data on 40+ insurers, the capability to search & compare insurers, and helpful guides and tips on applying for professional liability insurance, how to find and work with a broker, and how to compare policies – and more.



- [Quarterly e-newsletter, *Managing Your Risks*](#), that lands right in your inbox filled with vital information about evolving risks, new resources and programs, management tips, and more. If you don't already receive it, [sign up online for free by clicking here](#).

- [The AIA Trust Legal Network](#), a searchable database of experienced A/E law firms that can assist you in finding legal representation in your state, along with a section on tips for working effectively with attorneys, whether providing expert testimony or preparing for a deposition.
- [The AIA Trust Risk Management Library](#), a continually growing repository of reports, guides, articles, webinars, checklists, and other materials, indexed by major topic, that can assist you in managing your practice risks.

These are just some of the many resources that can help you be more effective – and your firm be more profitable. [Check out the page of Practice Resources found by clicking here.](#)

In addition, the AIA Trust has developed many member benefit programs and products designed especially for small firms. These include:

- [The AIA Trust Professional Liability Insurance Program](#) through Victor O. Schinnerer & Company, Inc. and their carrier partner, CNA insurance, which have developed benefits especially for small firms:
 - An option to remove your deductible (**Zero Deductible option**) for every small architectural firm with revenues under \$500,000. They also offer a first dollar defense deductible to address the costs of defending a claim.
 - An option to **guarantee level premium** over a period of two or three years to help new and growing firms stabilize their costs while the firm focuses on growing their business. The premium is guaranteed during that period and the firm may have a reinstatement of the purchased limit at each anniversary in order to maintain their contractual limit requirements.
 - Offering AIA members **premium savings of up to 5% each year** to architecture firms with up to \$5 million in billings and acceptable claims experience to recognize firm commitment to continuing education and the vital knowledge that AIA membership offers.
- The AIA Trust Cyber Package Insurance Program now available through Victor O. Schinnerer & Company, Inc. and their carrier partner, Chubb Insurance, was developed with architects needs in mind. The Cyber Protection Package offers a sophisticated cyber insurance policy that is customizable for small, mid-size and larger architectural firms.
 - Because cyberattacks are increasing with frequency and intensity, the AIA Trust recently published, [An Architect's Guide to Cyber Threats](#), outlining 10 steps to proactively protect your future. Firms of all types and sizes are considering insurance coverage for cyber liability insurance solutions for this growing problem.
 - In addition, the AIA Trust [Architect's Guide to Buying Cyber Liability Coverage](#) outlines how to identify the risks and appropriate coverage for them, including the policy options available and best match in terms of limits and coverage for your needs. Risks range from security breaches to business interruption to malware or ransomware and cyber insurance helps you to transfer cyber risks effectively.
- [LegalLine](#), a legal information program when you don't have counsel on retainer or in-house to answer your legal questions. LegalLine can serve as your 'practice coach' to help you negotiate and interpret contracts; resolve disputes with clients, employees, or contractors; recognize pitfalls to *prevent lawsuits*; and better understand your options on topics from fee collection and ownership to joint ventures and more.



- [Retirement Plans](#) whether you work solo or have employees, customized to address your needs regarding employer contributions, investment risk, and type of plan.
- [Information about Professional Employer Organizations \(PEOs\)](#), also known as HR-outsourcing, to help manage the everyday HR needs that smaller businesses struggle to handle alone, such as payroll, taxes, employee benefits & workers' compensation coverage, employee policies & handbook, plus managing employee issues, and more.



The AIA Trust has developed these resources and programs and many more that make AIA members' lives easier and their practices more successful. [Check out the complete listing of them here.](#)

To learn more, take a few minutes to [watch the brief video about what the AIA Trust can offer you by clicking here](#) or call the AIA Trust for more information at 202-626-7376.