

2021 ACEC PLI Carrier Survey

Information compiled by the ACEC, the AIA, the AIA Trust, and NSPE

	Argo Pro	Aspen Insurance	AXA XL	AXIS Insurance	Beazley Group	Berkley Design Professional	Berkshire Hathaway Specialty Insurance	Great American Insurance Company	The Hartford	Lexington Insurance Company	Liberty Mutual	PUA	RLI	Travelers	Victor Insurance Managers, Inc.
Q1. Please provide us with your firm's contact information.															
Name	Thomas Bongi	Rob Cunningham	Randy Lewis	V Szot	Jim Schwartz	Lawrence Moonan	Joe Schranz	David Blue	Allison Esrig	Robert Rogers	Georges Pigault	Sandip Chandarana	Vincent Costello	John Rapp	Kevin Collins
Title	Head of Architects & Engineers and Miscellaneous Professional Liability	SVP	VP	Design Professional	US A&E focus group leader	Executive Vice President & Chief Operating Officer	Senior Vice President	Divisional Vice President	Managing Director	Head of Construction Professional Liability	Vice President	Director	Director	AVP	AE Practice Leader, Managing Director
Company	Argo Pro	Aspen Insurance	AXA XL	AXIS Insurance	Beazley Group	Berkley Design Professional	Berkshire Hathaway Specialty Insurance	Great American Insurance Company	The Hartford	Lexington Insurance Company	Liberty Mutual	PUA	RLI	Travelers	Victor Insurance Managers, Inc.
Mailing Address	P.O. Box 469011	101 Hudson Street	505 Eagleview Blvd 5ht Floor	PO Box 3384	141 Tremont Street	99 Pacific St., Suite 555E	85 Broad Street, 7th Floor	301 E Fourth Street	One Penn Plaza, 50th Floor	99 High Street	28 Liberty Street	2803 Butterfield Road #260	150 Monument Road	111 Schilling Road	7700 Wisconsin Avenue, Suite 400
City	San Antonio	Jersey City	Exton	Alpharetta	Boston	Monterey	New York	Cincinnati	New York	Boston	New York	Oak Brook	Bala Cynwyd	Hunt Valley	Bethesda
State	TX	NJ	PA	GA	MA	CA	NY	Ohio	NY	MA	NY	IL	PA	MD	Maryland
Zip	78246	07933	19341	30023	02111	93940	10004	45202	10119	02110	10005	60521	19004	21031	20814
Telephone	(415) 757-2579	646-502-1012	303 690 1473			831-250-7082	9178302322	443-401-3087	443-364-5940	6176882418	212-898-4312	(630)572-0600	610-664-8700	4433532262	3019515412
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Website	www.argolimited.com/argo-pro/product/architects-engineers-protect	https://www.aspen.co/insurance/	axaxl.com			www.berkleydp.com	www.bhspecialty.com	https://www.plproquote.com/	www.TheHartford.com/aeprofessionals	www.lexingtoninsurance.com	www.ae-libertyiu.com	www.puainc.com	www.rlicorp.com/designprofessionals-insurance	travelers.com	www.victorinsuranceus.com
Q2. Are you a(n): (Select ALL that apply)															
Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer	Insurer		Insurer	Insurer	

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Underwriting Manager																Underwriting Manager
Managing General Agent												Managing General Agent				
Intermediary or Wholesaler																
Lloyd's Broker																
Other (please specify)																
Other (Text)																

Q3. How many continuous years has your firm provided professional liability insurance to the A/E marketplace? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

	22	12	50	11	35	8	8	6	16	45	20	31	13	22	64
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Q4. With which insurers has your firm previously been associated over the past decade, and for what duration of your current association?

												Arch Insurance Company (8 years) and Certain Underwriters at Lloyds, London (1999)			CNA Insurance (64 Years)
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Q5. What was the total number of firms for which you provided engineering and/or architectural liability insurance in the following years? (Check one number range for each year)

	Total # of Firms (5,001-10,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (501-2,000)	Total # of Firms (0- 500)	Total # of Firms (0- 500)	Total # of Firms (501-2,000)	Total # of Firms (501-2,000)	Total # of Firms (2,001-5,000)	Total # of Firms (2,001-5,000)	Total # of Firms (501-2,000)	Total # of Firms (5,001-10,000)	Total # of Firms (10,000+)
2018															
2019															
2020															

Q6. What was your total premium from engineering and architectural liability insurance in the following years? (Check one for each year)

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2018	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	Total Premium in Millions (more than 100m)		Total Premium in Millions (25.1m-50m)	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (more than 100m)
2019	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	Total Premium in Millions (more than 100m)		Total Premium in Millions (25.1m-50m)	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (more than 100m)
2020	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (0-25m)	Total Premium in Millions (more than 100m)	Total Premium in Millions (50.1m-100m)	Total Premium in Millions (25.1m-50m)	Total Premium in Millions (0-25m)	Total Premium in Millions (0-25m)	Total Premium in Millions (more than 100m)		Total Premium in Millions (25.1m-50m)	Total Premium in Millions (50.1m-100m)		Total Premium in Millions (more than 100m)

Q7. What percentage of your total book of A/E premium comes from firms with revenue of:

Less than \$500,000		5	10	5	15	50	0	55	45	0		5	45	0	30
\$500,000 to \$5,000,000		40	15	15	30	42	5	30	39	0		60	35	0	20
\$5,000,001 to \$25,000,000		25	20	20	20	4	15	10	15	0		25	15	0	25
\$25,000,001 and over		30	55	60	35	4	80	5	1	0		10	5	0	25

Q8. Are you trying to gain, maintain, or decrease market share in the next two years in certain A/E market segments?

	Maintain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain	Gain
--	----------	------	------	------	------	------	------	------	------	------	------	------	------	------	------

Q9. Provide your carrier's A.M. Best's Rating for the following years. (Please use year-end results, but use July for the current year)

2021	(Excellent)	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2020	(Excellent)	A (Excellent)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2019	A (Excellent)	A (Excellent)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2018	A (Excellent)	A (Excellent)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)
2017	A (Excellent)	A (Excellent)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)	A++ (Superior)	A+ (Superior)	A (Excellent)	A (Excellent)	A (Excellent)	A+ (Superior)	A+ (Superior)	A++ (Superior)	A (Excellent)

Q10. Provide your carrier's financial size category for the following years. (Please use year-end results, but use July for the current year)

2021	XIV (1,500 to 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)
2020	XIV (1,500 to 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)		XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XV (Greater than 2,000)	XI (750 to 1,000)	XV (Greater than 2,000)	XV (Greater than 2,000)

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Q13. Please explain.																
	For sale residential exposures, geotechnical engineers, structural engineers and K-12 schools continue to be difficult classes.	1. Acting as consultants to Design/Build' ers on infrastructure projects. 2. Residential Condominiu ms especially high end/ high rise		Oceanfront condos, structural inspections, utility-electrical in wildfire regions	Residential	Condo work will continue to be an issue, in particular with the recent tragedy in FL. We have also seen mechanical engineers experiencing more frequency and severity, while structural engineering claims are producing more severity. Apartment projects are getting closer scrutiny as well, as are large infrastructure	The industry is seeing an increase in claims relating to public design/build projects	All of our accounts are underwritten on an individual basis. Adverse claim development or historically problematic project types could lead to higher rates at renewal.		Highway exposures and very large infrastructure projects	Apartments, residential condos and high-end custom homes.	Apartment Projects, Other Residential projects, structural engineers, past claims, NY/NJ	Accounts are underwritten on an individual basis. Heightened exposures, including claims trends, could lead to an increase in rates.	adverse claims experience, adverse project types, not using written contracts		
Q14. Do you provide multi-year policies?																
	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	
Q15. Please explain the general criteria you apply to such policies.																

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	While not technically a multi-year policy, we offer "Auto Renewal" on smaller accounts if the insured affirms the type of work remains the same and revenues are within 15% of the prior year.	two year auto renewals for firms \$2M and under in fees that qualify pursuant to Underwriting guidelines	Firms with \$2MM or less in revenue.		mainly the micro business, under 250k in revenues.	We offer 2-year policies to qualifying small firms (defined as \$2 million or less in revenues with a generic risk profile and clean claims history.)		Qualifying disciplines meeting our multi-year underwriting criteria may be offered up to a 3 year policy term.	We offer a two year policy for qualifying firms with ratable billings under \$1,000,000.			2 year policy with firms with less than \$350,000 in billings	Less than \$2M in revenues and acceptable claims experience.	2 year policies for accounts with billings up to \$1,000,000 3 year policies for accounts with billings up to \$500,000 positive claims history and no condo projects required for multi-year policies	Firms with revenues under \$500,000 with good loss experience are eligible for a two or three year policy option.

Q16. What limits of A/E professional liability coverage are available through your company? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

Minimum \$	250,000	100,000	100,000	250,000	500,000	100,000	250,000	5,000,000	250,000	500,000	100,000	250,000	250,000	500,000	100,000
Maximum \$	5,000,000	25,000,000	10,000,000	25,000,000	20,000,000	20,000,000	25,000,000	5,000,000	5,000,000	10,000,000	10,000,000	5,000,000	10,000,000	10,000,000	20,000,000

Q17. Are these annual aggregate limits?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Q18. Do you offer "split limits"?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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Q19. What is the insurer's net retention on the A/E professional liability program?

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	The terms of any reinsurance arrangements are confidential but it should be noted that Argo Pro does not hand off large portions of its A&E risks to reinsurers or others.	Proprietary	Confidential	Confidential		Our reinsurance structure is proprietary, but we retain a significant percentage of each risk we write.	100% of the risk minus broker commission, if applicable	Proprietary	Proprietary	Confidential	Proprietary.	100%	Proprietary	confidential	Proprietary

Q20. Please explain any restrictions you have on Prior Acts Coverage.

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	Prior acts coverage is provided to firms who have maintained continuous coverage for one year or more.	New Firms or firms that have not had coverage prior. Mid-term increased limits unless there is a compelling reason to offer prior acts	None.	Increased limits of liability are retroactive inception.	We generally match the expiring policy	We typically match a firm's prior retroactive date when we write them as new business. We only restrict prior acts for firms that have not carried professional liability insurance prior, or who have experienced a gap in coverage that causes us concern. In all other cases we offer prior acts.	standard policy terms and conditions	Full prior acts is generally available to firms which have been continuously insured.	Prior acts coverage is generally available for qualifying firms that have maintained continuous coverage for at least one year.	Usual practice is to offer prior acts matching expiring coverage. New coverage or increased limits are written as retro date inception.	Prior Acts coverage is available if previously provided without interruption.	We match existing retro-date. If firm has never carrier coverage before, we only write on a retro-date inception basis.	Offered based on coverage continuity and loss experience.	Firm has to have continuous PL coverage for at least one year	Firms applying that does not have current PL policies are not eligible for prior acts coverage until after the 1st year (for firms up to 500,000 in annual revenues), or after the 2nd year for firms over 500,000 in annual revenues.
Q21. When did your company most recently update its A/E professional liability policy?															
	3 years	3 years	3 years	More than 5 years ago	5 years	3 years	5 years	3 years	3 years	3 years	More than 5 years ago	3 years	3 years	More than 5 years ago	3 years
Q22. Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Q23. How many non-managerial, full-time A/E underwriters do you have supporting your PLI program? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
	11	7	23	5	8	8	4	4	5	15	8	5	18	14	22
Q24. On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
	10	15	18.5	10	16	20	18	15	18	10	21	10	13	10	12
Q25. In addition to writing professional liability insurance, does your company write Property and Liability Insurance for engineering firms?															
	Yes	No	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes

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Q26. What is the minimum premium for your Practice Policy? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
	1,000	1,200	2,100	7,500	1,500	1,800	2,500	1,200	1,225	1,000	1,000	4,000	1,250	1,400	1,000
Q27. Do you offer design professional liability insurance to construction contractors?															
	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	No	Yes	Yes
Q28. As part of your PL programs, do you offer Contractors Protective Professional Indemnity (CPPI) coverage to contractors?															
	Yes	No	No	Yes	No	No	No	No		Yes		Yes	No		No
Q29. What percentage of your book is contractor PL versus A/E PL? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
Contractor PL (%)	10			60						5		25			
A/E PL (%)	90			40						95		75			
Q30. Does your policy cover product liability for the A/E's specification of products manufactured and sold by third parties?															
		No	Yes	No	No	No	Yes	No	No	No	No	No	No	No	Yes
Q31. Does your firm offer D&O coverage?															
		No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Q32. Does your firm offer Design/Build coverage?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes
Q33. Does your firm offer rectification coverage?															
		Yes	No	Yes	No	No	Yes	No	Yes	Yes		Yes	No		Yes
Q34. Does your policy cover professional services provided to cannabis growing, processing, and dispensing facilities that are permitted to operate under state law?															
	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	No			Yes
Q35. If you wish to comment, please do so below.															

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	We can consider design professionals that design growing facilities, dispensaries, etc. but cannot insure any entity that actually grows, transports, processes or sells cannabis.			n/a	We do not have any type of cannabis exclusion per se, but we do not favor it from a risk perspective.	Endorsement Form No. BDPO319153 BERKLEY INSURANCE COMPANY Cannabis Related Services In consideration of the premium paid for this Policy, it is understood and agreed that Section IV. Exclusions A. is deleted and replaced with the following: This Policy does not apply to and we shall not be liable for Damages or Claim			We do not have a specific cannabis exclusion in our policy. As with any matter, coverage can only be determined when a claim presents.		Subject to underwriting review.	We are not a market for anything cannabis related.		The policy does not have a cannabis exclusion.	

Q36. Could you provide examples of contract language that could impact insurance coverage for design firms?

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		Indemnity Provisions Warranty/Guarantee Prevailing Party Construction means, methods, and jobsite safety	A contractual obligation on the part of the insured to provide a defense for their client.	n/a	Language that results in legal liability that would not exist but for the contract language.	This is a very broad question. Our policy does contain the following exclusion applying to liability assumed by contract: "liability assumed under any Contract. This exclusion does not apply to: 1. any liability that you would have in the absence of that Contract, or 2. your contractually assumed obligation to reimburse	avoid the word "defend" • Exclude parties other than client • Limit the liability to insured's acts of negligence • Sample indemnity provision: To the fullest extent permitted by law, the [Consultant] shall indemnify and hold harmless [Client] from and against damages, losses, costs and expenses (including reasonable attorneys'	Heightened Standards of Care; Indemnity Obligations Broader than Normal Legal Liability of Design Professionals; Ownership of Documents; Job Site Safety Requirements ; Prevailing Party Obligations;	Prevailing parties clauses and indemnification clauses that require defense at the outset are examples of contract language that present insurability issues and may create an obligation for the insured to pay something that would not be covered under the professional liability policy.		Time of essence; warranties/guarantees; assumption of third-party liability. Liberty offers contract review for its policyholders which firms can request through their insurance broker.	hold harmless / indemnity clauses; agreeing to higher standard of care; warranties/guarantees		The most common examples are language contractual guarantees/obligations that go beyond the firms professional services. Such as a contractual agreement to assume the defense of their client or the obligation to pay liquidated damages	

Q37. How do you handle requests for extended reporting?

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	Our policy provides for an automatic 60 day extended reporting period if the policy is cancelled or nonrenewed. Additionally our policy allows the policyholder to elect a number of optional extended reporting periods.	Based on the insurance contract or as required by State DOI	Each request is considered on its own merits.	ERPs are offered per the terms contained in the policy		At expiration or termination of the policy Insured firms are granted a 120 day period automatically to report all claims first made during the policy year. An optional Extended Reporting Period of 1, 2 or 3 years may be elected for an additional premium within 30 days of policy termination.	Within our policy there exists options for extended reporting. Any additional request can be considered.	Optional Extended Reporting periods are defined by the policy and may be exercised by the insured by request, subject to the terms and conditions.	Optional extended reporting periods are listed on our Declarations page and subject to the policy terms and conditions.	Case by case basis. Generally able to grant up to 3 years of ERP	This optional coverage is available upon request by the insured through their broker if the policy is cancelled or non-renewed, as required by state insurance regulations. Refer to Policy for requirements.	We offer up to 5 years	They are offered via endorsement.	The agent/insured simply has to request the ERP.	Optional extended reporting is offered through endorsement at the request of the broker on behalf of the insured. Options are provided for 1, 3 and/or 5 year period for additional premium. Generally, the firm has 60 following the policy expiration to place coverage in effect. Consideration can be given for this option on a mid-term basis if the

Q38. What options do you have for firms that require extended reporting?

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Texas	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Utah	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Vermont	Admitted Basis	Surplus Basis	Admitted Basis	Surplus Basis	Surplus Basis	Admitted Basis	Surplus Basis	Surplus Basis	Surplus Basis	Admitted Basis	Admitted Basis	Surplus Basis	Surplus Basis	No Coverage	Admitted Basis
Virginia	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Washington	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
West Virginia	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Wisconsin	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Wyoming	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Surplus Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis	Admitted Basis
Guam	Surplus Basis	No Coverage	Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage		Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage
Northern Marianas Islands	Surplus Basis	No Coverage	Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage		Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage
Puerto Rico	Surplus Basis	No Coverage	Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage		Surplus Basis	No Coverage	No Coverage	No Coverage	Admitted Basis
U.S. Virgin Islands	Surplus Basis	No Coverage	Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	Admitted Basis	Surplus Basis	No Coverage	No Coverage	No Coverage	Admitted Basis
International	Surplus Basis	No Coverage	Admitted Basis	No Coverage	Surplus Basis	No Coverage	Surplus Basis	No Coverage	No Coverage	Admitted Basis	Surplus Basis	No Coverage	No Coverage	No Coverage	No Coverage

Q40. Additional comments (if any).

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		We offer Admitted Excess in 45 States. We have International capabilities to underwrite AE professional through London and Bermuda	International coverage is based upon laws/regulations in that locale.	AXIS has admitted capabilities in the states above, subject to underwriting based on risk. International coverages may be available through other AXIS international branches (Canada, London, EU, etc)	Non-US domiciled business is written out of our London platform.	We write on an admitted basis in all 50 States in the US. Our coverage applies Worldwide, but we do not write policies for any firms not domiciled in the United States, which is why the last 5 countries or territory answers were indicated as "no coverage."			We offered 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.	Lexington can offer multinational solutions for US based firms requiring local insurance in other countries. [Survey does not allow checking of both Admitted and Surplus boxes, but Lexington regularly uses both options.]			Worldwide coverage is provided for US domiciled firms.		

Q41. Describe the circumstances when your surplus lines carrier is used vs. your licensed carrier.

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	Surplus lines paper is utilized when necessary to provide greater flexibility in terms of coverage and pricing.	Size of firm Manuscript coverage Policy type Excess over SL	Excess coverage and project specific insurance	Risk characteristics outside of admitted appetite.	Either because (1) it is a jurisdiction in which we do not have an admitted product, or (2) something about the risk or coverage requires a level of flexibility that makes surplus lines a better option than the admitted product.	W. R. Berkley has several other business units both domestically (i.e. Admiral Insurance Co.) and via Lloyds of London who offer A/E PL on surplus lines paper. Berkley Design Professional only offers admitted paper.	For larger firms where freedom of form is necessary and their domiciled state is restrictive in manuscript language.	We utilize surplus lines in jurisdictions where we do not have approved use of our forms and/or rates or the risk falls outside of our admitted guidelines.	Non-admitted may be available for firms falling outside our general admitted underwriting guidelines.	Small firms are generally written on Admitted paper and larger firms on Surplus paper.	Coverage can be offered on a surplus lines basis in states where we are not admitted.	3 states where we did not do a filing		we are an admitted program	CNA Insurance provides the insurance coverage nation-wide on an admitted basis through Continental Casualty Company. This includes all 50 states, District of Columbia, US Virgin Islands and Puerto Rico. However, we do offer project specific coverage and some excess policies to the same firms on a surplus lines basis through

Q42. Is your policy form: (select only one)

	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of	Pay on behalf of
--	------------------	------------------	------------------	------------------	------------------	------------------	------------------	------------------	------------------	------------------	------------------	------------------	------------------	------------------	------------------

Q43. Does your company have underwriting guidelines or restrictions on deductibles based on firm size?

	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
--	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	----	-----	-----	-----

Q44. Does your deductible apply to damages only, or to a combination of defense costs and damages?

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	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages		Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages	Defense costs and damages

Q45. Do you ever offer First Dollar Defense?

Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Q46. Please list the criteria.

First Dollar Defense may be available based on the size of the firm, loss history and size of the deductible.	Size of Firm Claims experience	Based on individual risk characteristics and firm operations	Available for small firms only, deductibles \$10k and under and other UW factors	Based on firm size, discipline/project profile and loss history	We offer First Dollar Defense to qualifying firms (good claim history and acceptable risk profile) for deductibles up to \$35,000 per claim.	Generally, smaller firms with deductibles of no more than \$25,000, although we can consider requests outside of this criteria.	Subject to underwriting guidelines. Firms with acceptable loss history may be offered First Dollar Defense.	Several factors contribute to the availability of a damages-only deductible including but not limited to loss history, firm size and deductible size.	Very small firms with clean loss records.	Available to qualifying firms based on firm size and prior claims experience.	\$25,000 and below retention level on a select basis (i.e. good claims experience)	Size of the firm and claims experience.	First dollar may be offered to firms with a positive claims history that has a deductible that does not exceed \$25,000	First dollar defense coverage is offered to qualifying firms up to 3 million in revenues that show good loss experience.
---	--------------------------------	--	--	---	--	---	---	---	---	---	--	---	---	--

Q47. Do you offer stop-loss on deductibles (i.e., a maximum deductible limit option for all claims in the aggregate)?

Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Q48. How have your rates increased or decreased over the past three years?

2020	Confidential	No change	Increased	increase		8%	+2%	No Change	0-5%	positive		+5.5%	0-2	confidential	Stable
2019	Confidential	No Change	No change	flat to increase		5%	+1%	No Change	0-5%	positive		+1.5%	0-2	confidential	Stable
2018	Confidential	No Change	No change	decrease		3%	0	No Change	0-5%	positive		0	0-2	confidential	Decreased

Q49. How do you expect your rates to change going forward?

2021	Confidential	up to 10%	Slight increase, if any	increase		10%	0-4% increase	Slight Increase	0-5%	postive		+5%	0-2	confidential	Stable
2022	Confidential	up to 5%	Remain stable	increase		10%	0-4% increase	Slight Increase	0-5%	positive		+5%	0-2	confidential	Stable

Q50. Do you offer a premium credit for membership in a professional society and/or trade association (e.g., ACEC, the AIA, or NSPE)?

No	Yes	No	Yes	Yes	No	Yes	No	No	Yes	No	No	Yes	No	Yes
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Q51. Do you offer credits or other financial incentives for: (Select ALL that apply)

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Educational programs completed by an insured?	Educational programs completed by an insured?		Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?	Educational programs completed by an insured?		Educational programs completed by an insured?		Educational programs completed by an insured?		Educational programs completed by an insured?
Peer reviews?	Peer reviews?	Peer reviews?	Peer reviews?	Peer reviews?	Peer reviews?	Peer reviews?	Peer reviews?	Peer reviews?	Peer reviews?	Peer reviews?			Peer reviews?		Peer reviews?
Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?	Risk management programs?		Risk management programs?		Risk management programs?
Risk assessments?	Risk assessments?	Risk assessments?	Risk assessments?	Risk assessments?	Risk assessments?	Risk assessments?	Risk assessments?	Risk assessments?	Risk assessments?				Risk assessments?		
Other financial incentives (please specify)			Other financial incentives (please specify)		Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)		Other financial incentives (please specify)		Other financial incentives (please specify)		Other financial incentives (please specify)	Other financial incentives (please specify)	Other financial incentives (please specify)

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Other (Text)			Use of favorable contract provisions.		loss history, longevity	We offer premium credits for the use of Limitation of Liability in contracts. We also offer the following Deductible Credits: Deductible Credits 1. Mediation Credit: Your Deductible obligation may be reduced by 50%, subject to a maximum reduction of \$15,000 if you agree with our decision to use Mediation and the Claim is fully and	favorable contract language (including limitation of liability and waiver of consequential damages);		Other premium credits are available for LEED projects and projects utilizing BIM or Virtual Design and Construction. Additionally, we offer a multi-policy credit for firms that carry more than one line of business insurance with The Hartford.		1) Continuing Education programs through Liberty Mutual's online learning portal or via RedVector. 2) Limitation of liability credit. 3) Deductible credit for successful claims resolution through mediation. 4) Circumstance reporting credit. 5) Credit for purchase of another LM business insurance product. Please		Multi-line discount with the purchase of P&C coverages, Limitation of Liability Credit when used in Contracts	We have credits tied to certain practice management activities such as use of written agreements and use of sub consultants that maintain PL coverage.	Risk management premium credits for other risk mitigation practices.

Q52. Rank the following characteristics from 1 (highest) to 8 (lowest) in your premium determination process. If a characteristic is not considered in the premium determination process, leave it blank.

Location of firm	5	7	6	3	6	5	5	4	4	6	8	7	5	3	2
Location of projects	6	8	7	4		6	6	5	7	7	7	6	7	7	7
Type of practice	3	2	2	6	2	3	1	3	3	3	3	3	1	4	4
Type of projects	4	4	1	7	4	4	3		5	4	4	4	3	5	5
Annual billings	1	1	4	8	1	1	4	1	1	1	1	2	2	1	1
Claims history	2	3	3	5	3	2	2	2	2	2	2	1	4	2	3
Firm experience	7	5	5	2	5	7	7	6	6	5	6	5	6	6	6

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Other (please specify)		6				8	8	7	8		5	8			
Other (Text)		Contract and Risk Management				We consider contract types, percentage of repeat clients, client type, business and contracting practices as well.		Internal risk characteristics	Risk Management Practices		Risk management practices; contract management; loss prevention initiatives; data privacy and protection practices.	years of prior acts			
Q53. Do you offer project-specific insurance?															
	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes	No	No	Yes	No	Yes
Q54. Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)?															
	Yes	Yes	Yes	No			Yes	No		Yes			No		No
Q55. Do you offer project specific excess or other supplemental additional limits to your "practice policy insureds" by endorsement?															
	Yes	Yes	Yes	Yes			Yes	Yes		Yes			Yes		Yes
Q56. Please provide the number of such policies your company wrote in its most recently completed fiscal year and your maximum limits. Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
Number of policies	0			0			12	100		0			200		500
Maximum limits (\$)	0			10			10000000	5000000		0			1000000		5000000
Q57. Are your project policies "primary" or "excess" coverage for the A/E firm?															
	Primary	Primary	Primary	Excess			Primary	Excess		Primary			Primary		Primary
Q58. Please describe.															

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		Both primary and Excess		Excess of all other available insurance			Our project policies specifically state that they are primary within our "Other Insurance" clause									We write project insurance as a primary carrier and as an EXCESS market to another primary carrier (note that I could select only one option on question 57). When we are primary, the other insurance clause in our practice policy states that the project policy will pay first and the current practice policy will apply excess.

Q59. Please state the number of project policies your company wrote in its most recently completed fiscal year and provide your maximum limits. Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

Number of policies		0		0			8	0					0			10
Maximum limits (\$)		0		0			15000000	0		10000000			0			10000000

Q60. How does your company define a claim?

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	We encourage reporting of circumstances that the insured might expect to give rise to a claim.		If an insured believes a circumstance may result in a dispute they are encouraged to report it to us.			Free Claim Prevention Assistance If during the Policy Year, you report a Circumstance in accordance with Conditions A., until a Claim related to that Circumstance is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or avoiding a Claim.	If, during the Policy Period, the Insured reports a specific circumstance in accordance with XII. Notice, C. Potential Claims, the Insurer may, at its sole option, investigate such circumstance as it deems appropriate. Until such time that a Claim arising from such specific circumstance has been made, any payments made by the Insurer for	We encourage all of our insureds to utilize the free pre-claim assistance contained within the policy to obtain advice specific to proactively address the circumstance that could potentially result in a claim.	We encourage all of our Insureds to take advantage of our free pre-claims assistance for matters that may reasonably give rise to a claim.	Circumstance reporting is encouraged.	Subject to Policy terms and conditions.	As per Industry norms	Circumstance " means an event or occurrence from which the Insured reasonably expects that a Claim(s) for an alleged Wrongful Act or Pollution Incident will be made. We offer free pre-claims assistance to our insureds.	The policy allows the insured to report Potential Claims.	Circumstance reporting is voluntary under the policy and means an event reported to the Insurer during the policy term from which the Insured reasonably expects that a claim could be made.

Q63. Is "circumstance" reporting required?		No	No	No	No	No	No	No	No	Yes	No	Yes	No	No	No
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Q64. Please comment.

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										A circumstance that does not meet the definition of a Claim is not required to be reported, but Lexington strongly encourages reporting and it is a generally a best practice to avoid uncertainty about coverage.		Insured risks not having coverage if they do not report in a timely manner.			
Q65. If a "circumstance" has been reported, do you recognize the claim as covered by the policy in force at that time?															
	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
Q66. Who supervises claims for your company?															

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	Argo Pro employs in-house A&E claims professionals. Most are licensed attorneys.	Dedicated AE professional claims personnel who are attorneys	All of our claim staff and management are AXA XL employees.	in house claims staff	In-house claims team	Laila Santana, EVP & Chief Claims Officer and her very talented team of claim specialists, all of whom have more than 10 years handling A/E professional liability claims.	Internal claims department made up of attorneys	Dedicated Great American in-house claims counsel	The Hartford has an in-house dedicated A&E claims team many of whom are attorneys.	Stephen Harb	Dedicated in-house A&E claims professionals, most of whom at attorneys.	Arch Insurance Company	Our claims are handled by a team of dedicated design professional attorneys.	Laura Guagliardo manages all of the Travelers Claim Managers. We do not use a 3rd party claim administrator	CNA Insurance provides direct claims handling under the program

Q67. What assistance do you offer your insureds with potential claims?

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	Argo Pro provides its insureds with a number of resources for potential claims. We have a 24 hour hotline insureds can call to speak with an attorney. Our claims professionals will provide advice and guidance on how to keep a circumstance from becoming a claim. If warranted, we can appoint defense counsel to protect the	Yes, We offer Free pre-claims assistance as a supplemental payment	Assistance is based upon the specific of the situation and needs of the client.	pre claim assistance	Free pre-claims assistance either via in-house claims managers or outside counsel as needed.	Free Claim Prevention Assistance If during the Policy Year, you report a Circumstance in accordance with Conditions A., until a Claim related to that Circumstance is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or avoiding a Claim.	As offered within our policy, we can assist our insureds with the investigation of potential claims, including the use of outside counsel or A&E experts, at no charge to our insureds.	Our dedicated in-house claims attorneys will thoroughly discuss the potential claim and, if needed, will assign outside defense counsel to help mitigate the issue	The claims professional will consult with the insured and provide guidance on how to handle the potential matter, hiring counsel as necessary to assist the insured as well.	Access to legal advice to attempt to reduce the likelihood of potential claims becoming actual claims.	Liberty provides assistance to its policyholders to resolve issues before they may develop into a claim and/or circumstance.	Toll Free Risk Management Hotline	Free pre-claims assistance through the expertise of our in-house attorneys & outside counsel.	Yes, Travelers will pay Pre Claim Expenses for Potential Claims.	Risk management guidance provided through our Risk Management department in combination with information available on our website, www.victorinsurance.com/school-of-risk-management . CNA, through their claims handling, also provides free pre-claims assistance.

Q68. Does your pre-claims assistance include availability of panel counsel with A/E defense expertise?

Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Q69. Please comment.

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	At the company's discretion, we can appoint defense counsel to represent the insured and/or investigate the matter.		The involvement of legal counsel is determined by the facts of the pre-claim situation.		As needed at our discretion	If we deem it necessary to involve panel counsel to help resolve a pre-claim matter we will do so, without impact to the insured's deductible or policy limits. Such pre-claim expenses are also excluded from any future calculation of a firm's loss ratio.	If pre-claims assistance is utilized, we will work together with the insured to choose appropriate counsel to assist the Insured. The assigned counsel may be chosen from a BHSI list or BHSI will consider suggestions from the Insured.	Local panel counsel is provided in situations where a potential claim or circumstance warrants the need for representation or investigation of the matter.	We will assign counsel as needed.		An attorney may be assigned if the facts require additional support.	We will assign defense counsel when warranted.		Yes, at Travelers discretion.	The CNA claims specialist in consultation with the Insured would consider the best approach to handling these matters and can include the use of counsel for the appropriate situation, including but not limited to, representation at meetings with the owner or attendance at a deposition for information.

Q70. Are there any costs caps or other restrictions on your pre-claims assistance?

No	No	No	Yes	No	No	No	No	No	No	Yes	Yes	No	Yes	No	No
----	----	----	-----	----	----	----	----	----	----	-----	-----	----	-----	----	----

Q71. Please comment.

				pre-claim assistance is provided at our discretion							Subject to our approval.		It is discretionary.		
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Q72. Do you have claim offices that manage claims?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
Q73. Please provide the locations of your claims offices by city and state.															
	New York, Chicago, San Francisco, Atlanta, San Antonio	Jersey City, NJ Atlanta, GA	Toronto, Vancouver, Calgary, and Montreal Canada. Northern NJ, Atlanta GA, Chicago IL, Houston TX, Northern CA,	N/A currently due to COVID Major offices are in New York City, NJ, Chicago IL, Alpharetta GA, Los Angeles, CA	Connecticut, Atlanta, California, Chicago	San Francisco, CA Irvine, CA Chicago, IL New York, NY	New York, NY	Exton, PA; Danbury, CT	We have specialized claims professionals throughout the country.		New York, NY	Handled out of New York, NY Arch office	Chicago, IL and Peoria, IL	We have local claim managers across the country. Offices are located in MD, NY, IL, TX, CA, CO, GA and CT.	Multiple locations: Richmond, VA; Lisle, IL; Tarrytown, NY; Lake Mary, FL; Melville, NY; Pittsburgh, PA; Timonium, MD; Irvine, CA; Washington D.C.; Boston, MA and
Q74. Please indicate how your company manages claims.															
										Claims are managed by a dedicated team of A&E examiners centrally located in Boston					
Q75. What is the total number of your staff devoted exclusively to A/E professional liability claims? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters															
	6	2	35	5	8	6	4	3	7	12	4	5	9	11	17
Q76. On average, how many years of A/E professional liability claims experience do the staffers in the previous question have? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.															
	12	15	17	10	10	20	10	15	10	12	20	15	14	15	15
Q77. Do you conduct any type of follow-up evaluation after the claim is closed out to determine the insureds' satisfaction with your claims handling process?															
	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Q78. Do you do independent surveys of insureds regarding their level of satisfaction with your services?															
	No	No	Yes	Yes	Yes	No	No	No	Yes	No	No	No	Yes		Yes
Q79. Does your policy cover claims brought outside the U.S., its territories, and Canada?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q80. For claims brought outside the U.S., its territories, and Canada, does the insured have the right to select legal counsel?															

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	Argo Pro	Aspen Insurance	AXA XL	AXIS Insurance	Beazley Group	Berkley Design Professional	Berkshire Hathaway Specialty Insurance	Great American Insurance Company	The Hartford	Lexington Insurance Company	Liberty Mutual	PUA	RLI	Travelers	Victor Insurance Managers, Inc.
	No	Yes	Yes	Yes		Yes	No	No	No	No	Yes	No	Yes		No

Q81. Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement?

	Yes	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes	No	Yes	No	Yes
--	-----	-----	-----	-----	----	-----	----	-----	----	-----	-----	----	-----	----	-----

Q82. Please identify the conditions required for such endorsement.

	A separate defense limit is available by endorsement	Size of Firm Claims Experience State DOI approval	Subject to individual risk evaluation.	available by endorsement for additional premium subject to underwriting		For qualifying firms and for an additional premium we will offer a separate defense limit option at 25%, 50% or 100% of the indemnity limit, up to \$5 million in total.		Where required by state law		For very small firms, defense in addition may be available.	Liberty's small-firm segment endorsement provides capped defense outside the limits of liability subject to underwriting guidelines and state insurance regulations.		Where required by state.		Defense outside the limits is provided via a premium bearing endorsement to firms under 1 million in annual billings with good loss experience and limit of liability up to 1 million. Options are available for both 25% and 50% of primary per claim limit. The endorsement is offered subject to the state approving our 2020 Insuring
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Q83. What is your company's practice regarding issuing a "reservation of rights" letter?

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	All matters are evaluated on a case-by-case basis. Reservation or rights letter are issued only when warranted by the unique circumstances of a particular situation.	Aspen's position is not to issue ROR letters unless there is a responsible and prudent reason for doing so.	In the rare cases where a reservation of right letter is issued, it is a result of the allegations of the complaint.	issued on most if not all claims as a preliminary correspondence subject to receiving full information on the claims	Case by case depending upon the specific facts and applicable law.	We issue a reservation of rights when allegations presented with a claim made suggest it is appropriate to do so. We do not issue a "blanket" reservation of rights letter as standard practice, as do some other carriers.	A "reservation of rights" letter will only be issued after multiple conversations with the insured when evidence suggests there may be a coverage issue which could bar or limit coverage. If a "reservation of rights" letter is issued, it will still allow the insured to provide additional information at a later date for consideration	All claim matters are reviewed on a case-by-case basis. We only issue a reservation of rights letter when the situation warrants and only after a thorough discussion with the insured and insurance broker	A statement of the available coverage is provided to the Insured on every claim.	Reservation of rights letters are used whenever there is a potential question of coverage under a policy.	Generally, Liberty's position is not to issue an ROR, unless a Claims professional determines that a letter is necessary after a review of the claim.	Use when warranted	Prior to sending a reservation of rights letter, a call is made to both the insured and the broker to discuss.	Its a case by case basis when appropriate.	

Q84. Does your company offer mediation or other Alternate Dispute Resolution credit?

Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Q85. What is the credit amount? Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

25,000	25,000	25,000	25,000	25,000	50	25,000	25,000	25,000	25,000	0		50	0	50	10,000
--------	--------	--------	--------	--------	----	--------	--------	--------	--------	---	--	----	---	----	--------

Q86. Are there any restrictions to receiving the credit?

Yes	No	Yes	Yes	No	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes
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Q87. Please explain the restrictions.

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	Claim must be resolved by way of voluntary mediation.		If the claim is resolved with the consent of the Company through the use of mediation within one (1) year following the date that the claim(s) was first made against the Insured, the Insured will be given a credit or reimbursement for seventy-five percent (75%) of the Deductible amount owed or paid by the Insured, not to exceed a	must be a formal dispute resolution process approved by the carrier		Mediation Credit: Your Deductible obligation may be reduced by 50%, subject to a maximum reduction of \$15,000 if you agree with our decision to use Mediation and the Claim is fully and finally resolved by such Mediation.		Our policy includes an Early Resolution Deductible credit of 75% (max \$25,000) for claims that are resolved via any means within 1 year of reporting. Our Mediation Deductible credit of 50% (Max \$25,000) applies to claims settled by voluntary mediation within 3 years from the date the claim is reported.	The credit is 50% of the deductible up to a maximum credit of \$25,000 and the claim must be resolved through voluntary mediation.		Claim must be fully resolved through mediation.		If any covered Claim made against the Insured is fully and finally resolved, with the Insurer's consent and agreement, through the use of Mediation, the Insurer will reimburse fifty percent (50%) of the each Claim Deductible paid by the Named Insured, up to a maximum reduction of \$25,000. However, this	The deductible reduction is 50% subject to a maximum reduction of 25K for success use of mediation to resolve a claim. The reduction does not apply if the claim is resolved by litigation, arbitration or settlement.	If negotiation or mediation of a claim results in a resolution of such claim within one hundred and eighty (180) days of the time it was reported to the Insurer in accordance with the Section of the Policy entitled The Insured's Duties If There is a Claim, and such resolution includes an indemnity
Q88. Do you reserve the right to appoint defense counsel on all claims?															
	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
Q89. Do you accept alternate defense counsel when requested by insured?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Q90. Please specify any conditions.															

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	During the underwriting process, the insured may request certain counsel be retained for any claims. If the company is agreeable, this can be endorsed to the policy. In the absence of an endorsement, we will often agree to the insured's choice if counsel has the requisite experience and agrees to Argo Pro's guidelines.	Aspen's program and Policy form provides for the flexibility to accept alternative counsel subject to our prior approval		must meet qualifications, agree to carrier litigation guidelines & rates, and conflict free	Based upon specifics of the claim and qualifications of counsel	We are as flexible as possible about this, but do have to pre-approve the alternative firm to make sure they agree to work within our claim guidelines and to ensure they have the appropriate experience in defending A/E PL matters.	While BHSI has a list of defense counsel experienced in defending A&E firms, we do allow input from our insureds regarding choice of counsel. Expertise in the particular subject matter and familiarity with the firm are two key criteria in deciding on defense counsel that will achieve the best result for all parties involved.	Great American's program provides flexibility to utilize alternative counsel, subject to our prior approval.	To the extent possible, we take counsel requests into consideration subject to requisite experience and agreement with our fee and reporting structure. Counsel requests are best made prior to binding coverage.	Provided they meet qualification criteria for expertise, reporting, and rates.	Liberty's Policy allows the flexibility to accept alternative defense counsel subject to our prior approval.	As long as: 1) qualified; and 2) rates are within industry norms	Provided they have A/E experience & are approved by our claims staff.		Selection of defense counsel is done in partnership with the CNA Claims Specialist and is evaluated on a case to case basis taking into consideration the background and experience of counsel.
Q91. Do you review the strategic and tactical decisions of defense counsel assigned to defend an insured, such as by requiring assigned defense counsel to obtain the approval of depositions that defense counsel deems necessary?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes
Q92. Are defense counsel (partner, associate, paralegal, etc.) rates negotiable?															
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes		Yes
Q93. Do you have to obtain the consent of the insured to compromise on or settle a claim?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q94. Can insureds purchase an endorsement of consent to settle?															
		No	No	No		No	Yes	Yes		No	No	Yes	No		No

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Q95. If the insured elects to contest the claim rather than accept a settlement, do you then limit your subsequent liability for the claim to the amount that the claim could have been settled for (the "Hammer Clause")?															
	No	Yes	No	No		Yes	No	No	No	Yes	No	Yes	No	No	No
Q96. Does insured have to obtain the consent of the insurer to compromise on or settle a claim?															
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q97. Do you engage outside agencies to review defense counsel's billings?															
	No	Yes	No	No		Yes	No	Yes	No	Yes	Yes	No	No		No
Q98. Does your company provide the following risk management services and products for your insureds?															
Contract review	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Publications	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Seminars	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Review of Insureds' Policies	No	No	Yes	No	No	No	No	No	Yes	Yes	No	No	Yes	Yes	Yes
Risk Management Practices Audit	No	Yes	Yes	Yes	No	Yes	No	Yes	No	No	No	No	Yes	No	Yes
Q99. Does your company provide any other risk management programs for your insureds?															
	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
Q100. Please specify other current risk management programs.															

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	In addition to our pre-claim assistance, contract reviews, seminars and publications, Argo Pro provides our insureds with a toll free 24 hour risk management hotline.	1. Tailored seminars to qualified policyholders. 2. Participatory funding of Peer Reviews and Loss Prevention Audits by Third Party Consultants. 3. 1-800 Risk Management Hotline	We currently offer 43 workshops/e-learning programs and 34 claim case studies for our clients. The topics addressed include contract practices and provisions, professional ethics, communications, staff management, project management, financial management, standard of care, value pricing, quality management, scope management,		Client retreat	We offer an extensive list of risk management materials, programs, tools, on-demand webinars, live webinars, in-house presentations, etc. Each BDP policyholder is granted access to our award-winning Learning Management System, "BDP Risk" which provides access to our programs, tools, contract review guide and	Also have a risk management website including articles, claims scenarios, legal issues in all 50 states, cyber information, contract language recommendations, webinars. We welcome the opportunity to assist our insureds with any risk management requests (i.e.: in-house seminars, review of standard or specific	In addition to our quarterly newsletters, webinars and emerging trends publications we have a dedicated website to house our risk management content including past webinar recordings and specific email in-box for contract reviews. Visit www.PIProQuote.com to learn more.	We provide a multitude of risk management services and are continuing to expand our materials and services to better meet the needs of our insureds.		Liberty's Risk Management website includes online courses, white papers, claims case studies, access to RedVector discounted online courses and other industry-specific content.	We outsource risk management to Kent Holland of Construction Risk. LLC. His services include webinars, newsletters, unlimited contract reviews, 1-800# hotline, etc.	Please review our website for all our offerings.	webinars, podcasts, newsletters, inhouse seminars for large firms, a contract review matrix and a risk management website	School of Risk Management with online 24/7 on-demand continuing education webinars for credit. Victor Contract Sifter is available on-line for current clients that uses AI technology to review/sift the owner/consultant agreement for missing key provisions and comments on other

Q101. Provide the names of the primary contact for your company's risk management personnel.

First name	Tom	Chris	Randy	Victoria	Colleen	Andrew	Kevin	Roseanne	Lauren	Sue	Mark	Kent	Laura	Joe	Yvonne
Last Name	Bongi	Piety	Lewis	Szot	Palmer	Mendelson, FAIA	McGrath	DeBellis	Griffith	Yoakum	Blankenship	Holland	Malloy	Jones	Castillo

Q102. How many A/E risk management seminars does your company conduct annually?

	0	702	4	4	2,800	12	5	4	75	4	12	20	50
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Q103. What is the estimated number of A/E contracts your company reviews annually?

	150	537	50	500	250	100	250	200	800	300	800	500	500	1,500
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Q104. Who performs these contract reviews?															
	Contract reviews are performed by the attorneys at Lewis Brisbois Bisgaard & Smith LLP		AXA XL colleagues from claims, underwriting and risk management functions.	Outside counsel	Colleen Palmer	Andrew Mendelson, FAIA, supplemented by Diane Mika, Director of Risk Management Education and panel counsel as overflow demand dictates.	Either internal claims staff (all attorneys) or outside counsel if necessary	In-house claims counsel and experienced underwriting and management staff	The Hartford dedicated claims professionals.	Attorneys	Underwriting and Claims personnel, and select law firms	Kent Holland and his team at Construction Risk, LLC	Dedicated Risk Management team, inhouse claims counsel and outside counsel	Travelers Claim Managers.	Contract reviews are offered online via our Victor Contract Sifter program. Additionally, physical reviews are conducted by our risk management attorneys, Frank Musica, Nahom Gebre and Yvonne Castillo.
Q105. What is the average turnaround time for these contract reviews?															

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	48 hours or less		In most cases the reviews are completed within a day of the request.	24 to 48 hours	2-3 business days	48 hours.	within 48 hours, or as requested by the Insured	24-48 Hours	24-48 Hours	48 hours	24-48 hours	24-48 hours	1-2 business days	24-48 hours	Victor Contract Sifter reviews are completed within 5 minutes or less and available 24/7 on our website to current insureds. Physical contract reviews are completed usually within 1 business day.

Q106. Please list the number and types of A/E risk management publications offered by your company.

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Other (Text)															

Q109. Please provide the estimated percentage of claims related to the following types of projects. Omit the % sign. Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

Commercial						34	10	15				5			
Single-family residential						5	4	20				20			
Multi-family residential/condos						8	12	25				30			
Schools/universities						10	8	10				15			
Industrial						3	3	5				10			
Health care						4	9	5							
Transportation						12	18	5							
Master planning						1	0	0							
Surveys/studies						1	3	5							
Water						3		0							
Wastewater						3	20	5				10			
Affordable Housing						2	6	2				5			
Student Housing						2	2	1				5			
Military Housing						0	0								
Museums						1	3	1							
Libraries						1	2	1							
Courts						1	4								
Military						1	1								
Federal/state government buildings						2	5								
Other						6									

Q110. Please explain "other" from the previous question.

Please explain "other" from the previous question.															
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Q111. Estimate your portfolio turnover. Please enter numbers only. Do not include commas, dollar signs, or other non-numeric characters.

% of new business	0	20	8	0	0	20	0	10	15	15	15	15	15		8
% of renewal business	0	80	92	0	0	80	2	90	85	85	85	85	85		92

Q112. Does your company provide any other lines of insurance to design professionals?

Does your company provide any other lines of insurance to design professionals?	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes		Yes	No	Yes	Yes	Yes
---	-----	----	-----	-----	-----	----	-----	-----	-----	--	-----	----	-----	-----	-----

Q113. Where can the following special services be obtained if offered by your company? (Please mark all that apply).

Insurance needs assessment	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker
		Underwriter	Underwriter							Underwriter			Underwriter		Underwriter

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	Attorney							Attorney					Attorney		
													Claims Dept.		
												Not Offered			
Application paperwork and assistance	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
												Not Offered			
Explanation of coverage	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker
		Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter		Underwriter	Underwriter	Underwriter	Underwriter
	Attorney							Attorney	Attorney						
		Claims Dept.	Claims Dept.					Claims Dept.	Claims Dept.				Claims Dept.	Claims Dept.	
Help with loss prevention programs		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker
	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter		Underwriter		Underwriter
		Attorney		Attorney		Attorney	Attorney	Attorney	Attorney	Attorney		Attorney	Attorney		Attorney
		Claims Dept.	Claims Dept.	Claims Dept.		Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.			Claims Dept.	Claims Dept.	Claims Dept.
Review of contracts	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
	Attorney	Attorney	Attorney	Attorney		Attorney	Attorney	Attorney	Attorney	Attorney		Attorney	Attorney		Attorney
		Claims Dept.	Claims Dept.				Claims Dept.	Claims Dept.	Claims Dept.	Claims Dept.			Claims Dept.	Claims Dept.	
Assistance with incidents and claims		Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker		Agent/Broker		Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	
								Underwriter		Underwriter			Underwriter		
		Attorney	Attorney	Attorney		Attorney		Attorney					Attorney		Attorney
	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.
Educational programs/seminars		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	Agent/Broker	Agent/Broker		Agent/Broker	Agent/Broker	

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	Underwriter	Underwriter	Underwriter		Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	Underwriter	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.
Publications		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.					

Q114. Will you provide a specimen copy of your policy?

	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	No	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)	Yes (Please send a .pdf version of your policy to ckim@acec.org.)
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Q115. If you wish to provide any comments on this survey, please do so in the space below.

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If you wish to provide any comments on this survey, please do so in the space below.	The survey would be more user-friendly if one could navigate to a specific page/question rather than having to use the page forward and page back arrows. Q85 asks "What is the (mediation) credit amount?" and the answer requires a dollar amount. Every credit is a different amount based on the insured's deductible		Perhaps I missed it as an option, it would be most helpful if the survey tool provided clearer instructions on the submission and finalization of the responses. I found a few of the questions lacked clarity, or lacked consistency between the questions that were related to one another. Drafting survey questions is			Thank you once again for inviting us to participate in your survey. We look forward to seeing you in Chicago!		Thank you for allowing us the opportunity to participate in this process	Thank you for asking us to participate in the survey. The foregoing responses to the survey ("responses") constitute only an expression of interest in participation by The Hartford and does not constitute an obligation or commitment, express or implied, by The Hartford to take any subsequent action, including, but not limited to, negotiating or entering into						
Q116. As we do each year, we will also be supplementing this survey with face-to-face interviews with invited carriers. We will try to accommodate as many interview requests as possible. This year, the interviews will take place on Thursday,															
to-face interviews on 9/30/21 (Thursday) in Chicago.	No Preference	AM Preferred	PM Preferred	No, I will not be participating in the interviews this year	No Preference	AM Preferred	No Preference	PM Preferred	AM Preferred		AM Preferred	No Preference	AM Preferred	AM Preferred	PM Preferred
Q117. Additional comments (if any).															

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Additional comments (if any).							Berkshire Hathaway Specialty Insurance would welcome the opportunity to be a part of the face-to-face interviews, which would be our first time. We pride ourselves in providing the most value to the A&E industry including a brand name, financial strength, capacity, flexibility, insured-friendly claims philosophy,							Laura Guagliardo, head of DPL CLaims will be present for the interview. Laura's contact info is 630-961-8167 lguaglia@travelers.com	We have commitment to meet with the Pronet member from 11-12 noon CST on the 30th. I am available prior to this meeting on the 30th if needed. PM times is still preferred.