

ACEC MISSOURI BUSINESS INSURANCE SURVEY 2011

- RESULTS -

The responses to this survey will be kept strictly anonymous and will not be traced back to individual firms.

1. Primary Field of Practice

 0 Architectural
 14 Civil / General (including Transportation)
 1 Electrical
 1 Environmental
 0 Laboratory Testing
 0 Landscape Architecture
 3 Geotechnical
 0 Mechanical / HVAC
 0 Process
 3 Structural
 0 Surveying

2. Firm Size by Gross Revenue

 1 \$500,000 or less
 0 \$500,001 to \$999,999
 2 \$1,000,00 to \$2,500,000
 6 \$2,500,001 to \$5,000,000
 2 \$5,000,001 to \$7,500,000
 3 \$7,500,001 to \$10,000,000
 2 \$10,000,001 to \$20,000,000
 6 Over \$20,000,001

3. Firm Size by Number of Full Time Equivalent Employees

 2 5 or less
 0 6 to 10
 3 11 to 20
 4 21 to 50
 6 51 to 100
 2 101 to 200
 4 201 to 500
 1 Over 500

4. Does your firm carry Professional Liability Insurance?

 21 Yes
 0 No

5. In terms of dollars, what is your firm's Professional Liability deductible?

- 1 \$5,000 or less
- 2 \$5,001 to \$10,000
- 0 \$10,001 to \$15,000
- 4 \$15,001 to \$25,000
- 5 \$25,001 to \$50,000
- 2 \$50,001 to \$100,000
- 8 \$100,001 to \$250,000
- 0 Over \$250,000
- 0 Not applicable

6. Does your firm's Professional Liability deductible apply to defense costs?

- 17 Yes
- 3 No
- 1 Not applicable

7. In terms of dollars, what is your firm's Professional Liability per claim limit?

- 0 \$100,000
- 0 \$250,000
- 0 \$500,000
- 4 \$1,000,000
- 12 \$2,000,000
- 5 \$5,000,000
- 1 Over \$5,000,000
- 0 Not applicable

8. Does your firm's Professional Liability policy have an aggregate limit in excess of the per claim limit? For example, some policies have limits of \$1,000,000 per claim and \$2,000,000 aggregate.

- 12 Yes
- 8 No
- 1 Not applicable

9. In relation to your firm's gross revenue, what percentage is your firm's Professional Liability deductible? For example, a firm whose gross revenue was \$7,000,000 and which has a \$50,000 deductible would have a ratio of 0.71%.

- 5 0.50% or less
- 2 0.51% to 0.60%
- 2 0.61% to 0.70%
- 3 0.71% to 0.80%
- 3 0.81% to 0.90%
- 6 0.91% to 1.00%
- 1 Over 1.0%
- 0 Not applicable

10. In relation to your firm's gross revenue, what percentage is your firm's Professional Liability ***per claim*** limit? For example, a firm whose gross revenue was \$5,000,000 and which has limits of \$1,000,000 per claim/\$2,000,000 aggregate premium would have a ratio of 20%.

- 3 10% or less
- 7 11% to 20%
- 2 21% to 30%
- 2 31% to 40%
- 1 41% to 50%
- 2 51% to 75%
- 1 76% to 100%
- 3 Over 100%
- 0 Not applicable

11. In relation to your firm's gross revenue, what percentage is your firm's Professional Liability premium rate? For example, a firm whose gross revenue was \$7,000,000 and which has a \$100,000 premium would have a ratio of 2.00%.

- 2 0.50% or less
- 5 0.51% to 0.75%
- 6 0.76% to 1.00%
- 4 1.01% to 1.50%
- 0 1.51% to 2.00%
- 3 2.01% to 3.00%
- 0 Over 3.00%
- 1 Not applicable

12. In the past 5 years, on how many claims has your firm's insurance company paid legal fees or settlement costs? Do not include 'incidents' reported to the carrier, matters on which only 'pre-claims assistance' was provided, open matters or matters which were resolved within the deductible.

- 12 0
- 7 1
- 2 2
- 0 3
- 0 4
- 0 5
- 0 Over 5
- 1 Not applicable

13. Does your firm carry Commercial General Liability Insurance

- 21 Yes
- 1 No

14. In terms of dollars, what is your firm's Commercial General Liability per claim limit?

- 0 \$100,000
- 1 \$250,000
- 0 \$500,000
- 12 \$1,000,000
- 6 \$2,000,000
- 2 \$5,000,000
- 0 Over \$5,000,000
- 1 Not applicable

15. Does your firm have company owned vehicles that are insured on a commercial Automobile Liability policy? (Not part of a general liability policy)

- 18 Yes
- 4 No

16. In terms of dollars, what is your firm's Automobile Liability per accident limit?

- 0 \$100,000
- 0 \$250,000
- 2 \$500,000
- 14 \$1,000,000
- 3 \$2,000,000
- 2 \$5,000,000
- 0 Over \$5,000,000
- 1 Not applicable

17. Does your firm carry Umbrella Liability Insurance

- 19 Yes
- 3 No

18. In terms of dollars, what is your firm's Umbrella Liability per claim limit?

- 0 \$100,000
- 0 \$250,000
- 0 \$500,000
- 4 \$1,000,000
- 5 \$2,000,000
- 6 \$5,000,000
- 4 Over \$5,000,000
- 2 Not applicable

19. Does your firm carry Workers Compensation/Employer's Liability Insurance

- 21 Yes
- 0 No

20. In terms of dollars, what is your firm's Employer's Liability per claim limit?

- 2 \$100,000
- 1 \$250,000
- 4 \$500,000
- 11 \$1,000,000
- 0 \$2,000,000
- 1 \$5,000,000
- 0 Over \$5,000,000
- 3 Not applicable

21. Which of the following Executive Liability Coverage, if any, does your firm carry? Mark all that are applicable.

- 8 Directors and Officers Liability Insurance
- 9 Employment Practices Liability Insurance
- 9 Fiduciary Liability Insurance