



XL Design Professional |

The Strength and Expertise to Help You
Manage Your Professional Liability Risks

XLINSURANCE

Expertise Backed by Financial Strength



XL Design Professional's program is built on the experience and data gained from DPIC's more than 30 years of serving the design community. Valuable insights are coupled with the expertise of insurance professionals to

continue an excellent tradition of risk management programs for the needs of architects and engineers. Our policyholders benefit not only from the financial strength and stability of XL Insurance but also the continued investments in differentiated products and services to keep pace with the changing needs of design professionals.

Loss Prevention and Education Based on Experience

XL Design Professional is the education leader in today's professional liability insurance market. Our sole focus on the design professions, along with decades of experience, have given us unique insight into the causes of professional liability claims and the best loss prevention solutions.

Working directly with practicing architects and engineers, as well as expert legal advisors, XL Design Professional develops loss prevention education and practice management programs tailored to help you protect your business. Successful completion of courses can result in fewer risks, lower premiums, better management and a healthier bottom line for your firm.

PROFESSIONAL LIABILITY

EDUCATION PROGRAM (PLEP)

- **Reduce the cost of loss.** Our exclusive policyholder education is designed to make you aware of where the risks lie, give you the tools and tactics to address those risks, and help you find meaningful ways to apply what you have learned in your firm.
- **Prevent professional liability claims.** Firms that are educated about risks are in a better position to avoid or mitigate claims.
- **Improve your risk management practices.** Our research demonstrates that non-technical business practice issues are a major contributor to claims, and our programs help you improve your practice along with your risk exposure.
- **Earn continuing education credits.** PLEP courses offer learning units for both architects and engineers, and many of our courses are Health, Safety and Welfare qualified.
- **Earn a premium credit each year.** Up to 10 percent premium credit for completing loss prevention education programs.

Specialty Underwriting

XL Design Professional's underwriting team has in-depth experience with the unique liability risks you face every day, and our client advisory boards made up of practicing design professionals make sure that we stay on top of the latest trends and needs. With our broad policy coverage and the flexibility to customize our policy options, we are fully prepared to meet your firm's needs.

POLICY OPTIONS

- Up to \$10 million policy limits and split limits
- Shared Cost of Defense, Dollar One Defense and annual aggregate deductible options
- Specific Project Excess/Specific Client Excess

Proven Expertise in Claims Handling and Dispute Resolution

Your business depends on good relationships with your clients, and nothing can harm your



relationships or your business faster than a project problem that turns into a liability claim. That is why we respond quickly to potential conflicts and use innovative ways to settle disputes before they go to court.

We depend on good relationships with our clients too. The overwhelming majority of our policyholders that have experienced our claims service choose to stay with us year after year, with high praise for our claims staff and defense counsel.

THE HALLMARKS OF OUR CLAIMS SERVICE

- **Regional staff and superior service.** Your concern or claim is handled efficiently and professionally by specialists who only handle situations architects and engineers face.
- **Early Warning program.** We provide loss prevention services before a formal claim is made at no charge to your deductible or coverage limit.
- **"Mediation Works!"** Our Alternative Dispute Resolution program reimburses policyholders up to 75% of your deductible (up to \$25,000) when a dispute is resolved through formal mediation.
- **Expert advice and counsel.** Our legal specialists truly understand the intricacies of design services and its risks.

Knowledgeable, Independent Agents



Specializing in the professional liability issues facing A&E practices, our network of independent agents is dedicated to meeting the unique loss prevention and risk management needs of our customers, serving as their trusted advisors.

With in-depth knowledge of your business, your agent will:

- Work with our specialist underwriters to design coverage that matches your unique risks and exposures.
- Apply risk management to help you improve your contracts and avoid potential risks and claims.
- Deliver educational programs and risk management advice to help your firm lower its insurance costs and avoid liability risks.
- Offer assistance to you to achieve increased usage of limitation of liability clauses in your contracts resulting in a potential premium savings of up to 15%.
- Provide intelligent, personalized and comprehensive service.

A Solid Partner for You and Your Firm

Carrying forward the founding principles of DPIC, our leadership has spanned more than 30 years because our priority has always been to help our clients become leaders in their



industry. With our expertise and dedicated agents, you benefit from a full insurance and practice management partnership — not just an insurance policy.

XL's fundamental strength — our capital and our people — is trusted by many of the world's leading companies to help them achieve their risk management and other financial objectives. XL's strength is an asset to your firm too.

FOR MORE INFORMATION AND TO LOCATE AN AGENT NEAREST YOU...

Go to **www.xldp.com** or phone 800-227-4284 ext. 302.

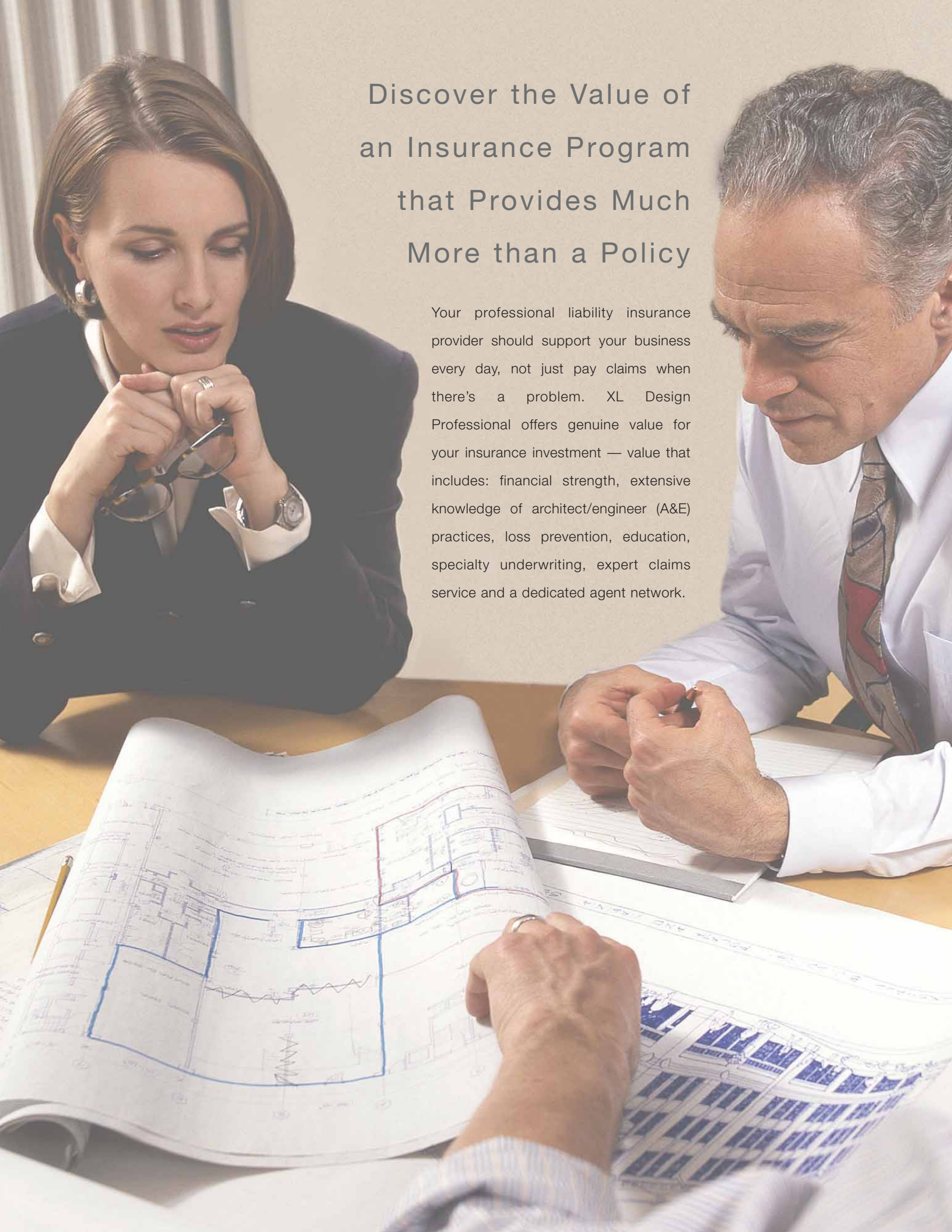
XL DESIGN PROFESSIONAL

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Coverages are underwritten by Greenwich Insurance Company, Indian Harbor Insurance Company, XL Specialty Insurance Company, and XL Insurance Company Limited (in Canada). Certain coverages not available in all jurisdictions.

The insurance policy, not this descriptive brochure, will form the contract between the insured and the insurance company. The policies contain limits, exclusions and conditions that are not listed in this brochure. All coverages are subject to individual underwriting judgments and to state legal requirements.

Information accurate as of 3/04

A woman with short brown hair, wearing a dark blazer and a watch, sits on the left side of a desk. She has her hands clasped and is looking down at a large set of architectural blueprints. A man with grey hair, wearing a white shirt and a patterned tie, sits on the right side of the desk. He is also looking down at the blueprints. The blueprints are spread out on the desk, showing various architectural drawings and plans. The background is a plain, light-colored wall.

Discover the Value of an Insurance Program that Provides Much More than a Policy

Your professional liability insurance provider should support your business every day, not just pay claims when there's a problem. XL Design Professional offers genuine value for your insurance investment — value that includes: financial strength, extensive knowledge of architect/engineer (A&E) practices, loss prevention, education, specialty underwriting, expert claims service and a dedicated agent network.

