

Professional Liability Education Program for Architects and Engineers

THE COURSES BELOW CAN HELP YOU:

- REDUCE THE COST OF LOSS
- PREVENT PROFESSIONAL LIABILITY CLAIMS
- IMPROVE YOUR RISK MANAGEMENT PRACTICES
- EARN CONTINUING EDUCATION UNITS*
- REDUCE YOUR INSURANCE PREMIUM BY UP TO 10%

Take advantage of this exclusive policyholder benefit! The Design Professional group of XL Insurance offers a number of effective loss prevention and practice management education programs. Getting the right education is a critical key to reducing your firm's exposure to liability claims. With our unique insights in risk, the programs are designed to make you aware of where the risks lie, give you the tools and tactics to address them, and help you find meaningful ways to apply what you've learned in your practice. XL Insurance programs also have the added benefit of providing continuing education units (many of them Health, Safety and Welfare qualified) that can help you meet your license requirements.* To learn more about improving your firm, educating your staff and earning a premium credit in the process, contact your agent or broker. If you're not a policyholder and would like to learn more about the XL Insurance program for design professionals, visit our website at www.xldp.com to find the agent or broker in your area.

NAME OF COURSE	Liability IQ	Understanding Contract Basics	Beyond Contract Basics	Further Studies in Contract Review
COURSE OVERVIEW	"Liability IQ" explores common causes of claims, presents ways to prevent and mitigate disputes, and teaches basic loss prevention techniques that can be applied in daily practice.	This course strengthens participants' understanding of contract elements, terminology and review, and it explores the problems and solutions associated with 20 common clauses. "Understanding Contract Basics" helps participants develop and negotiate professional services agreements that minimize liability exposure.	This higher level course examines 40 important contract clauses. It builds on our "Understanding Contract Basics" course to help participants develop stronger alternative contract language and negotiate fair and equitable professional services agreements.	Our third contract review course digs deeper into <i>The XL Insurance Contract Guide</i> and explores a number of important contractual and loss prevention issues. It will further sharpen each participant's ability to negotiate with clients on contractual matters that affect professional liability.
REQUIRED PARTICIPANTS	All principals, partners, executives, officers, and other professional staff and technical personnel that have project responsibility or client contact.	All principals, partners, executives and contract officers; optional for other professional staff and technical personnel.	All principals, partners, executives and contract officers; optional for other professional staff and technical personnel.	All principals, partners, executives and contract officers; optional for other professional staff and technical personnel.
COURSE TYPE	Self-study or group-study	Self-study or group-study	Self-study or group-study	Self-study or group-study
CONTINUING EDUCATION CREDITS*	4 Professional Development Hours (PDHs) 4 AIA/CES Learning Units (LUs) Health, Safety and Welfare (HSW) Qualified	5.5 PDHs 5.5 AIA/CES LUs HSW Qualified	5 PDHs 5 AIA/CES LUs	5 PDHs 5 AIA/CES LUs HSW Qualified
MATERIALS	Each participant receives <i>Lessons in Professional Liability: A Loss Prevention Handbook for Design Professionals</i> and a <i>Liability IQ</i> test questions booklet.	Each participant receives <i>The XL Insurance Contract Guide</i> and an <i>Understanding Contract Basics</i> test questions booklet.	Each participant receives <i>The XL Insurance Contract Guide</i> and a <i>Beyond Contract Basics</i> test questions booklet.	Each participant receives <i>The XL Insurance Contract Guide</i> and a <i>Further Studies in Contract Review</i> test questions booklet.
COMPLETION REQUIREMENTS	Open book, true/false and multiple-choice test. Each participant must pass with a score of 80% or higher and is allowed one retake.	Open book, true/false and multiple-choice test. Each participant must pass with a score of 80% or higher and is allowed one retake.	Open book, true/false and multiple-choice test. Each participant must pass with a score of 80% or higher and is allowed one retake.	Open book, true/false, multiple-choice, and contract clause review and edit test. Each participant must pass with a score of 80% or higher and is allowed one retake.

Premium Credit: Each year, firms that successfully complete an approved program can earn up to 10% credit on premium for the first \$5 million in coverage.

Program Order and Repetition: The courses are shown in the recommended sequence, but your firm may take them in any order. In addition, the programs may be repeated after three years for premium credit (Note: for repeat continuing education credits, there must be three full calendar years between completions).

Due Date Requirement: The program materials must be submitted to the Design Professional group of XL Insurance within the first six months of the firm's current policy. Materials received after that date may qualify for a premium credit upon the next policy renewal.

***Continuing Education Credits Notice:** Programs are registered with the national AIA, and units earned by architects are directly reported to the AIA by the Design Professional group of XL Insurance. Engineers may use certificates of completion to self-report learning units. Not all states and licensing boards accept these programs for learning units, and some do not recognize the HSW qualification.



Professional Liability Education Program for Architects and Engineers (cont.)

NAME OF COURSE	Project Forms and Checklists	Project Evaluations	Loss Prevention Improvement Project (LPIP)	Site Visit Guidelines: A Self-Study Program for Engineers
COURSE OVERVIEW	You can help minimize your firm's risk by developing, consistently using and improving the forms and procedures you use to manage projects. This program is to help firms develop—or review and update—forms, checklists and procedures in key project management areas.	"Project Evaluations" builds on knowledge that you've gained through other XL Insurance education programs, and it is designed to demonstrate your firm's implementation and continued use of forms and checklists in the pre-project and post-project evaluation processes. <i>Prerequisite: "Project Forms and Checklists"</i>	This project helps firms apply the principles of continuous improvement through the selection, development and implementation of a loss prevention initiative that is relevant and important to the firm. <i>This course may be repeated annually.</i>	This program helps participants understand their role at the site, how to prepare for and conduct site visits, how to write site visit reports, and how to recognize and deal with disagreements that may occur during the process. <i>At this time, the program is only available for firms that report engineering services of 40% or greater.</i>
REQUIRED PARTICIPANTS	Selected team of firm managers/professionals	Selected team of firm managers/professionals	Selected team of firm managers/professionals	Project Managers, all engineers who conduct site visits and any engineers in training
COURSE TYPE	Firm Project	Firm Project	Firm Project	Self-study or group-study
CONTINUING EDUCATION CREDITS*	Not applicable	Not applicable	Not applicable	3 PDHs 3 AIA/CES LUs HSW Qualified
MATERIALS	The firm receives a <i>Project Forms and Checklists</i> program booklet.	The firm receives a <i>Project Evaluations</i> program booklet.	The firm receives a <i>Loss Prevention Improvement Project</i> program booklet and the forms on a diskette.	Each participant receives <i>Site Visit Guidelines: A Self-Study Guide for Engineers</i> and a <i>Site Visit Guidelines</i> test questions booklet.
COMPLETION REQUIREMENTS	The firm must develop and submit procedures, checklists and project evaluation forms.	The firm must submit five completed pre-project evaluation forms and five completed post-project evaluation forms.	LPIP documentation must be completed and submitted by the firm.	Open book, true/false and multiple-choice test. Each participant must pass with a score of 80% or higher and is allowed one retake.

In addition to the programs shown on this matrix, there are a variety of XL Insurance workshops available that will help you manage risks, reduce the cost of loss, qualify for premium credit and earn continuing education credits. Please contact your XL Insurance agent or broker for additional details.

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The information contained herein is intended for informational purposes only and does not constitute legal advice. For legal advice, seek the services of a competent attorney. Any descriptions of insurance provisions are general overviews only.

"XL Insurance" is the global brand used by XL Group plc's (NYSE: XL) insurance companies. Coverages underwritten by Greenwich Insurance Company, Indian Harbor Insurance Company, XL Specialty Insurance Company, and XL Insurance Company Limited—Canadian Branch. Coverages not available in all jurisdictions. Information accurate as of April, 2009.

THE INSURANCE POLICIES, NOT THIS PROGRAM DESCRIPTION, FORM THE CONTRACT BETWEEN THE INSURED AND THE INSURANCE COMPANY. The policies contain limits, exclusions and conditions that are not listed in this program description. All coverages are subject to individual underwriting judgments and to state legal requirements.