

# 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 the XL Insurance companies 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](http://www.xldp.com) to find the agent or broker in your area.

NAME OF COURSE	Liability IQ	Contract Review and Revision I: Contract Basics	Contract Review and Revision II: Advanced Topics	Contract Review and Revision III: Additional Clauses
<b>COURSE OVERVIEW</b>	"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.  CORE COURSE - REQUIRED	This course strengthens participants' understanding of contract elements, terminology and review, and it explores the problems and solutions associated with 20 common clauses. "Contract Basics" helps participants develop and negotiate professional services agreements that minimize liability exposure. This course may be repeated every five years.  CORE COURSE - REQUIRED	This higher level course examines 40 important contract clauses. It builds on our "Contract Basics" course to help participants develop stronger alternative contract language and negotiate fair and equitable professional services agreements.  ELECTIVE	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.  ELECTIVE
<b>REQUIRED PARTICIPANTS</b>	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.
<b>COURSE TYPE</b>	Self-study or group-study	Self-study or group-study	Self-study or group-study	Self-study or group-study
<b>CONTINUING EDUCATION CREDITS*</b>	4 Professional Development Hours (PDHs) 4 AIA/CES Learning Units (LUs) Health, Safety and Welfare (HSW) Qualified	4 PDHs 4 AIA/CES LUs HSW Qualified	5 PDHs 5 AIA/CES LUs HSW Qualified	5 PDHs 5 AIA/CES LUs HSW Qualified
<b>MATERIALS</b>	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 a <i>Contract Review and Revision I: Contract Basics</i> test questions booklet.	Each participant receives <i>The XL Insurance Contract Guide</i> and a <i>Contract Review and Revision II: Advanced Topics</i> test questions booklet.	Each participant receives <i>The XL Insurance Contract Guide</i> and a <i>Contract Review and Revision III: Additional Clauses</i> test questions booklet.
<b>COMPLETION REQUIREMENTS</b>	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 70% or higher and is allowed one retake.	Open book, true/false and multiple-choice test. Each participant must pass with a score of 70% 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 70% or higher and is allowed one retake.

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

**Core/Elective Courses:** Firms are required to complete the two core courses, "Liability IQ" and "Contract Basics," within the first three years of being an XL insured. And to qualify for elective premium credit, new personnel will also be enrolled in "Liability IQ."

**Premium Credit Due Date Requirements:** The program materials must be submitted to the Design Professional group of the XL Insurance companies within the first six months of your current policy. Materials received after that date may qualify your firm 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 the XL Insurance companies. Engineers may use certificates of completion to self-report learning units. Not all states and licensing boards accept these programs for learning units.



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

NAME OF COURSE	Project Forms and Checklists	Project Evaluations	Loss Prevention Improvement Project (LPIP)	<b>NEW Site Visit Guidelines: A Self-Study Program for Structural Engineers</b>
<b>COURSE OVERVIEW</b>	This course guides the development of forms and checklists to assess prospective projects, manage current projects and evaluate completed projects. ELECTIVE	This course is designed to improve the use of forms and checklists in the pre-project and post-project evaluation process. ELECTIVE <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.</i> ELECTIVE	Designed specifically for firms that conduct structural site visits, this new 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>Only firms that report structural services on their current application of 40% or greater are eligible to take this program for PLEP credit.</i>
<b>REQUIRED PARTICIPANTS</b>	Selected team of firm managers/ professionals	Selected team of firm managers/ professionals	Selected team of firm managers/ professionals	Project Managers, all engineers who conduct structural site visits and any structural engineers in training
<b>COURSE TYPE</b>	Firm Project	Firm Project	Firm Project	Self-study or group-study
<b>CONTINUING EDUCATION CREDITS*</b>	Not applicable	Not applicable	6 PDHs 6 AIA/CES LUs	3 PDHs 3 AIA/CES LUs HSW Qualified
<b>MATERIALS</b>	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 Structural Engineers</i> and a <i>Site Visit Guidelines</i> test questions booklet.
<b>COMPLETION REQUIREMENTS</b>	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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