



**XLsmartADVANTAGE
IS DESIGNED FOR
FIRMS EARNING
FEES UP TO \$1M.**



XLsmartADVANTAGE

A/E PROFESSIONAL LIABILITY INSURANCE AND INDUSTRY-LEADING SERVICES: RISK MANAGEMENT, LOSS PREVENTION EDUCATION & CLAIMS

FIRMS EARNING UP TO \$1M IN FEES CAN:

CHOOSE

the insurance program that best meets your needs.

SELECT

from an array of premium discounts.

BENEFIT

from risk management resources, traditionally unavailable to most small firms.

TRUST

your reputations and your assets with first-rate claims experts.

RELY

on proactive pre-claims services.

SAMPLE THE VALUE!

- Visit xldp.com/Primer to download the first 10 chapters of the *Contract Guide*.
- Go to xldp.com/tools for complimentary risk management tools.

CHOOSE the insurance program that best meets your needs

- Policy Terms: one-year or two-year
- Limits: \$100,000 to \$2 million
- Deductible: \$0 to \$10,000
- Dollar One Defense: included
- Available (Total Limits up to \$2M):
 - Specific Job Excess
 - Specific Client Excess
 - Multiple Project Excess
- Full prior acts coverage beginning the third consecutive year of coverage
- Three year, straight-line fee average
- Coverage in Minutes: online application available for many states at www.xldp.com/XLsmartAdvantage
- One Time Aggregate Deductible, at no additional cost: Deductible is paid once, no matter how many claims are paid during the policy period (a special benefit to recognize firms that are claims free and in business for at least 5 years).

SELECT from an array of loss prevention education programs and risk management best practices to qualify for premium and deductible discounts like:

- Up to 10% premium discount for participating in our education programs
- Up to 15% premium discount for using our recommended Limitation of Liability clause in your contracts
- 75% deductible credit for incorporating at least three of our recommended practices

BENEFIT from risk management resources traditionally unavailable to most small firms

Based on 30+ years of loss prevention experience and over 5,000 claims, XL Insurance provides data and trend analysis to help customers drive bottom-line practice improvements.

- Choose from 8 self-study loss prevention courses; many earn CEUs
- Earn up to 10% premium credit when you complete one of our loss prevention courses per year
- *Contract Basics for Design Professionals*: a web-based, self-guided course—coming soon
- *Communiqué* newsletter: provides insight that can help you avoid liabilities, preserve client relationships and increase your profits
- E-Tips/Trend Alerts: Quick-read loss prevention information delivered by email
- *Risk Drivers: Understanding the Dynamics of Risk in the A/E Industry* is a workshop that explores the non-technical causes of claims
- The *XL Insurance Contract Guide for Design Professionals: A Risk Management Handbook for Architects and Engineers*
 - With topics on nearly 100 contract sections and emerging risks, issue-driven discussions, claims scenarios and problem-solving strategies
 - Copy and paste recommended contract language directly into your documents

— Continued

TRUST your firm's reputation and your relationships with first-rate claims handling experts

We hope you never need to make the call... but problems sometimes arise. And, when they do, the best way to avoid having the problem turn into a costly, time-consuming claim is to call your XL Insurance agent at the first sign of trouble. With our *Early Warning System*, we will often spend our money, not your deductible, to resolve the issue before it grows into a claim against you.

The Design Professional group of XL Insurance specializes in serving architects and engineers. Because our claims handling

is regional, our claims consultants understand the regulations and laws specific to your locale and your practice. Together with defense counsel, we work to resolve claims quickly and efficiently.

RELY on trusted advisors

XL Insurance specialist agents are your trusted advisors with exceptional knowledge about A/Es. As your business partner, they work with you to minimize risk, protect your assets and your hard-earned reputation. Ask your agent about contract reviews, loss prevention education workshops, risk management advice and pre-claim assistance.

EXPERT CLAIMS SERVICE. IT'S WHY YOU PURCHASE PROFESSIONAL LIABILITY INSURANCE.

According to our monthly customer survey, that's exactly what you get with the Design Professional group of XL Insurance. Each month our claims management team reviews the survey results to identify ways for continuous improvement of our claims handling services. At the close of every claim, we ask our insureds to tell us about their recent claim experience. To date over 1,200 have confirmed XL Insurance as a leader and innovator in claims services for architects and engineers.

OUR PROFESSIONAL CLAIMS STAFF, MANY OF WHOM ARE ATTORNEYS, EARNED IMPRESSIVE MARKS ON A SCALE OF 1 (LOW) TO 5 (HIGH):

	2004-2007	2008-2009
Overall satisfaction with claims staff service <i>"Knowledgeable, direct, positive, decisive and well versed in the nuances of the construction and design contracts."</i>	4.5	4.6
Level of communication <i>"Provided good advice, prompt and timely. Prevented me from getting myself into trouble. Listened to my concerns."</i>	4.3	4.5
Attentiveness to concerns <i>"The claims supervisor assisted us with our problem and also gave us advice on aspects of our standard contract language to prevent this kind of thing from recurring."</i>	4.5	4.6
Quality and appropriateness of advice <i>"He gave very helpful and thought provoking advice within a swift time frame, which allowed me to consider carefully the reply to my client."</i>	4.4	4.6



Design Professional group of XL Insurance
 30 Ragsdale Drive, Suite 201, Monterey CA 93940-7811
 800 227 8533 x 2102508 | www.xldp.com