



The causes of Claims and ways to avoid them

Architects and Engineers Professional Indemnity

**Stuart Essex
Design Professional
XL Insurance**

Classification of Causes

- **Technical**

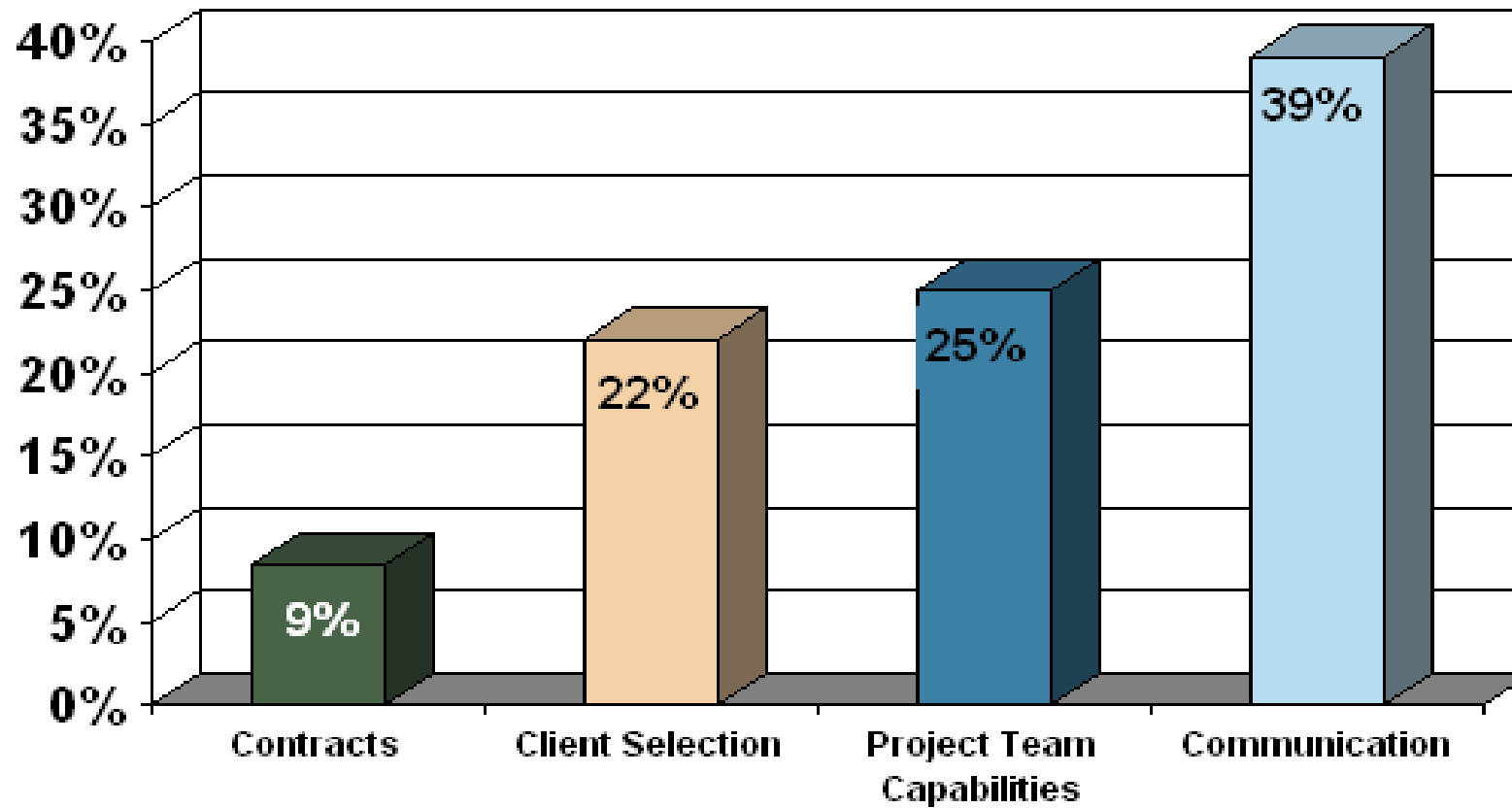
- An error and/or omission of a technical nature that resulted in a loss prevention file or claim

- **Non-technical**

- A breakdown in project or practice management processes that contributes to a loss prevention file or claim being made

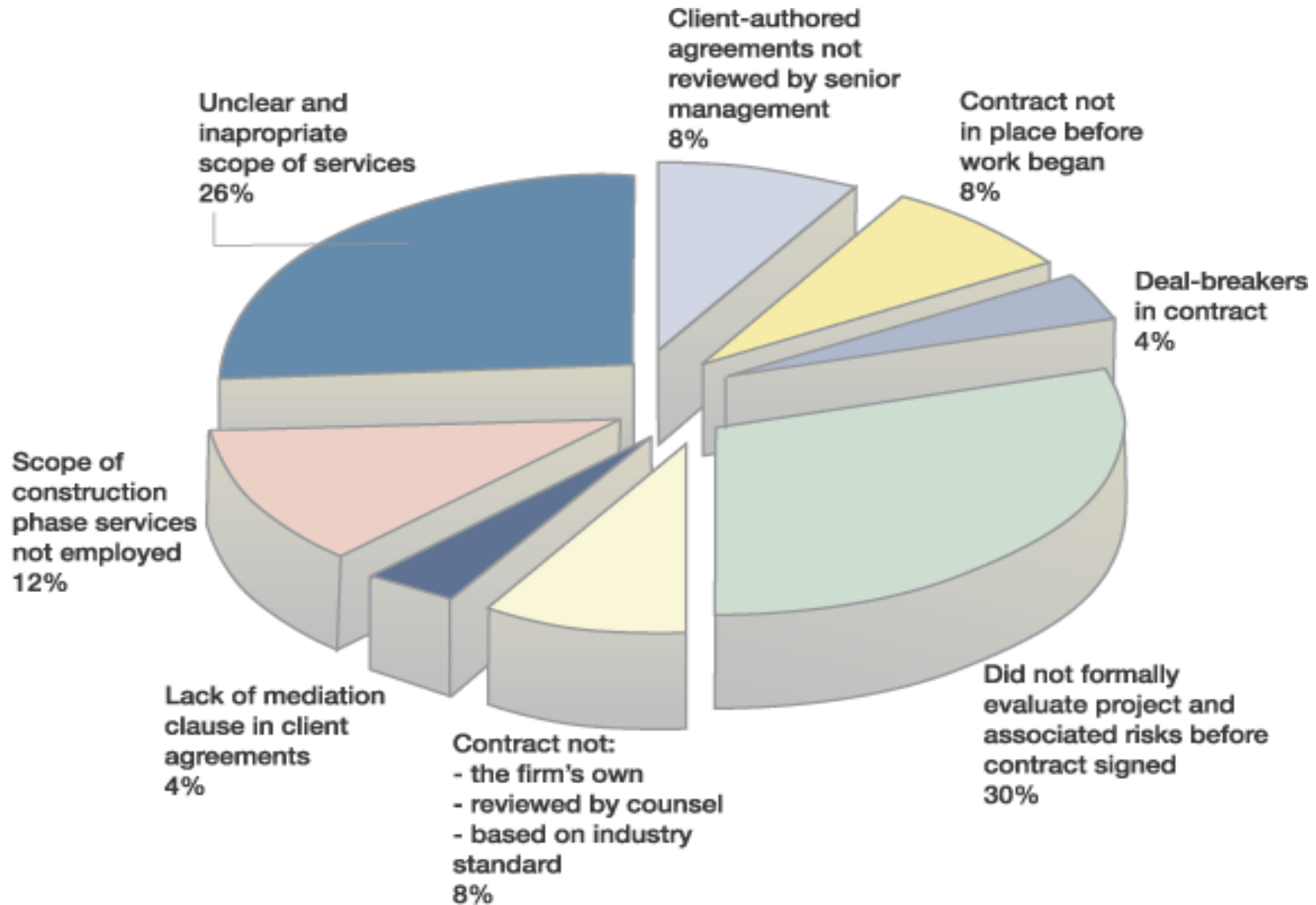
Non-technical Contributors (2009)

Percentage of Claims Affected

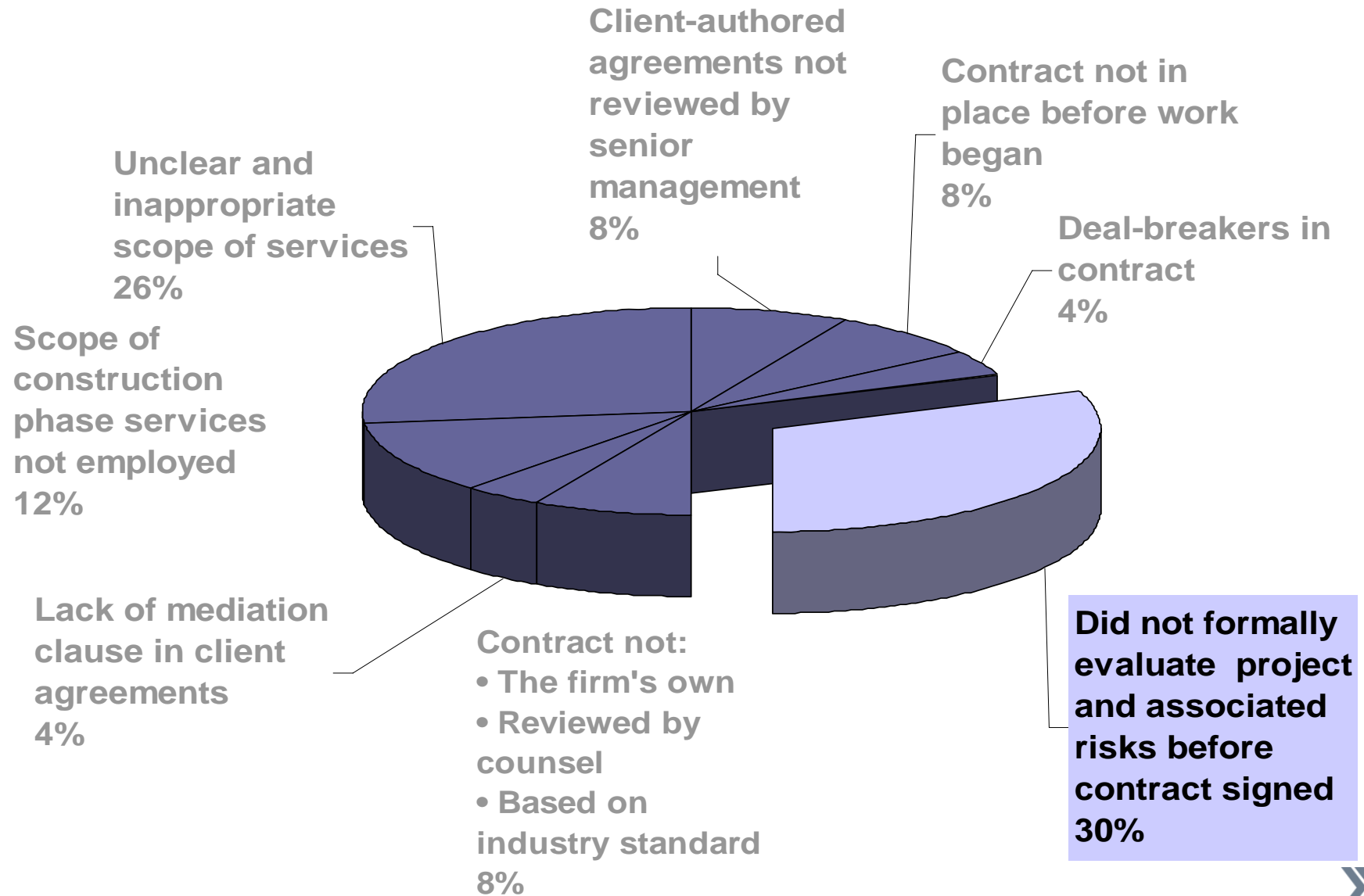


Source XL Insurance

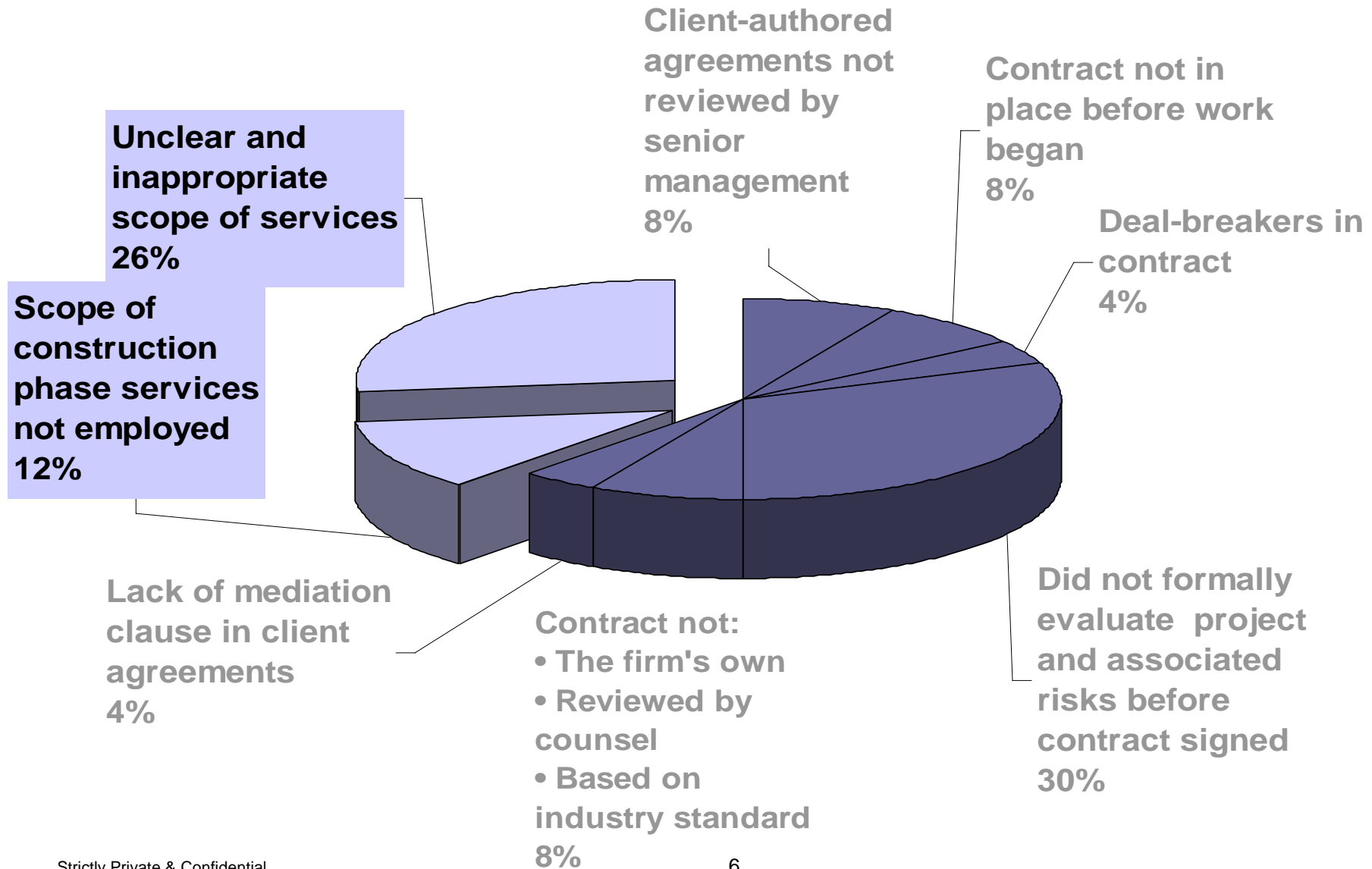
Negotiation and Contract Issues



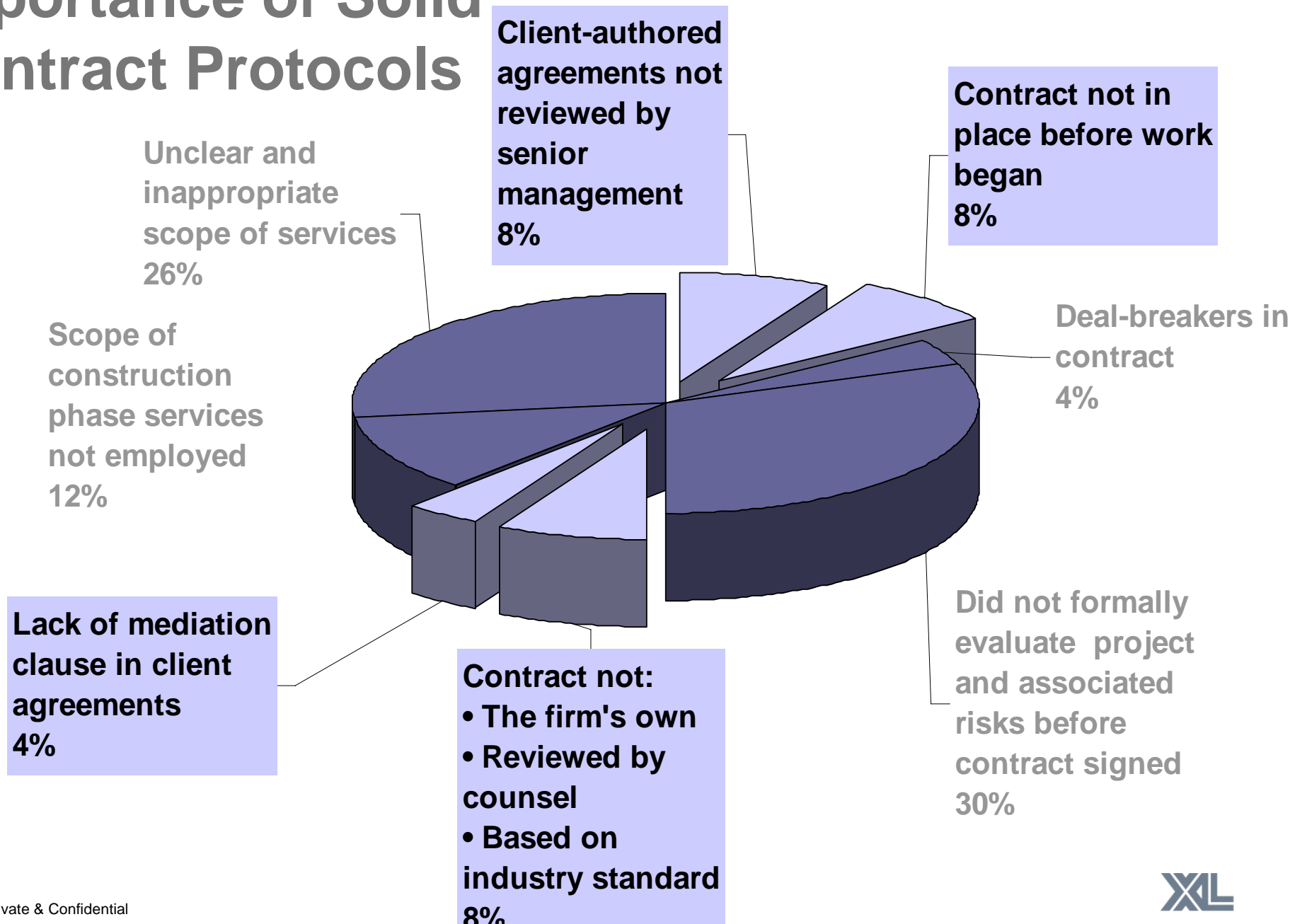
Importance of Project Evaluation



Importance of Scope of Services



Importance of Solid Contract Protocols



Design Professional, London / UK Specific

- Up to £5m Any One Claim cover
- Costs in addition
- Civil Liability
- XL wording
- Worldwide coverage
- Contract review services
- Associations / Scheme / Program business

