



To Do:
□ Review Policy limits and coverages
□ Contract review with agent
□ Need CEU before E.O.M.

A Buyer's Guide Checklist for Design Professionals

Many architects and engineers purchase professional liability insurance, based on two factors — price and coverage.

But, that's not enough. Professional liability insurance should be more than an expensive necessity. It should be a genuine business asset, helping your firm perform at its best. Price and coverage matter, of course. We just happen to think value matters more. And you have a right to expect more from your insurance carrier than a bill and a policy.

What follows is a list of attributes every carrier, program and agent should have in order to provide genuine value. Go through the list, and check off those that are important to you. Then go through it again, and check off which ones your current carrier, program and agent provide.

If there's a match between your interests and your current coverage, congratulations! You've found an insurance partnership that works for you. If, on the other hand, there are gaps between what you care about and what your carrier, program and agent provide, it suggests you could be getting a lot more return on your insurance investment.

Please see checklist on reverse side.

The Design Professional group of XL Insurance provides its customers with genuine value through its exceptional attributes:

- The strong financial ratings of the XL Insurance companies demonstrate the financial security your business needs.
- Industry leading risk management and education programs based on more than 30 years of experience and loss cost data. Our programs are designed to help you improve business practices, prevent disputes and reduce the cost of loss while you earn continuing learning units and premium credits.
- Deductible credits reward your best practices in risk management.
- Experienced claim professionals resolve incidents and claims quickly and efficiently.
- Dispute resolution programs designed to protect your assets and your reputation:
 - Our *Early Warning* program provides you with loss prevention services before a formal claim is made, often at no charge to you.
 - Deductible credits recognize the value of mediation.
- Seasoned underwriters dedicated to the liability issues that are unique to your business can customize coverage options for you.
- A knowledgeable independent agent serves as your local advocate.

Please contact your agent or go to www.xldp.com to learn more about the many features and benefits of XL Insurance risk management programs.

IMPORTANT**CURRENTLY
PROVIDED****THE RIGHT CARRIER**

Financial strength and stability	<input type="checkbox"/>	<input type="checkbox"/>
Quality of reputation	<input type="checkbox"/>	<input type="checkbox"/>
Programs that match my firm's goals	<input type="checkbox"/>	<input type="checkbox"/>
High quality policyholders	<input type="checkbox"/>	<input type="checkbox"/>
Long-term commitment to and advocacy for the A/E profession	<input type="checkbox"/>	<input type="checkbox"/>

THE RIGHT PROGRAM

Limits, deductibles and exclusions	<input type="checkbox"/>	<input type="checkbox"/>
Options for deductible payment	<input type="checkbox"/>	<input type="checkbox"/>
Coverage tailored to my firm's unique risks	<input type="checkbox"/>	<input type="checkbox"/>
Innovative risk management techniques based on ongoing loss prevention research	<input type="checkbox"/>	<input type="checkbox"/>
Policyholder education with continuing learning units	<input type="checkbox"/>	<input type="checkbox"/>
Exclusive risk management resources such as <i>The XL Insurance Contract Guide for Design Professionals: A Risk Management Handbook for Architects and Engineers</i>	<input type="checkbox"/>	<input type="checkbox"/>
Premium credits and financial incentives to support best practices in risk management	<input type="checkbox"/>	<input type="checkbox"/>
Experienced claim supervisors dedicated to A/E specialty	<input type="checkbox"/>	<input type="checkbox"/>
Involvement before a claim	<input type="checkbox"/>	<input type="checkbox"/>
Dedication to early resolution and efficient claim handling	<input type="checkbox"/>	<input type="checkbox"/>
Support for alternative dispute resolution	<input type="checkbox"/>	<input type="checkbox"/>

THE RIGHT AGENT

Service is a top priority	<input type="checkbox"/>	<input type="checkbox"/>
Experience with my profession	<input type="checkbox"/>	<input type="checkbox"/>
Focus on loss prevention/risk management	<input type="checkbox"/>	<input type="checkbox"/>
Advocate in negotiating the most appropriate terms and ensuring service from the carrier	<input type="checkbox"/>	<input type="checkbox"/>
Partner in developing programs and policy features tailored to my firm	<input type="checkbox"/>	<input type="checkbox"/>
Influential with carrier	<input type="checkbox"/>	<input type="checkbox"/>

THE RIGHT VALUE

Partnership that helps maintain my firm's financial health	<input type="checkbox"/>	<input type="checkbox"/>
Partnership that helps my firm operate efficiently	<input type="checkbox"/>	<input type="checkbox"/>
Partnership that helps sustain peace of mind	<input type="checkbox"/>	<input type="checkbox"/>

VISIT WWW.XLDP.COM TO LEARN MORE.

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 March 2009.

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