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**Design Professional**  
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# Claims Benchmark Data

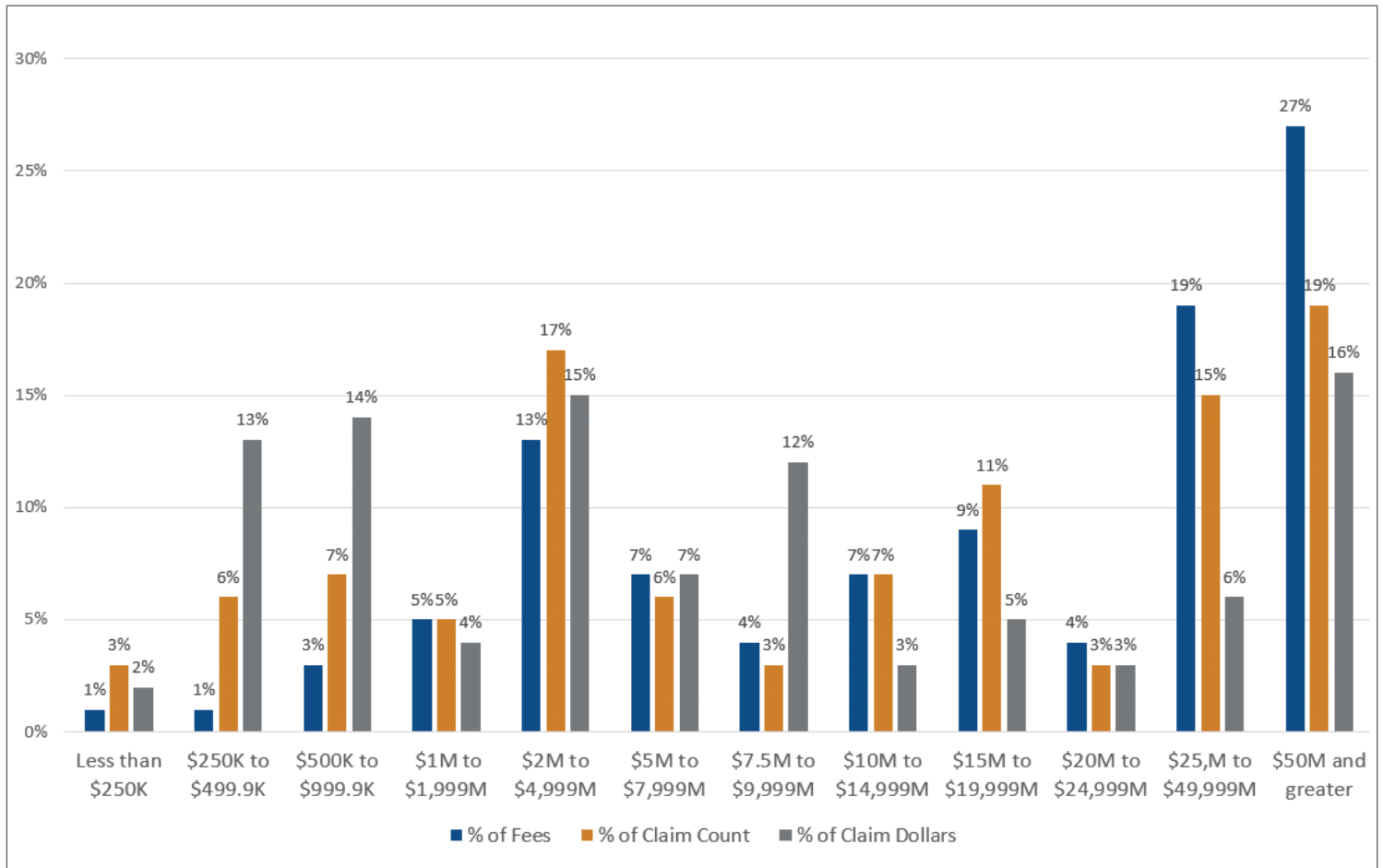




## Claims Experience by Firm Size

### Insight

- Results in the large firm segment, \$10M to \$50M and greater, are positive in terms of both claims count and dollars.
- Results in the \$7.5M to \$9.99M segment are driven by a single large loss which we don't believe is indicative of future results in this firm size category.
- The \$250K to \$999K segment is not mature enough to make credible assumptions and we expect results to improve as the book grows.

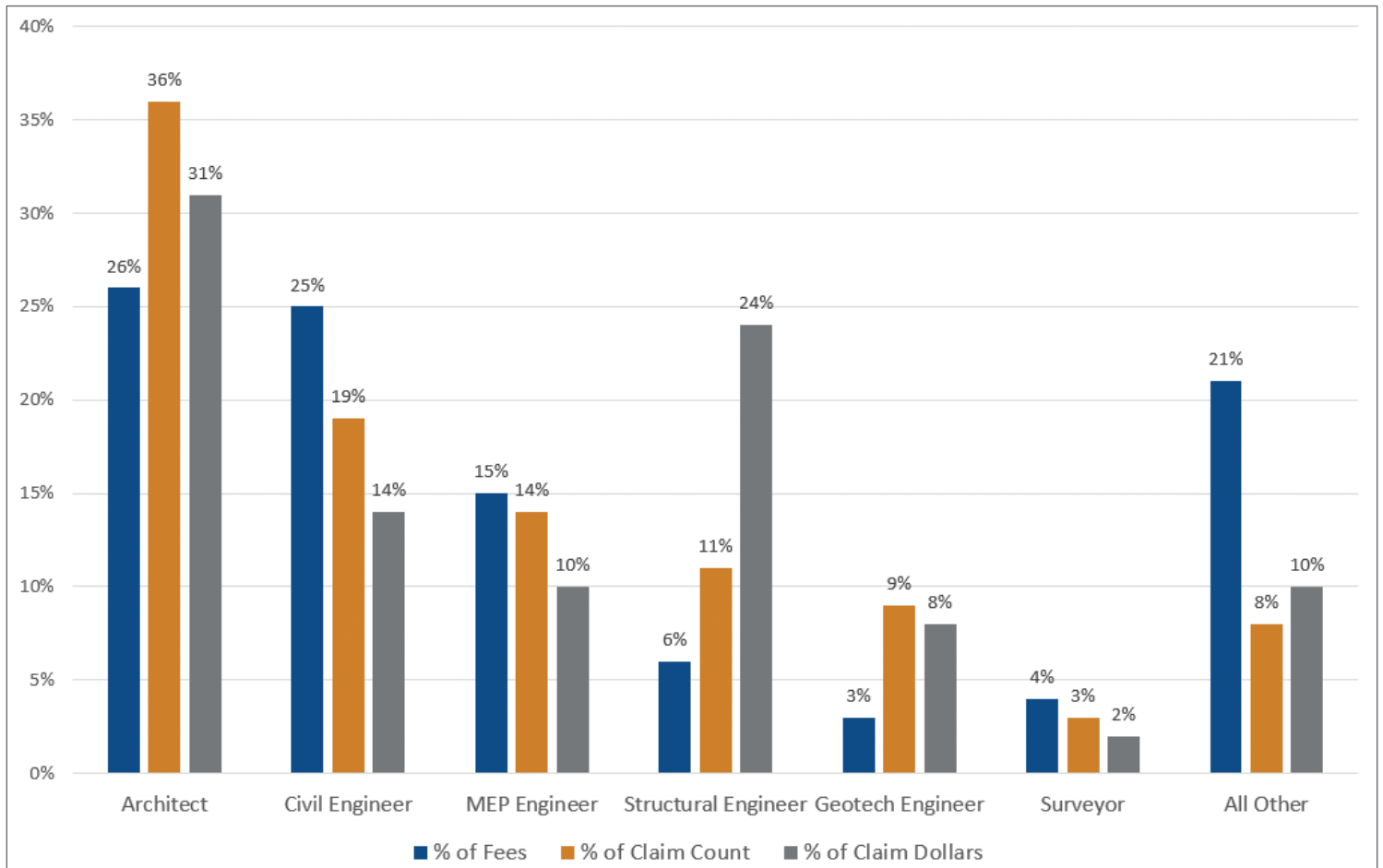




## Claims by Area of Practice

### Insight

- The disproportionate relationship between % of fees and % of claim dollars for Structural and Geotech Engineers as indicated above suggests results that are worse than our actual results. This graph does not reflect the risk adjusted premium we charge for these two higher-risk Areas of Practice which skews the results in a negative manner.
- Results for Architects are due to vicarious liability.

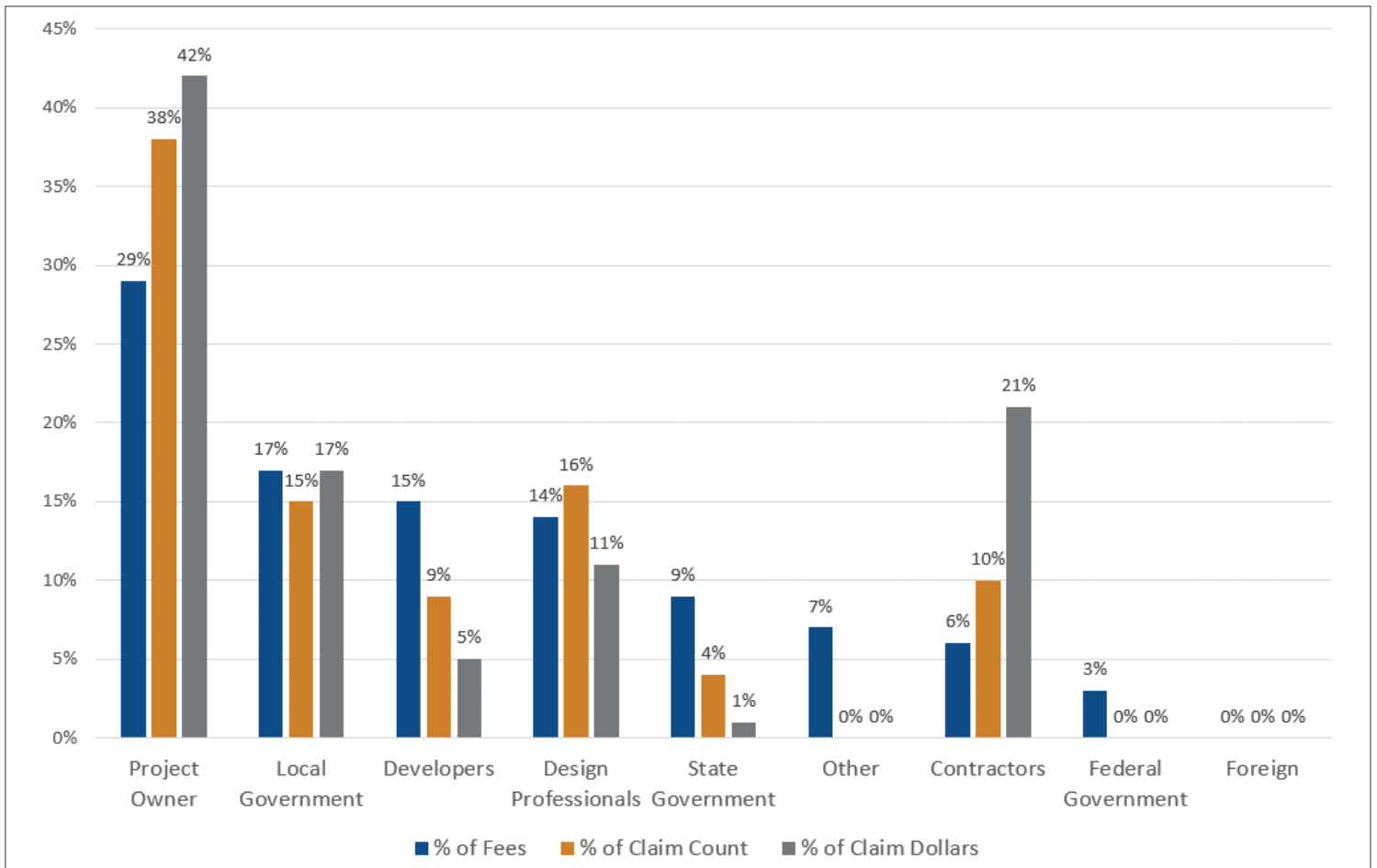




## Claims by Client Type

### Insight

- Results for Project Owners are not unexpected and we anticipate future improvement as we write more business.
- Results for Contractors are not surprising and analysis is ongoing.
- The data for all other client types is as expected or better than expected.

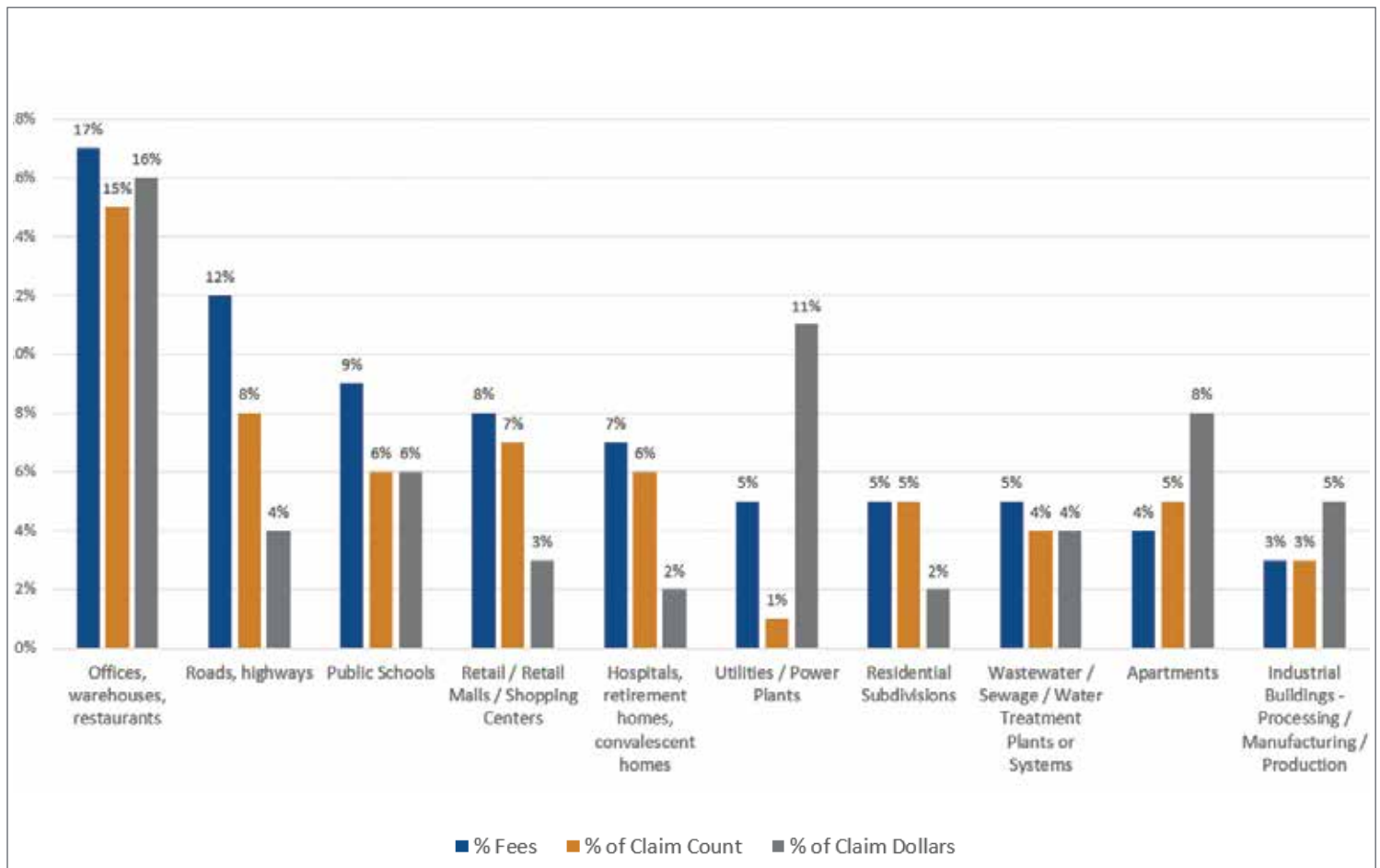




## Top 10 Claims by Project Type

### Insight

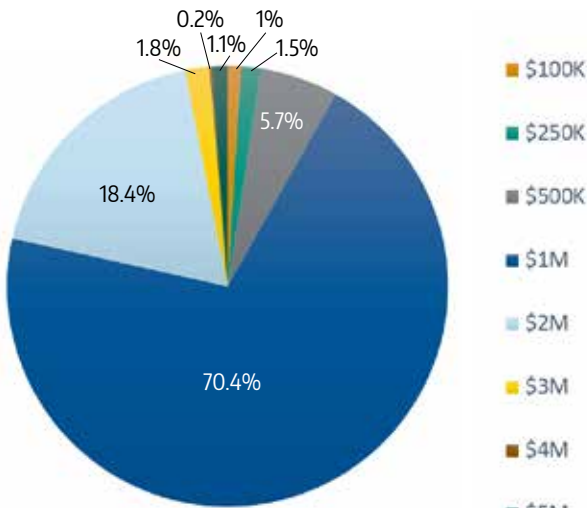
- Results for Utilities/Power Plants are skewed by one large claim which we believe is atypical of this project type.
- Results from all other project types are as expected.



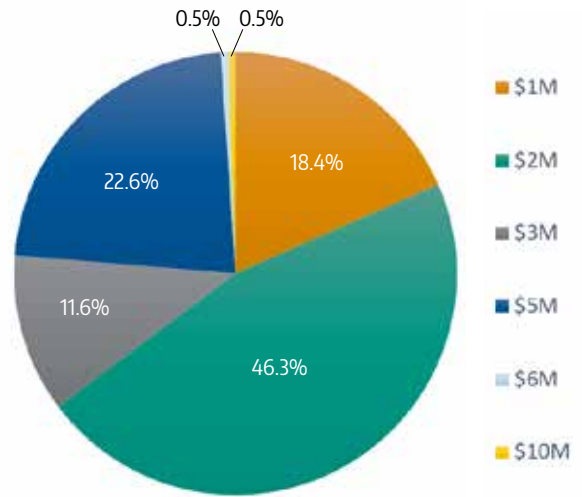


## Design Professional Aggregate Limits of Liability by Firm Size

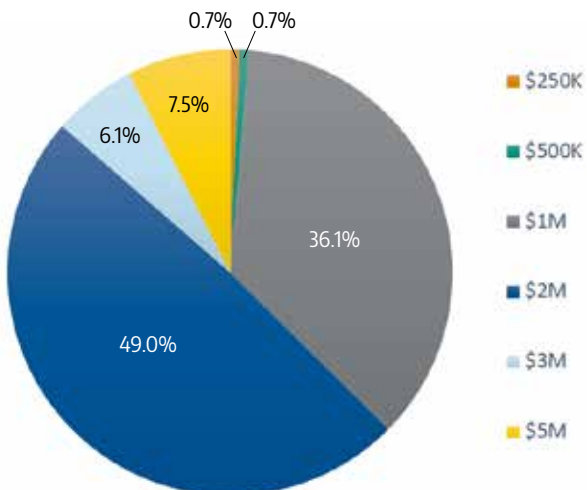
Firm Size \$0 – \$0.99M



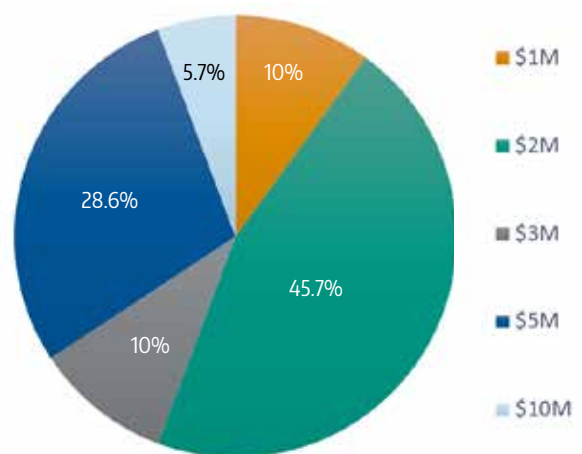
Firm Size \$2M – \$4.99M



Firm Size \$1M – \$1.99M



Firm Size \$5M – \$9.99M



Continued on Page 7



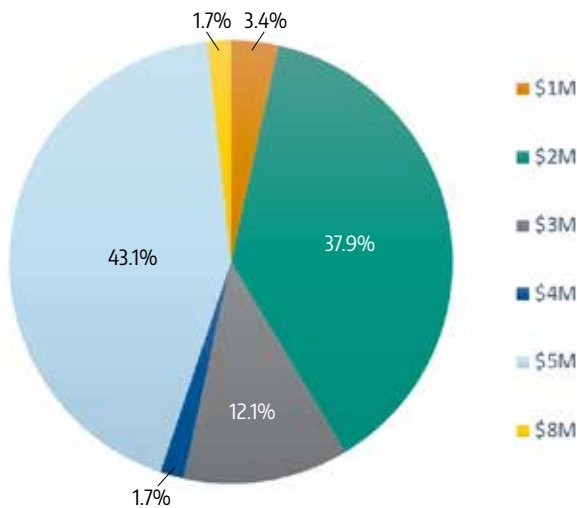


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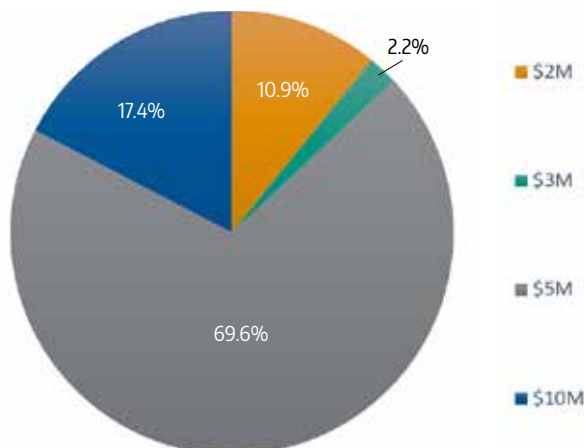
## Bonus Benchmarks

### Design Professional Aggregate Limits of Liability by Firm Size Cont.

Firm Size \$10M – \$24.99M



Firm Size \$25M+



## Contact Information

[berkleydp.com](http://berkleydp.com)

### Barbara Block

Assistant Vice President,  
 Senior Underwriter  
[bblock@berkleydp.com](mailto:bblock@berkleydp.com)  
 813.293.8815

### Lawrence Moonan

Executive Vice President,  
 Chief Operating Officer  
[lmoonan@berkleydp.com](mailto:lmoonan@berkleydp.com)  
 831.250.7082

### Wayne Brockington

Senior Underwriter  
[wbrockington@berkleydp.com](mailto:wbrockington@berkleydp.com)  
 202.239.4629

### Christopher Regan

Underwriter  
[cregan@berkleydp.com](mailto:cregan@berkleydp.com)  
 770.910.1012

### Deborah Ferris

Assistant Vice President,  
 Senior Underwriter  
[dferris@berkleydp.com](mailto:dferris@berkleydp.com)  
 770.910.1014

### Cathy Santiago

Vice President,  
 Director of Underwriting  
 Operations  
[csantiago@berkleydp.com](mailto:csantiago@berkleydp.com)  
 831.293.6245

### Janet Hafner

Assistant Vice President,  
 Senior Underwriter  
[jhafner@berkleydp.com](mailto:jhafner@berkleydp.com)  
 831.293.8814

### Monica Young

Vice President, Program  
 Director, BDP Express®  
[myoung@berkleydp.com](mailto:myoung@berkleydp.com)  
 831.293.8945

### Colleen Kennedy

Assistant Vice President,  
 Senior Underwriter  
[ckennedy@berkleydp.com](mailto:ckennedy@berkleydp.com)  
 215.268.9390

## About Berkley Design Professional

Berkley Design Professional was created in 2013 by a group of professionals with a passion for the design industry and deep roots in underwriting, risk management and claims handling. The genesis of Berkley Design Professional was the combination of our team's passion for bringing fresh ideas to the products and services design professionals need together with W. R. Berkley Corporation's commitment to this industry segment.

Our motto is: Better By Design®. By this we mean that our policyholders are better businesses because we've designed comprehensive coverage and risk management solutions that make their practice less susceptible to loss. Berkley Design Professional is a member company of Berkley whose rated insurance company members are assigned an A+ (Superior) rating by A.M. Best Company.

*The data in this report represents all claims reported to Berkley Design Professional from April 2013–August 2018.*

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# Berkley

## Design Professional

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**Berkley Design Professional**  
99 Pacific Street | Suite 555E  
Monterey, CA 93940  
855-534-7285 | [berkleydp.com](http://berkleydp.com)

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