



RLI DESIGN PROFESSIONALS

COMPREHENSIVE PROFESSIONAL LIABILITY COVERAGE FOR ARCHITECTS AND ENGINEERS

EXPERIENCE

RLI is a specialty insurance company serving niche or underserved markets. Our proven, superior underwriting model has led us to impressive credentials. In fact, our team's combined curriculum vitae spans hundreds of years, including the disciplines of engineering, law, underwriting, and brokerage services within the design professional community.

NICHE-ORIENTED PHILOSOPHY

For years, RLI has been a stable insurance carrier throughout the construction and professional services industries. Thus, it was a natural fit for us to identify experts in the design professionals segment and expand RLI into this niche. Business focus through the investment in experienced people is a philosophy that has served our business partners well.

COMPREHENSIVE CONTINUING EDUCATION PROGRAM

Design professionals need to invest in continuing education for themselves and their employees: RLI Design Professionals' customized Design Professionals Learning Events (DPLE) is a series of seminars delivered by risk managers, brokers, underwriters, claim examiners and other qualified professionals. This valuable program is a tool for brokers and insureds to lower insurance costs through improved risk management and reduce the expenses associated with continuing education courses.

FINANCIAL STRENGTH

Among RLI's top financial goals is to constantly protect our financial stability. RLI is rated A+ and XI by A.M. Best for financial strength and financial size, A+ by Standard and Poor's, and has been named to Ward's Top 50 for financial strength and stability for 28 years (every year since the list's inception).

STABLE HISTORY

RLI began in 1965 by insuring contact lenses, so understanding the prescription for vision and clarity are characteristics built into our DNA. While other insurance companies over the last 30 years may have been blurred trying to be "all things to all people," RLI relied on focus to become one of the leading specialty P&C niche insurance companies in the country. Since then, we've grown exponentially in policies written and the number of insurance experts employed without losing sight of the original vision that provided the foundation of our success.

Rated A+ by A.M. Best
Rated A+ by Standard & Poor's

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DIFFERENT WORKS

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POLICY FORM:

- Crisis management supplemental expense payments up to \$30,000 per policy year
- Defendants' reimbursement of expenses — \$500 per day subject to \$12,500 maximum (reimbursement applies day one)
- ADA/FHA/OSHA regulatory or administrative action reimbursement — \$30,000 per policy period
- Free pre-claims assistance
- Disciplinary proceedings reimbursement — \$5,000 per proceeding
- Definition of "Insured Person" includes temporary or leased personnel, and retired personnel
- Predecessor firm coverage, including joint ventures
- Worldwide coverage
- Innocent insured provision
- Blanket waiver of subrogation provision
- Liberalization clause
- Punitive damages extension where allowable by law
- Deductible mediation credit of 50% subject to a \$12,500 maximum (up to a \$25,000 maximum reduction via endorsement)
- Automatic 90-day coverage for acquired or merged entities
- 60-day automatic extended discovery period
- Automatic excess coverage for separately insured projects

ADDITIONAL POLICY ENHANCEMENTS:

- Blanket increased limits available
- Written contract endorsement to reduce deductible by 50% subject to use of written agreements (up to a maximum reduction of \$25,000)
- Dollar one defense deductible options
- Blanket notice of cancellation
- Maintenance deductible options
- Other endorsements available upon request

The above features are representative of the types of coverages offered by RLI, which may vary with each individual policy. The actual coverages, terms and conditions will be set forth in the insurance policy.

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