



RISK SOLUTIONS

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Risk Management Seminars
(see pg. 11)

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Check, Please! Forms and Checklists for More Profitable Projects

Appropriate forms and checklists can be valuable quality assurance tools. They assist the Architect in organizing his or her thoughts and create a project record. Their use supports all phases of risk management, from project selection to project closeout. This article will discuss a few especially useful forms developed by practitioners.

Risk is the probability of an unfavorable result. Risk management for Architects can be thought of as a four-step process. They are: 1) risk identification and evaluation, 2) contract formation, 3) quality assurance/quality control, and 4) construction administration including project closeout. The four steps are like the posts of a four-poster bed: when all four posts are solid and integrated, you get a very good night's sleep.

The first step in the process is to evaluate the risks associated with a potential project. Would you sign any contract that was put in front of you? If your answer is no, then you practice risk selection. My experience in the insurance industry has been that the most successful firms have a disciplined approach to client selection because projects with claims are rarely profitable. (Cont'd on Page 3)

HRH A&E is pleased to announce that Dan Buelow has been named a 2008 Power Broker by Risk & Insurance Magazine.

Please refer to Page 10 to read the actual article.

Best Practices in Retirement Benefits

According to *The Principal 10 Best Companies – 2007* report, increasing participation in and appreciation of your company's retirement benefits can pay off in more motivated employees, along with higher retention. Here are the 10 best practices in retirement benefits that The Principal 10 Best Companies are following – and you might want to as well:

Make sure employees are making informed choices and are diversifying their portfolios.

Implement automatic enrollment.

Consolidate your plans with one provider – you'll save time and money.

Consider a Roth 401(k) savings option – more employees are

demanding it.

The more education you give, the more employee participation you'll get.

Employee education needs to change with employee needs.

Giving incentives increases employee contributions.

Offer investment choices, but not so many that they become overwhelming.

Keep on educating employees even after participation goals are reached.

Offer lifecycle or lifestyle funds.

More employers are charging workers more for health coverage if they do not take a health risk questionnaire, compared to employees who do complete the questionnaire.

Source: Employee Benefit Advisor

According to *The Principal 10 Best Companies – 2007*, the formula for success is:

Financial fitness for employees +

Physical fitness for employees =

Fiscal fitness for business

CAN A SMOKING CESSATION PROGRAM HELP YOUR BOTTOM LINE?

Consider the following:

Smokers have a significantly higher chance of having a stroke or coronary heart disease. Costs: \$65,000 in medical costs in the year of the event and \$30,000 for the following 2 years.

Pneumonia costs \$3.85 per member per month for smokers and 96 cents for non-smokers.

Low-birth weight babies are much more common among women who smoke during pregnancy. Costs: \$18,000 to \$58,000 (for birth and the following 6 months.) A normal-weight newborn costs \$6,000 to \$8,000 including prenatal care.

Should you consider covering smoking cessation programs the way you would any other medical procedure? You can't afford not to. A comprehensive and effective smoking cessation program usually costs less than 50 cents per member per month, or less than \$6 per year per member. You will save on average \$210 annually on health care costs for each smoker who quits. Smoking cessation programs are inexpensive and produce both short- and long-term benefits for members, and an immediate impact on your bottom line.

Source: Workforce Management

Check, Please! Forms and Checklists for More Profitable Projects (Cont'd.)

The Project Evaluator

Structural Engineers TGRWA of Chicago, in association with HRH A&E, have developed a **Project Evaluator** form that weighs the desirability of the client, profit potential, and project risk as factors in making a go/no go decision. Each category of risk is given a number of points, and the maximum total score is 100 points. Projects that score less than 60 points are subject to a mandatory review and only accepted after consensus is reached by the partners. The commitment to evaluating the risk of each new project, combined with the willingness to say no to projects where the risks appear to outweigh the potential rewards, so impressed the insurance underwriters that the firm was able to secure a double digit decrease in their rate when most firms were experiencing double digit rate increases.

On the Project Evaluator, the first category is the type of contract. The firm's standard contract, which includes a limitation of liability, is given the maximum value of 20 points in recognition of the significance of getting a limitation of liability. An AIA contract is given a medium value of 10 points as the AIA contracts reflect the generally accepted standard of care, but only have the waiver of consequential damages to protect the Architect. A client contract is given the minimum value of 5 points, as client contracts are typically not favorable.

The next category is the fee and potential profitability of the project. Fees under \$10,000 are given 1 to 5 points, \$10,000 to \$20,000 gets 6 to 10 points, and \$50,000 to \$200,000 gets 11 to 15 points. A potential profit of 20% gets the maximum value of 10 points, 10% to 20% gets 7 points, and 0% to 10% gets 5 points. Even projects that lose up to 10% are given 3 points as there is value in having enough work to keep all the staff occupied and in recognition of the importance of servicing valued clients even when the job is not a "winner". Hourly projects are usually moneymakers and are given 7 points.

The Client is evaluated on a 15-point scale. The "A" clients are those that bring profitable projects, an excellent working relationship, and pay timely. They are given priority. "B" clients also bring good projects and good working relationships, but may have less desirable contracts, payment history, or other risk factors. The "C" clients frequently take more than 120 days in paying their invoices, or bring high risk/low profitability projects. "D" clients have been problematic in the past. First time clients cannot score more than 5 points due to the uncertainty of any new relationship.

The schedule is compared to the availability of staff. A maximum of 10 points is given to projects where the schedule is reasonable and allows adequate time for plan checking. Up to 10 additional

points are given where there is adequate available staff to execute the project without requiring excessive overtime.

The firm's prior experience with the project type is given a value from 0 to 10 points, to reflect the increased risk associated with unfamiliar services or building types. Finally, certain high-risk project types are debited. A 20-point debit is applied to the highest risk class, condominiums. 15 points are deducted for high-rise projects (over 15 stories), and parking garages, correctional facilities and wastewater treatment plants are debited 5 points. Architects doing single family residential should probably add a debit for that category as well.

Proposal Review Procedures

Once the project is accepted, a proposal is created. One prominent architectural firm has recognized that the proposal sets the parameters for the rest of the project, so they created **Proposal Review Procedures**. All proposals are reviewed for clarity of scope of services, project intent, schedule, definition of the responsibilities of the Architect and the Owner, deliverables, compensation, payment terms and reimbursables. If an RFP includes a proposed agreement other than a standard form,

(Cont'd on Page 5)

Risk Management Round-Up

New Qualification Requirements to Serve as Plan Reviewers and Inspectors for School Construction Projects

Effective September 25, 2007, the revised Health Life Safety Code for Public Schools Part 180, requires that Plan Review Records, which are written records of the evaluation of construction documents that are used to determine compliance with the codes that apply to a particular project, be reviewed by the regional superintendent prior to the issuance of a building permit. The Plan Review Records for each code that applies to the project must be signed and

dated by design professionals or qualified plan reviewers. In order for an individual other than a design professional to serve as a qualified plan reviewer, he or she must first make application with the Illinois State Board of Education.

In addition, the revised rules require that Called Inspection Records, which are forms used during a called inspection to capture information regarding compliance and noncompliance with approved construction documents, be

reviewed by the regional superintendent prior to the issuance of a certificate of occupancy. The Called Inspections Records must show the design professional or qualified inspector's signed authorization to proceed after each phase of construction. In order for an individual other than design professionals to serve as a qualified inspector, he or she must first make application with the Illinois State Board of Education.

The question that HRH A&E is commonly asked is..., *Are we insured to serve as plan reviewers and inspectors?*

HRH A&E Perspective: The big picture is that the State wants more assurances that Schools are being built in compliance with codes. This would normally be within the responsibility of state or municipal inspectors, who enjoy sovereign immunity. Due to budget restrictions, it is now being outsourced to design professionals, or even non-licensed inspectors if they have appropriate experience in interpreting building codes. Private firms will not enjoy sovereign immunity unless it is extended by statute or ordinance.

This is a business opportunity for design professionals. The extent of the exposure will be determined by the form of the contract, and the "certification" of compliance.

The liability exposure should be lower than average, akin to observation without design. The inspector will never be solely liable for failure to detect a problem. Of course, the more hours of observation permitted, the lower the risk; the fewer the hours of observation, the greater the chance that a problem slips by unnoticed.

What is the form of the contract, and who will be asked to indemnify? If the approval form takes the form of a certification, then PL coverage is jeopardized and I would not recommend this service. If it is a statement of professional opinion, then it is acceptable.

Check, Please! Forms and Checklists for More Profitable Projects (Cont'd.)

the designated risk management representative must be allowed sufficient time (3 to 5 days) to review the agreement.

The proposal must include a project plan, fee analysis, and be in accordance with established profit targets. Where possible, limitation of liability and indemnity language is included. While limitation of liability to fees is not acceptable to many owners, a limitation of liability to the proceeds of available insurance may be more obtainable. If the work is only preliminary in nature, it is appropriate to seek an indemnification from the Owner for claims arising from unintended use of the plans.

Proposals are not thoroughly negotiated agreements, so they are not signed. Instead, there is a statement to the effect that upon acceptance of the proposal, a standard professional services agreement including limitation of liability and initial payment provisions will be executed. It may also be advisable to include a date that the proposal expires.

The Contract Review Checklist

Once a project is accepted, contracts will need to be executed. A **Contract Review Checklist** can be used to help the Architect ensure that essential clauses are included in the Owner/Architect agreement, and that there is integration of the prime agreement with Subconsultant agreements. The checklist is especially useful

in reviewing Owner-drafted agreements. Some of the key concepts addressed in the Contract Review Checklist are:

Does the Owner/Architect agreement require the Owner to have the Contractor provide additional insured status for the Architect and its Consultants? This is not required by the AIA agreements because many Contractors cannot add additional insureds to their policies. The AIA A201 calls for the Contractor to provide a form of Owners and Contractors Protective coverage (OCP) called Project Management Protective Liability (PMPL). However, this product is only offered by CNA Insurance Company and is not widely available. The best alternative to additional insured status is to request that the Contractor provide an OCP policy, which is a general liability policy written on a project-specific basis to protect the Owner, Architect, and possibly the General Contractor from claims that they negligently supervised the Contractor or Subcontractors.

Are all references to warranties and guarantees deleted? Architects have professional liability insurance for any failure to meet the professional standard of care. As the professional standard of care does not require the Architect to warrant or guarantee a result, warranties and guarantees are considered contractual liabilities that are not covered by professional liability insurance. The most common example in Owner-drafted agreements is a

statement that the Architect “will comply with all codes, laws, and rules in effect at a federal, state or local level”. We could contrast this language with typical professional association language, which says that the Architect “shall respond in the design of the Project to the requirements imposed by governmental authorities having jurisdiction over the Project”. I recommend that the Owner-drafted language be modified to say that the Architect will “comply with *the professional standard of care relative to* applicable codes, laws and rules”. This is a statement of professional opinion for which there is insurance coverage in the event of a problem.

Are the dispute resolution procedures reasonable? Mediation should be the first step, or should follow step negotiations between management teams of the involved parties. The better professional liability policies offer a deductible credit if a claim is resolved through the use of mediation. The next step can be arbitration or civil litigation. Most professional liability insurers will accept arbitration as a dispute resolution method, but they prefer to avoid it wherever possible because the civil rules of evidence do not apply, and there is no appeal from a bad result. There is not universal agreement on this subject, and many sophisticated Lawyers and Architects feel that you are likely to get a better result in arbitration, especially in a complex case, due to the construction expertise of the arbitration panel.

(Cont'd on Page 6)

Check, Please! Forms and Checklists for More Profitable Projects (Cont'd.)

However, there is a move afoot to make arbitration an optional, rather than a mandatory procedure.

I recommend that arbitration be subject to the mutual consent of the parties. If an Architect is subject to arbitration, it is best to be sure that the Architect's Subconsultant is subject to joinder in any arbitration involving the Subconsultant's services.

There should be no right for the

Owner to withhold fees pending resolution of the dispute.

The requirements of the Owner/Architect agreement should flow down to Subconsultant agreements. The Insurance requirements imposed on the Architect may apply to Subconsultants as well, or there may be separate requirements. If the Architect is required to give up ownership of copyrights, the Architects needs to make sure that Subconsultant agreements transfer ownership of the Subconsultant's

copyrights. Dispute resolution procedures, confidentiality requirements, duties to observe the work and give certifications or lien waivers should also flow down.

There are many tools available to the practicing Architect to assist in managing projects. Choose the tools that work best for you, customize them for your practice, and maximize your firm's profitability!

Managing The Risks Of Construction Management

Construction management (CM) is a continually evolving, expanding, and diverse practice discipline closely related to that of the traditional design professional. It includes the determination of project requirements, management of design, procurement of materials, and management of the construction process within cost, time, and design parameters. The increasing growth and popularity of CM is due in large measure to its adaptability. The scope of CM services can be tailored as necessary to meet the specific needs of a variety of owners, project types, and delivery methods. CM provides an option for project owners to select their construction team based upon qualifications rather than price, and also appeals to owners who either don't have project management capabilities available in house or simply don't wish to deal with the constant distractions of a complicated construction project. CM can be employed on traditional design bid build, design build, fast track or multiple prime projects, or for any

combination of the foregoing. Many design firms are opting to provide CM services, and those that don't are often called upon to deal with construction managers retained by their clients.

As noted above, construction managers may assume differing roles depending on the type of project, design team, owner requirements and other variables involved. There are generally considered to be two basic roles for the construction manager: the CM-advisor or the CM-at risk (or CM-constructor).

The CM –advisor represents the owner in overseeing the progress of the project. He administers the owner's contracts with the project contractors and monitors the project work and payments. The CM advisor does not perform construction work and does not provide materials or labor, is not responsible for making payment to the contractors and does

not guarantee the timeliness, cost or quality of the construction work.

The CM-at risk is committed by contract to deliver the project within a guaranteed maximum price and or timeframe. The CM-at risk is often responsible for all aspects of the project, including design, materials procurement, cost estimation, jobsite safety, construction means and methods, bidding, permitting, etc.

A third and much less common role for the construction manager is that of CM-agent, who assumes project related decision making and financial authority from the owner under an agency agreement.

Generally, the CM-advisor's liability is similar to that of the traditional architect or engineer. Likewise, the liability of a CM-at risk is akin to that of a general contractor. Just as CM roles may vary widely, there may be

Managing The Risks Of Construction Management (Cont'd.)

corresponding variance in liability exposure for the CM, depending on the scope of services involved.

Whatever the role of the design professional providing CM services, there are specific risks which should be addressed in your planning and ultimately, your project contract before assuming a CM role.

Prior to offering your services as a CM review your insurance program with your insurance broker to ensure that you have appropriate insurance coverage. Most but not all professional liability policies will cover claims arising out of the *professional services* rendered by construction managers, however most exclude from coverage claims arising out of any *construction activities*, including faulty erection, installation, fabrication, assembly, estimating errors, construction delays, or the economic risks associated with providing a guaranteed maximum price, as is often done by the CM-at risk. A few professional liability policies specifically exclude claims arising out of professional services relating to safety. Some contain general coverage exclusions for claims arising out of services which are not “usual and customary” to the practice of architecture or engineering, or cover only those professional disciplines specified in the policy. Unless these exclusions are modified or CM is specifically listed, there may not be professional liability coverage for CM activities. If you provide services as a CM-at-risk you may need to consider additional surety bonding, workers compensation and general liability

coverage issues as well.

As in any engagement, always chose your clients and projects carefully and attempt to avoid known litigious clients and contractors, unfairly slanted contracts, guarantees of performance, and situations involving tenuous, contingent, questionable or inadequate project funding.

Offer only those services which your firm is qualified to provide. In providing CM services, greater expertise in areas such as cost estimation, construction administration, project scheduling and coordination, and long lead material procurement strategies is generally required than the design professional is normally called upon to provide.

The construction manager’s contract should set forth a detailed scope of services and provide for a clearly defined division of responsibility and authority of each participant in the project. That division of responsibility and authority should also be clearly, and identically, set forth in the contracts of all other project participants.

Construction managers face significantly greater risk related to jobsite safety issues than do design professionals, especially if they assume responsibility for developing or reviewing jobsite safety procedures of contractors,

or involvement in other safety aspects of the project. The OSHA Review Commission has generally concluded in its rulings that a CM’s responsibilities for jobsite safety are comparable to those of a general contractor.

Further, they generally consider design professionals performing CM services to be in charge of construction and therefore subject to OSHA standards to the same extent as contractors.

Accordingly, it is important to limit your exposure to claims related to jobsite safety issues by including appropriate means and methods disclaimers in your contract and by shifting safety related risks through indemnities. This is another area where the responsibilities of the construction manager and contractors must be clearly and consistently defined in their respective contracts. As always, request that your firm be added as an additional named insured on the contractor’s general liability policy.

As a construction manager you may be called upon by clients to assume liability for existing hazardous site conditions. If hazardous materials are located on site and must be remediated, the possibility exists that your firm, as construction manager, may be deemed an “operator” of the site for purposes of applicable federal and state environmental statutes, with corresponding exposure to substantial civil and / or criminal sanctions in the event of any release of pollutants. You should accept no contractual responsibility for discovery or remediation of existing hazardous site conditions and insist upon contractual provisions related to the potential discovery of hazardous materials. If the

Managing The Risks Of Construction Management (Cont'd.)

presence of hazardous materials is known or suspected on site, insist upon full contractual indemnification by the client for any and all claims related to hazardous materials.

The construction manager also faces potential exposure related to design and constructability reviews. The construction management agreement should expressly set forth detailed responsibilities for constructability and identify the purpose, number and timing of the reviews as they will impact project scheduling, fees, and the extent to which they may be relied upon in the design process. If your firm is providing CM services as a regular part of its practice, you may wish to consider compiling file records of review comments by project type in order to build an information data base of institutional knowledge for future reference. Those records may also be valuable aids in defending claims arising out of the review process.

While every design contract should include standard provisions dealing with the scope of work, standard of care means methods and safety, and limitation of liability, among others, additional issues need to be considered by the design professional when its client chooses to employ a construction manager. Certain contract provisions will require particular attention and modification to address those issues.

Ideally, the plan to use a construction manager should be known prior to reaching agreement on the design professional's scope of

work, responsibilities, and authority as they must be coordinated with those of the construction manager. The owner's intention to employ a construction manager should be clearly set forth in the design contract, and the identity of the construction manager specified. The respective responsibilities of the construction manager and the design professional should be set forth in detail in both the design and construction management agreements in order to prevent ambiguity, duplication or gaps in responsibility. Both contracts should contain disclaimers providing that neither is responsible for the responsibilities or lack of performance of the other. The design professional should obtain and review the construction manager's contract in order to educate itself as to the CM's contractual role and coordinate its contract and work product with it. In the event that the owner discloses the intention to retain a construction manager after the design contract has been executed, the agreement should be amended to provide contractual protection for the additional risks and costs involved.

Standard provisions for shop drawings, submittals, RFI's, change orders, job site observation, and project close out may need to be modified to properly reflect the role of the construction manager. In particular, the design contract should specify the manner in which RFI's will be routed, and how and by whom they will be answered. The design contract should specify that the design professional is not responsible for any payment,

schedule or material related issues in order to avoid potential assignment of such responsibility for change orders by the construction manager. Standard job site observation provisions may well be unnecessary if a construction manager is continuously on site. Site observation responsibility should be limited to technical design issues on a defined schedule and other issues as specifically requested in writing by the construction manager. The design contract should also clearly define the construction manager's role in administering the construction agreement, with clearly defined lines of communication specified between all members of the project team.

Unless the design contract contains provisions to the contrary, constructability reviews are not intended to benefit the design professional and are not something on which the design professional is legally entitled to rely. Such reviews are ordinarily not performed by architects or engineers, and therefore should be considered as suspect by design professionals. However, they can be useful identifying unresolved design issues and in defending against potential third party claims. The design professional may wish to consider including a provision in the design contract which details the review process and provides that the design professional is entitled to rely on the accuracy of the review. As previously noted, the purpose, number and timing of the reviews should be identified in any event, and the contract should include a disclaimer providing that the design professional is not responsible for the content, quality or accuracy of the review.

Managing The Risks Of Construction Management (Cont'd.)

The design contract should also provide that the design professional is not responsible for the erroneous interpretation of its documents by others and require that the design professional be consulted with regard to any interpretation of the design documents.

As always, the design professional should ask the project owner to obtain contractual indemnification from the other construction team members, and that the design firm be named as an additional insured under the contractor's general liability policy. The design professional should limit its own contractual indemnity obligation to the extent caused by its own negligent

performance of professional services under the design agreement. Every owner proposed indemnity clause should be closely reviewed with experienced counsel.

Lastly, the design professional providing CM services should not rely on other members of the project team to document the project's progress. Always strive to independently document and maintain a "history" of the project with copies of project documentation required by the design contract and relevant reports, memos, notes, meeting minutes, and photographs. All project documentation relating to its progress created by others

should be reviewed, and written responses should be provided to any inaccuracies or "spin" directed against the design professional.

Hopefully, the foregoing will provide a basis upon which to combine the respective roles and expertise of the construction manager and design professional in order to achieve the ultimate goal of a successful project.



Sullivan, Ward, Asher & Patton & HRH A&E

Present

Making Construction Management A Risk Management Tool

Date of Event: April 22, 2008

Time of Event: 11:30am to 1:00pm

Location: Sullivan, Ward, Asher & Patton

1000 Maccabees Center, 25800 Northwestern Hwy, Southfield, MI

Send an email to tom.harkins@hrh.com to reserve your seat as space is limited!

Daniel T. Buelow

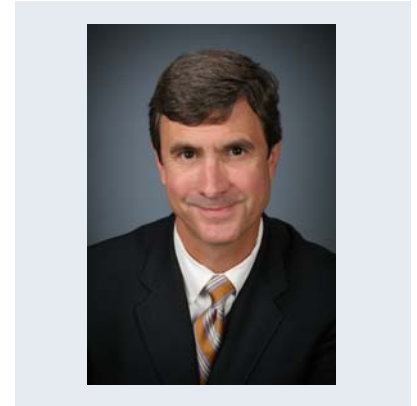
Managing Director, HRH A&E

As the head of the HRH Architects & Engineers division at Hilb Rogal & Hobbs, Daniel T. Buelow has made it his business to provide insurance and risk management solutions for design professionals. Buelow and his team provide service for more than 800 architects and engineering firms, including some of the largest firms in the country.

One of the team's accomplishments during the past year is the development of more than a dozen risk management programs in the areas of health and safety that have been recognized by the American Institute of Architects (AIA).

Buelow's group has since been asked to present these programs at numerous industry events including local and national AIA, American Council of Engineering Companies and Council of American Structural Engineers conferences. The team also has developed a series of monthly online seminars based on these programs where design firms can join in from around the country for an interactive risk management workshop. "I consider him to be at the top of the industry," one client said. "He's extremely proactive in terms of risk management; that's a huge area of support he provides for us as a client," he said. An industry source at a law firm that represents architects and engineers said that he has referred Buelow to a lot of his own clients. "I trust him with my clients' programs," he said.

Buelow is actively involved in supporting the design community and its associations. He sits on the board of the Association of Licensed Architects (ALA) and speaks on industry issues.



About Risk & Insurance Power Broker

The *Risk & Insurance Power Brokers* is an annual listing of the most influential commercial insurance brokers in 27 industry practice groups. In 2008, 151 individual brokers were identified as "Power Brokers." The Power Broker designations are based on nominations provided by brokers and risk managers as judged by separate panels of risk managers for each industry segment. More than 300 risk managers were interviewed in the process of identifying and soliciting, evaluating and judging the final nominations. Brokers were judged primarily on their creativity in solving risk-related problems during 2007, their demonstrated industry knowledge and their high level of client service.

2008 HRH A&E's Online Seminar's

April 14

Don't Be A Fool - Making CA Services A Risk Management Tool
Sue Hirschaut, Esq.

May 12

Four Cornerstones of Risk Management
Jeffrey Coleman, Esq,

June 9

Electronic Transfer of Documents and BIM
Jim Zahn, Esq. & Wener Sabo, Esq.

July 14

Creating a Quick Response Culture
Dan Buelow & Mark Blankenship

August 11

The Rules of Successful Litigation
Maria Meldrum, Esq.



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If you would like HRH A&E to address a specific topic in a future newsletter or seminar, please contact us!

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HRH A&E

What Makes HRH A&E Different?

Specialized Personnel

We maintain a staff of professionals specifically trained in the unique insurance needs of the design professional. We are led by the former Regional Leader and Underwriting Director of DPIC, and have two former DPIC Claim Supervisor's—one of whom is an attorney. HRH A&E has more resources and in-house expertise dedicated specifically to servicing architects and engineers than any other broker.

Complete Insurance Service

We can fulfill all of your firms insurance needs including professional and general liability, property, workers compensation, health insurance, employee benefits and employment practices liability.

Contract Review Services

Design professionals are often asked to sign uninsurable client drafted contracts. HRH A&E has established a contract Hotline to assist our clients with the review and negotiation of these contracts.

Seminars

As the recognized leader in our industry, we are often asked to speak on various risk management topics to associations such as AIA, ALA, NSPE, ACEC, etc. In addition, we also provide custom in-house training and loss prevention seminars as well as monthly "Seminars", which are tailored to meet the unique needs of each firm. As an AIA registered provider, all of our programs qualify for AIA continuing education credits.

Loss Prevention Assistance

Formal loss prevention programs benefit firms because they minimize risk and can positively influence premium pricing. We can assist your firm in the development of such programs and provide up-to-date information which will keep your programs current.

Member of Professional Organizations

Among others, we are an active member of AIA and ALA as well as ACEC, NCSEA, NSPE, NSPS and others.

Carrier Relationships

Because HRH A&E, a member of Hilb, Rogal & Hobbs (NYSE:HRH), is a recognized leader by the insurance community, we can access more carriers on a direct basis than any other broker. This guarantees your firm the best pricing and coverage options.