



FLEXIBLE TERMS AND COVERAGE FOR YOUR ARCHITECTS & ENGINEERS PROFESSIONAL LIABILITY EXPOSURES!!!!

Dear Valued Customer,

Architects & Engineers today demand a broad level of professional liability coverage as they work with more sophisticated clients. We collaborate with our clients to develop policy terms and coverage packages uniquely suited to their circumstances and needs. We are able to consider all varieties of limits /deductibles, risk transfer alternatives and unusual exposures at a rational price.

We offer Architects & Engineers the following coverage features:

- *Definition of professional service includes engineering, architecture, construction management and environmental consulting.*
- *Offerings can include cyber liability, pollution liability and an option for first dollar defense*
- *BI/PD coverage offered for claims in connection with A&E Professional and A&E Pollution*
- *Independent contractors can be covered*
- *A territory of claims that could occur anywhere in the world*
- *Innocent insured and mediation credit coverage offered*
- *An aggregate deductible endorsement available*
- *Innocent insured and a blanket waiver of subrogation*

offered

- *Very, very competitive premium rates*
- *Target Zone / Architects, Engineers, Construction Managers, Project Managers, Design / Build Firms and Environmental Consultants of all sizes.*
- *Carrier currently insures 26 of Top 50 Engineering News-Record (ENR)*
- *Technology Coverage available for Electronic Transfer of Data, Copyright Infringement and Web Hosting Functions for Projects*

Thank you for your business.

“MORTGAGE MESS UNLEASHES CHAIN OF LAW SUITS”

Washington Post 9-11-07

Is your Mortgage Broker/Banker Insurance Coverage up to par? Are they looking for Alternatives? Apogee Insurance Group has the markets to get your existing or prospective clients what they need and at very competitive terms. As stated in a recent Insurance Journal Article (9-3-07), "The SubPrime Mortgage Lending blame game is in full swing, arguing about who is at fault for Mortgage defaults, Bond losses and Lender failures" Why not come to Apogee for a second opinion!!!!!!

We offer Product Options all with AM Best Rated A to A++ Carriers:

- *Breach of Contract Coverage*
- *No Exclusion for Libel, Slander, or Defamation*
- *Defense Outside the Limit of Liability*

- Umbrella Policy excess of Directors and Officers Liability
- Property with an Outdoor Enhancement Endorsement
- Employment Practices Liability included at no extra charge for 10 Employees or less
- Unlimited Extended Reporting Period for former Directors & Officers
- Innocent Principal coverage
- Very competitive rates (A+ and A++ Carriers)

FEBRUARY 15, 2008

According to a study by Chicago-based Navigant Consulting, Inc...The study found that virtually every participant in the SubPrime collapse is being sued. Fortune 1000 companies were named in 56 percent of cases. Mortgage bankers and loan correspondents represent the highest percentage of defendants (32 percent) but defendants also include mortgage brokers, lenders, appraisers, title companies, homebuilders, servicers, issuers, underwriting firms, bond insurers, money managers, public accounting firms and company directors and officers, among others.

RECENT SUCCESSES WRITTEN BY APOGEE:

- College / University Medical Clinic E&O (PA) - **\$40k**
- Industrial Gas Distribution EPLI (PA) - **\$17k**
- Architect & Engineer E&O (PA) - **\$55k**
- Railroad Protective E&O (DE) - **\$37k**
- Healthcare Firm (3 Year) Tail (NJ) - **\$10.5k**
- College / University D&O, EPLI, & Educators Liability (PA) - **\$41k**
- Healthcare Firm - Therapy Services E&O (NJ) - **\$70k**
- Architect & Engineer E&O (PA) - **\$71k**
- Technology Firm E&O (NY) - **\$11.5k**
- HR Search Firm E&O / EPLI (PA) - **\$6k**
- Land Title Firm E&O (NJ) - **\$53k**
- Chamber of Commerce Insurance Div. E&O (PA) - **\$91k**

ATTITUDE:

- "The longer I live, the more I realize the impact of attitude on life. Attitude to me is more important than facts. It is more important than the past, than education, than money, then circumstances, than failures, then successes, than what other people think or say or do. It is more important than appearance, giftedness or skill. It will make or break a company, a church, a home. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change our past. We cannot change the fact that people will act a certain way. We cannot change the inevitable. The only thing we can do is rely on the one thing we have, and that is our attitude. I am convinced that life is ten percent what happens to me and ninety percent how I react to it. And so it is with you. We are in charge of our attitudes." -Charles Swindoll

ONLINE QUOTING NOW AVAILABLE ON USLI A++ PAPER AT APOGEE WEB SITE.

Minimize your Agency E&O Exposure – Quote EPLI to all of your clients (15% Commission). Remember if unable to get online quote, send us an email to discuss your need.

- Employment Practices Liability
- Community Association D&O
- Non-Profit D&O
- Real Estate E&O Now Available!

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