



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

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 any where 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

MEDICAL PROFESSIONAL LIABILITY - HELP IS ON THE WAY!

Most of us are acutely aware of the U.S. Medical Profession and whether it is operating correctly or not. At Apogee Insurance we offer access & coverage for a wide variety of medical related liability exposures, including Errors & Omissions (E&O) and Employment Practice Liability Insurance(EPLI).

We have high quality insurance carriers (A to A+) that have significant experience and expertise in the medical field. We specialize in writing hard to place health care physicians (including those who have had disciplinary actions leveled against them who have had problems with drug or alcohol abuse or who have claims). Also coverage for physicians who are working in experimental or highly technological areas of medicine.

Additional coverages available, but are not limited to, include:

- Ambulance Services
- Ambulatory Surgery Centers
- Cardiac Stress Testing Centers
- Clinical Testing and Trials Facilities
- Credentialing/Utilization Reviews
- Diagnostic Labs
- Dialysis Clinics
- Drug Testing Laboratories
- Educational and Training
- Home Health Care Agencies
- Imaging Centers
- Magnetic Resonance Imaging Labs
- Managed Care Organizations
- Medical/Dental Clinics
- Medical Staffing Sleep Centers
- Med Spas

- Mobile Imaging/ Diagnostic Centers
- Nurse Practitioners
- Nursing Homes
- Occupational Health Centers
- Optometrists
- Paramedics
- Pastoral Counselors
- Pharmacists
- Physical Therapists
- Psychologists
- Rehabilitation Facilities
- Substance Abuse Centers
- Visiting Nurse Associations

**MICROTEK PAK -
TECHNOLOGY PRODUCT
NOW AVAILABLE -
INCLUDING ON-LINE
QUOTING**

MicroTek Pak is a terrific product for smaller tech firms. It provides a complete solution providing the Errors & Omissions coverage along with a Businessowners Package (BOP). This product is focused on accounts with up to 3 Professionals on staff and up to \$500,000 in sales.

We can however consider Technology accounts with up to \$10,000,000 in sales.

- Wide range of Technology Professional classifications considered, including Custom Software Development, Web Site Design, Network Security and all forms of Consulting
- Minimum Premiums as low as \$995
- Admitted in 33 states
- Options for Errors & Omissions limits up to \$3,000,000 on every quote - up to \$5,000,000 available
- Policy form includes coverage for Personal Injury, Unauthorized Access and Malicious Code
- The benefit of having Errors & Omissions and General Liability coverage together with the same carrier

- Hired & Non-owned Auto Liability available
- A.M. Best A++ rated carrier

**ADVISEN REPORT
FORECASTS \$5.9 BILLION
IN SUBPRIME AND CREDIT
CRISIS D&O LOSSES**

In February, Advisen forecast \$3.6 billion of insured losses to D&O insurers as a result of the meltdown of the subprime mortgage market and the ensuing credit crisis. Since February, the credit crisis has mushroomed into a global financial calamity that caused the collapse or near-collapse of several leading financial institutions and has required aggressive intervention by central banks around the world.

In light of these developments, Advisen has revised its forecast to \$5.9 billion of losses to D&O insurers. The losses are spread across 2007, 2008 and 2009, but most will be incurred in 2008, resulting in an additional 229 points to the 2008 loss ratio for the financial institution segment of the D&O market. The revised forecast reflects an increase in securities class action suits, securities fraud suits brought by regulators and law enforcement agencies, losses under Side A policies from bankruptcies, and shareholder derivative suits. It also includes defense costs associated with dismissed suits.

**WORKPLACE HAZARDS
FOR EMPLOYERS &
EMPLOYEES HEATING UP!**

Overall claims of workplace discrimination continue to rise. New laws protecting new "classes" of workers continue to emerge. In today's business world, which is currently seeing or expecting large layoffs/lost jobs, disgruntled former and current employees are not shy about suing their employers for alleged actions that range from race discrimination and sexual harassment to age discrimination

and failure to accommodate persons with disabilities. The EEOC reports that more than 40,000 charges were filed in February alone- a 31 percent increase over 2007.

Employment discrimination claims often involve some of the most complex and emotional legal disagreements that exist. Nearly all claims involve jury trials plagued by lengthy delays high defense costs and unpredictable results. According to Jury Verdict Research, the average verdict in a sexual harassment lawsuit is \$250,000. There are also hidden soft costs in the time it takes employees away from their jobs to assist in the preparation of a defense. What's more, with the possibility of punitive damages and the threat of class action cases, many employers are compelled to pay exorbitant amounts to resolve workplace claims before they get to a jury.

RECENT SUCCESSES WRITTEN BY APOGEE

- Mortgage Broker and Mortgage
- Broker Bond/ E&O/ PA **\$130,000**
- Clinical Trials/ E&O/ NJ/**\$68,600**
- Investment Advisor/ E&O/ PA **\$18,300**
- Health & Welfare Trust Fund/ E&O/ PA **\$21,800**
- Consulting Engineer/ E&O/ DE/**\$11,500**
- Design Engineering/ E&O/ PA/ **\$35,057**
- Media (T.V.)/ E&O/ CA/ **\$13,400**
- Managed Health Care/ E&O/ PA/ **\$27,400**
- Computer Technology/ E&O/ NJ/**\$78,200**
- Non-Profit/ D&O/ NY/**\$1,900**
- Mutual Insurance Company/ E&O/ PA **\$65,000**
- Communications Company/ E&O/ NJ/**\$21,500**

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