

**Architects & Engineers Quick-Rate Application Questions**

**Step 1: Determine if your firm qualifies for AE123 (Yes or No)**

**Your Firm:**

1. Is a licensed consulting design firm working on residential projects, commercial office/mixed use projects, or public funded projects and not located in one of the territories above.
2. Has average gross annual revenues in each of the last two years under $250,000 per year.
3. Is NOT a structural, geotechnical, soils, process, chemical, nuclear, marine, product design, machinery/equipment, or environmental firm.
4. Has no ownership interest in an entity performing construction, manufacturing, or product design
5. Has no more than one (1) professional liability claim in the last five years, and the total expenses and damages were under $25,000
6. In the last five years generated no more than 25% of billable hours related to inspection as a standalone service
7. In the last five years has not worked on a project related to Stadiums, Jails, Parking Structures, or Bridges spanning more than 250 feet
8. In the last five years has not performed work on a project that had:
* Construction values over $25 million
* Multi-unit residential capacity over 25 units
* For a school district with population over 25,000

**Step 2: Quick-Rate Your AE123 Policy Premium**

Question 2.1 What number best approximates the average annual receipts for your firm over each of the last two years?

* $50,000
* $75,000
* $100,000
* $125,000
* $150,000
* $175,000
* $200,000
* $225,000
* $250,000

Question 2.2 How would you best describe your firm's professional discipline focus over the last two years?

* *Architect*
* *Planner/Interior Design/Land Surveyor*
* *Civil Engineer with up to 25% Structural Engineering*
* *Civil Engineer with up to 25% Surveying or Environmental Consulting*
* *Mechanical / Electrical / HVAC Engineer*

Question 2.3 How would you best describe your firm's project types over the last two years?

* *Mostly Residential (>75%) with a modest amount of Commercial/Public*
* *Roughly half Residential and half Commercial/Public*
* *Mostly Commercial/Public (>75%) with a modest amount of Residential*

Question 2.4 For how many years has your firm maintained continuous professional liability coverage?

* *None*
* *One*
* *Two*
* *Three*
* *Four*
* *Five or more*

Question 2.5 What is your State and Territory?

Question 2.6 How many professional liability claims has your firm reported in the last five years?

* 0 (other than pre-claims closed with no pay)
* 1 (for a maximum $25,000)

Question 2.7 What percent of your projects are delivered under written agreements?

* 10% or less
* 11% to 50%
* 51% to 90%
* 90% or more

Question 2.8 Approximately what percentage of your firm's client contracts contain a Limitation of Liability provision capping your liability?

* 25% or less
* 26% to 50%
* 51% to 75%
* 76% or more

Question 2.9 Approximately what percentage of your firm's contracts or agreements are either standard AIA/EJCDC or reviewed by an outside professional?

* 25% or less
* 26% to 75%
* 76% or more

Question 2.10 Select your Professional Liability Limit

* $100K/$100K
* $100K/$250K
* $250K/$250K
* $250K/$500K
* $500K/$500K
* $500K/$1M
* $1M/$1M
* $1M/$2M

Additional Coverages

* Would you like to purchase General Liability Coverage?