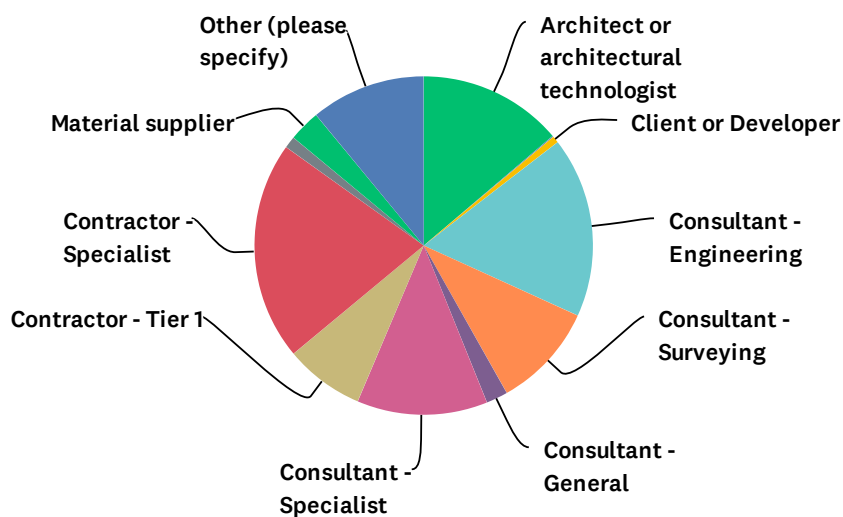


Q1 What is the nature of your business/profession?

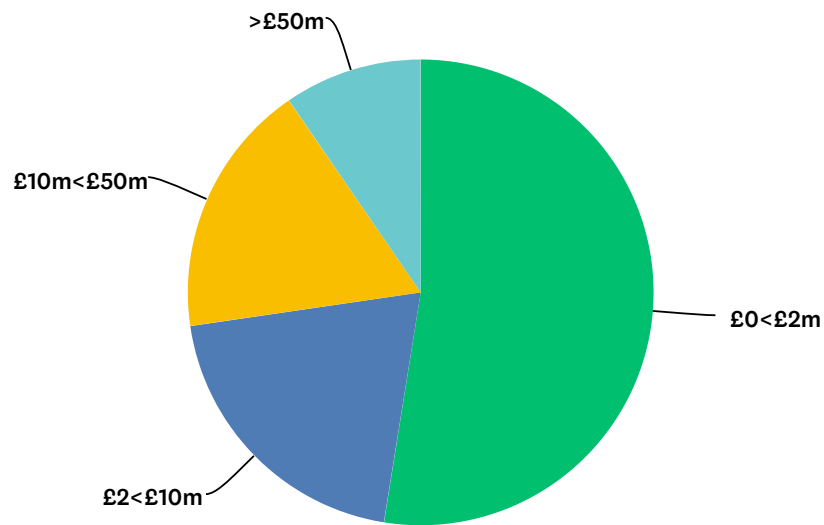
Answered: 1,066 Skipped: 0



ANSWER CHOICES	RESPONSES	
Architect or architectural technologist	13.79%	147
Builders merchant	0.09%	1
Client or Developer	0.66%	7
Consultant - Engineering	17.26%	184
Consultant - Surveying	10.04%	107
Consultant - General	2.06%	22
Consultant - Specialist	12.48%	133
Contractor - Tier 1	7.60%	81
Contractor - Specialist	20.92%	223
Home builder	1.13%	12
Material supplier	3.00%	32
Other (please specify)	10.98%	117
TOTAL		1,066

Q2 What size of business are you?

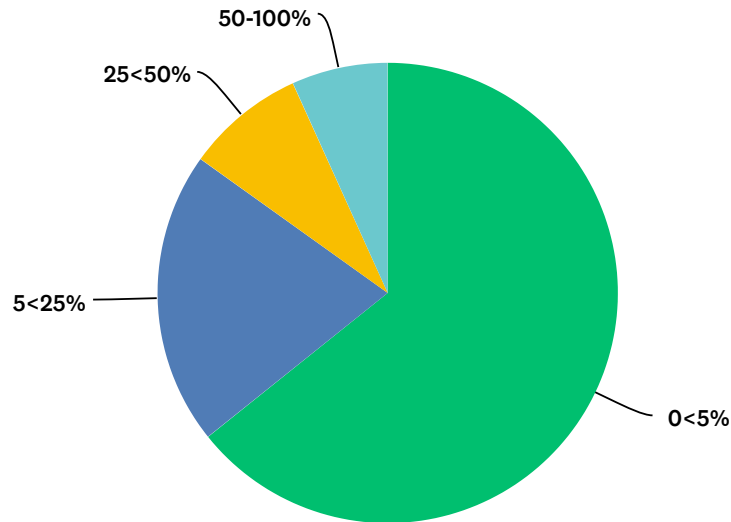
Answered: 1,066 Skipped: 0



ANSWER CHOICES	RESPONSES	
£0<£2m	52.53%	560
£2<£10m	20.17%	215
£10m<£50m	17.73%	189
>£50m	9.57%	102
TOTAL		1,066

Q3 What proportion of your work profile, roughly speaking, relates to high rise residential buildings (18m+)?

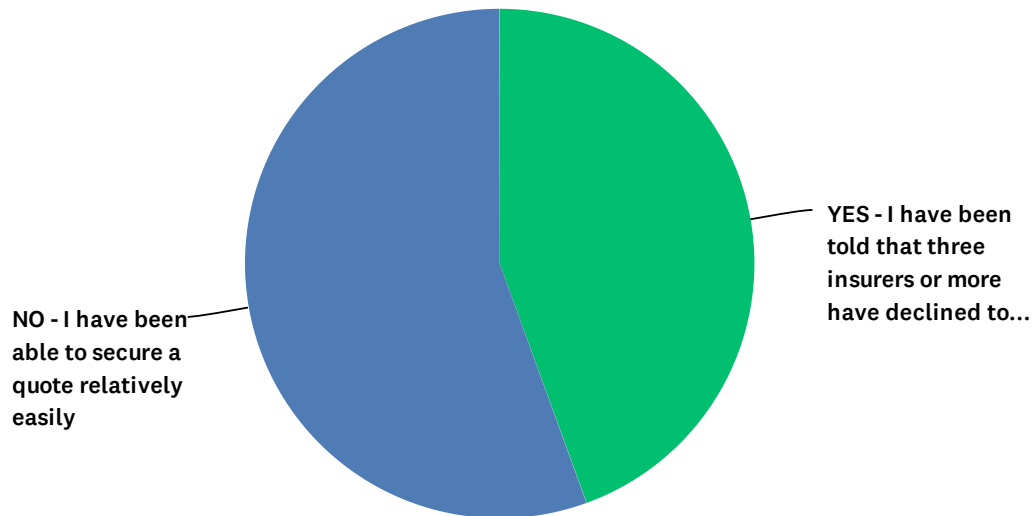
Answered: 1,066 Skipped: 0



ANSWER CHOICES	RESPONSES	
0<5%	64.26%	685
5<25%	20.64%	220
25<50%	8.35%	89
50-100%	6.75%	72
TOTAL		1,066

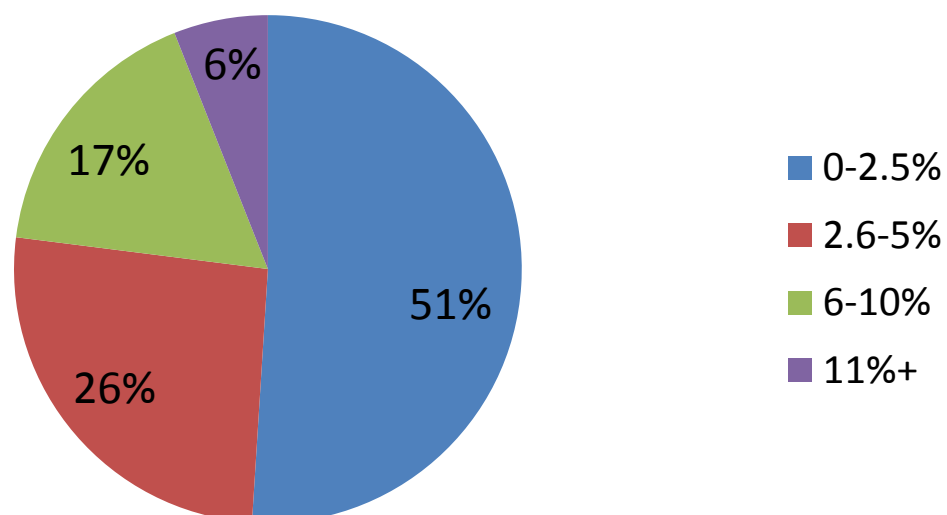
Q4 Have three or more insurers declined to provide you with a quote for professional indemnity insurance over the last two renewals of your policy?

Answered: 1,066 Skipped: 0



ANSWER CHOICES	RESPONSES	
YES - I have been told that three insurers or more have declined to quote	44.47%	474
NO - I have been able to secure a quote relatively easily	55.53%	592
TOTAL		1,066

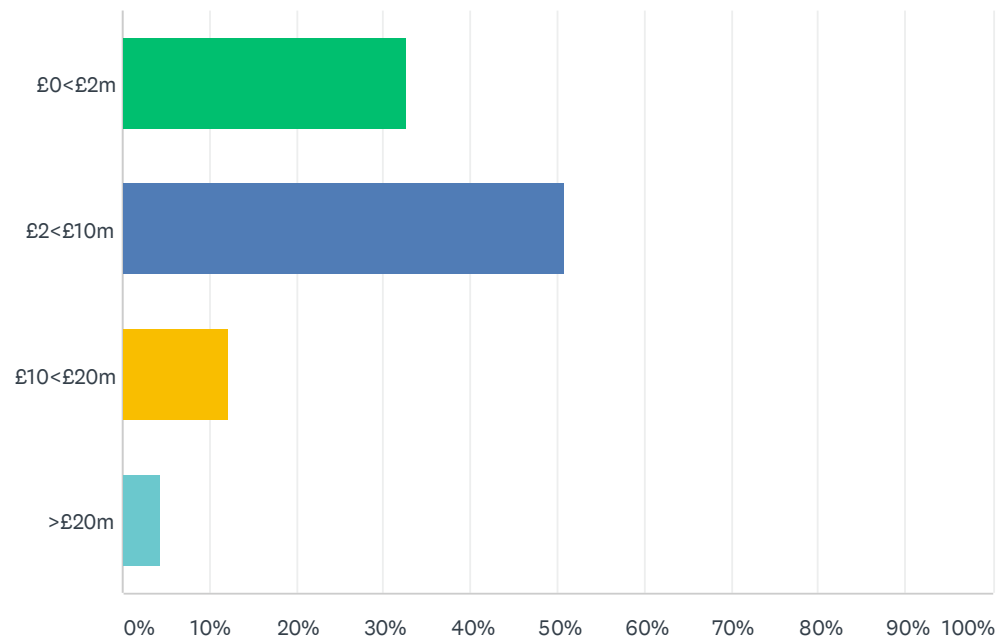
Q5 Premium as a percentage of turnover (523)



Question number	5
Total number of respondents	1,066
Respondents to this question	1,066
Valid data	879
Data with a rate	523

Q6 What is the overall level of cover of your professional indemnity insurance?

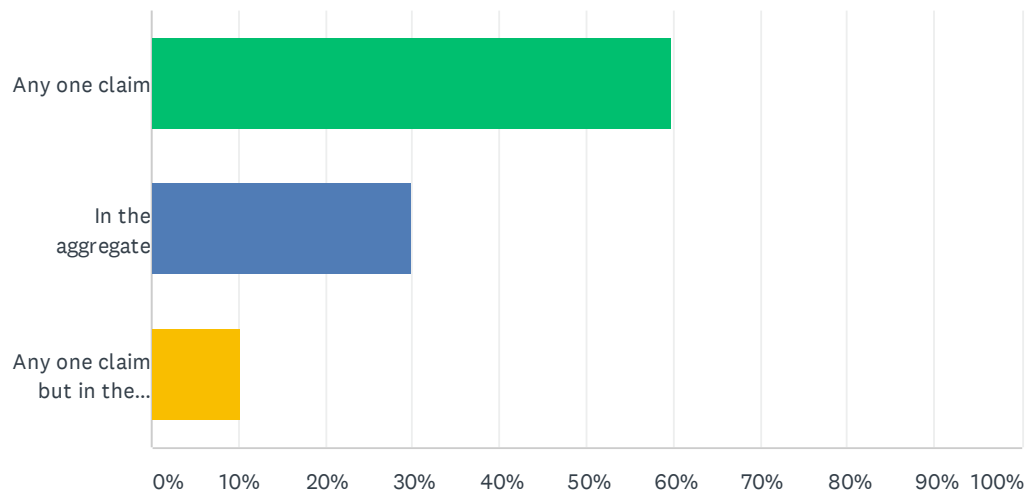
Answered: 1,066 Skipped: 0



ANSWER CHOICES	RESPONSES	
£0<£2m	32.55%	347
£2<£10m	50.94%	543
£10<£20m	12.20%	130
>£20m	4.32%	46
TOTAL		1,066

Q7 Is the overall level of cover of your professional indemnity insurance any one claim or in the aggregate?

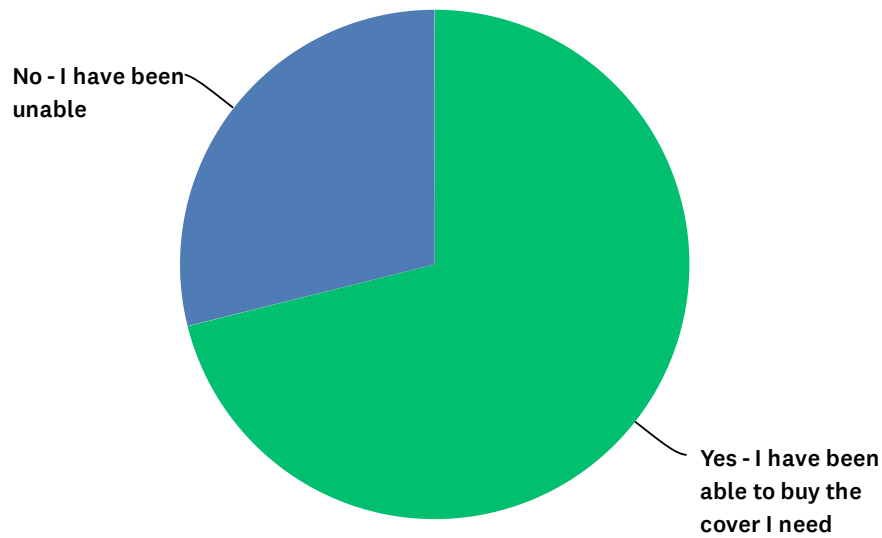
Answered: 1,066 Skipped: 0



ANSWER CHOICES		RESPONSES	
Any one claim		59.76%	637
In the aggregate		29.92%	319
Any one claim but in the aggregate for cladding/fire-safety related claims		10.32%	110
TOTAL			1,066

Q8 In the last 24 months, been unable to buy the level of cover you want to buy or the level of cover required to meet the contractual terms of a client or potential client related to your professional indemnity insurance?

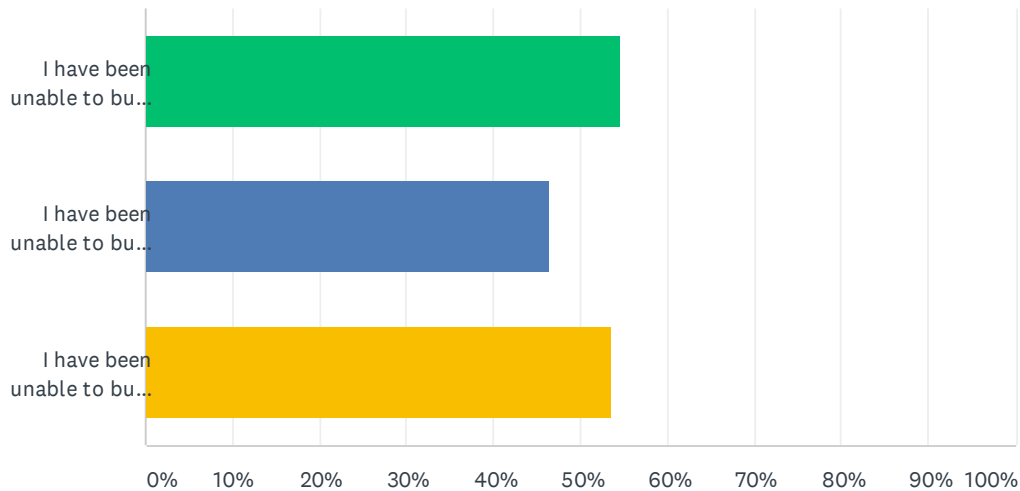
Answered: 1,066 Skipped: 0



ANSWER CHOICES		RESPONSES	
Yes - I have been able to buy the cover I need		71.11%	758
No - I have been unable		28.89%	308
TOTAL			1,066

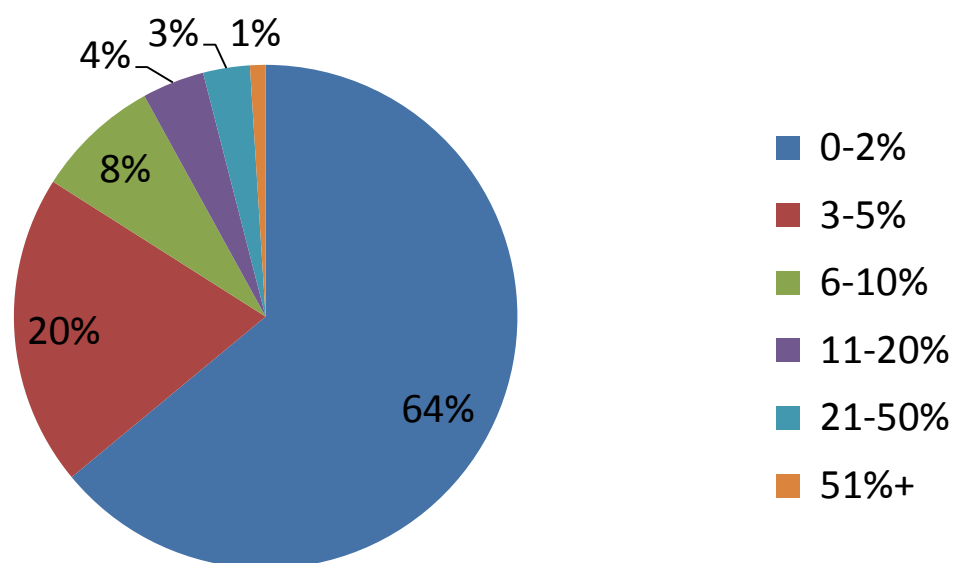
Q9 Why have you been unable to buy the level of cover you want to buy or the level of cover required to meet the contractual terms of a client or potential client related to your professional indemnity insurance? (Please choose all that apply)

Answered: 256 Skipped: 810



ANSWER CHOICES	RESPONSES	
I have been unable to buy the level of cover I want to buy	54.69%	140
I have been unable to buy the level of cover required to meet my existing contractual terms	46.48%	119
I have been unable to buy the level of cover required to meet the contractual terms of a potential client	53.52%	137
Total Respondents: 256		

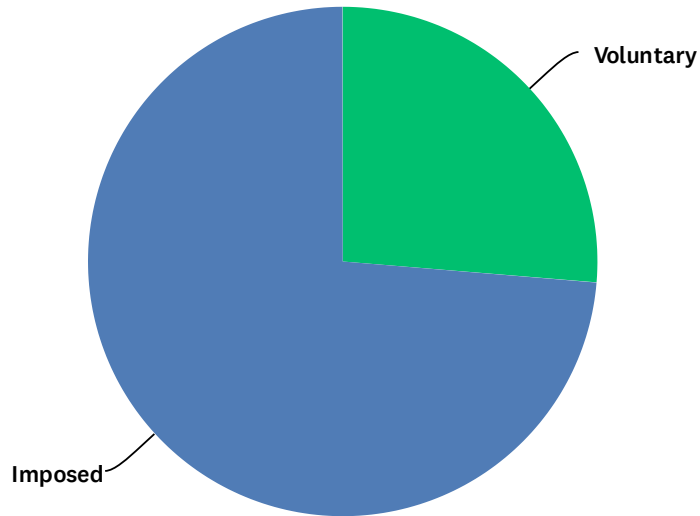
Q10 Excess as percentage of turnover (699)



Question number	10
Total number of respondents	1,066
Respondents to this question	965
Valid data	699

Q11 Is the level of your claim excess voluntary or has it been imposed by your insurer?

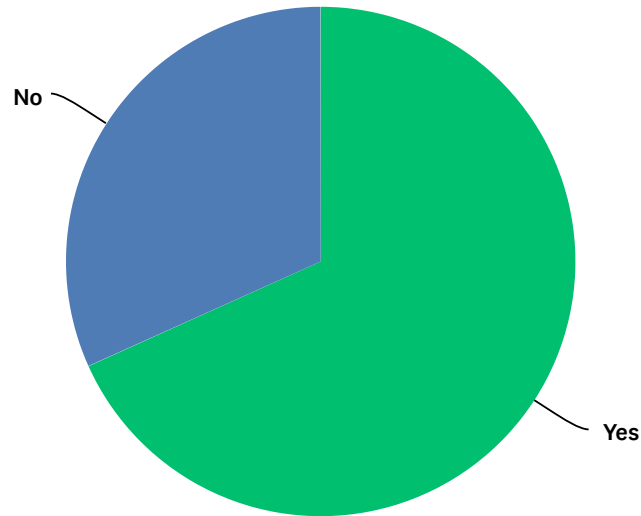
Answered: 965 Skipped: 101



ANSWER CHOICES		RESPONSES	
Voluntary		26.32%	254
Imposed		73.68%	711
TOTAL			965

Q12 Do you have any restrictions on the level of cover or the scope of cover relating to cladding claims or fire safety-related claims?

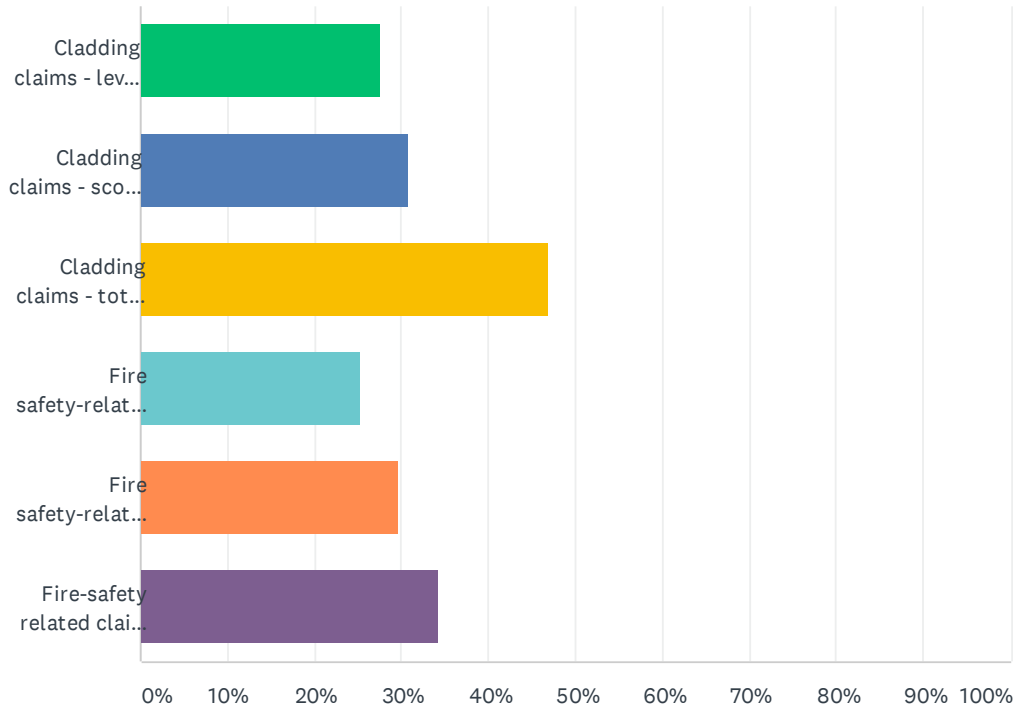
Answered: 958 Skipped: 108



ANSWER CHOICES		RESPONSES	
Yes		68.27%	654
No		31.73%	304
TOTAL			958

Q13 In relation to cover for cladding and/or fire safety-related claims, is the level of cover restricted (eg lower level of cover, aggregate rather than each and every, higher claim excess) or is the scope of cover restricted (eg policy exclusions that mean some or all cladding/fire safety-related claims are not covered) or do you have a total exclusion relating to cladding and/or fire safety-related claims? (Please choose all that apply)

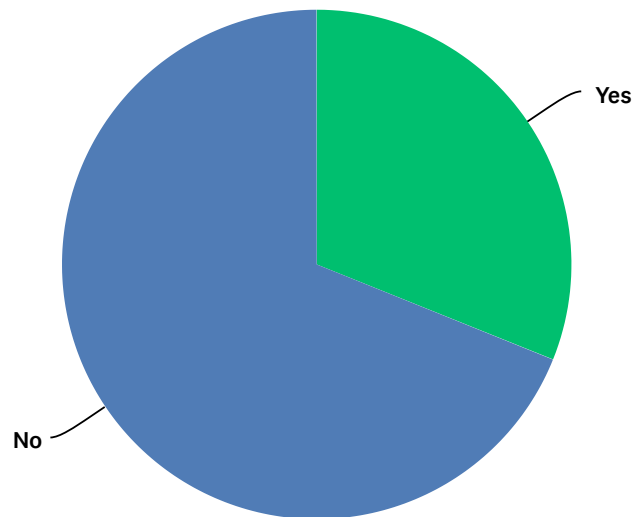
Answered: 639 Skipped: 427



ANSWER CHOICES	RESPONSES	
Cladding claims - level of cover is restricted	27.54%	176
Cladding claims - scope of cover is restricted	30.83%	197
Cladding claims - total exclusion of cover	46.95%	300
Fire safety-related claims - level of cover is restricted	25.35%	162
Fire safety-related claims - scope of cover is restricted	29.73%	190
Fire-safety related claims - total exclusion of cover	34.27%	219
Total Respondents: 639		

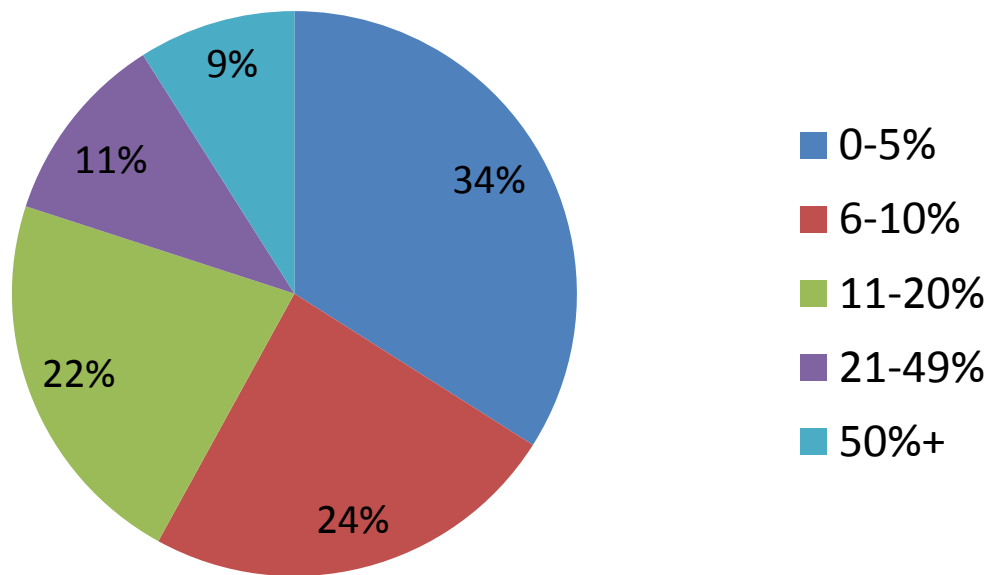
Q14 In your opinion, have you lost jobs where the primary reason has been related to restrictions in the level of cover or the scope of cover of your professional indemnity insurance related to cladding/fire safety?

Answered: 939 Skipped: 127



ANSWER CHOICES	RESPONSES	
Yes	31.10%	292
No	68.90%	647
TOTAL		939

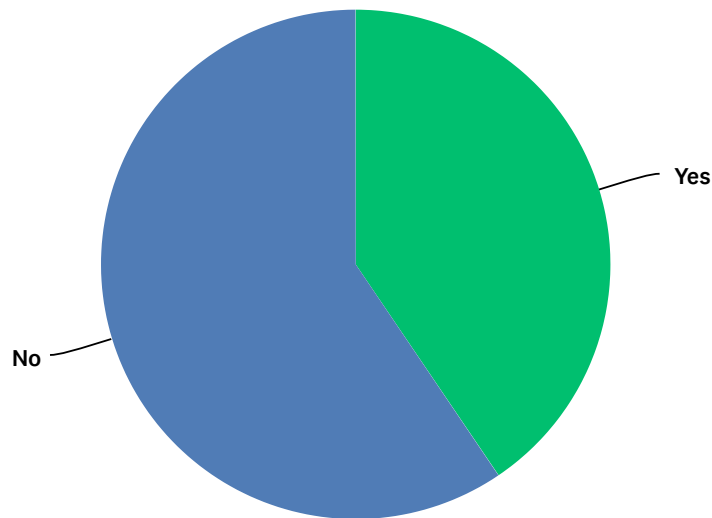
Q15 Level of jobs lost (220)



Question number	15
Total number of respondents	1,066
Respondents to this question	280
Valid data	220

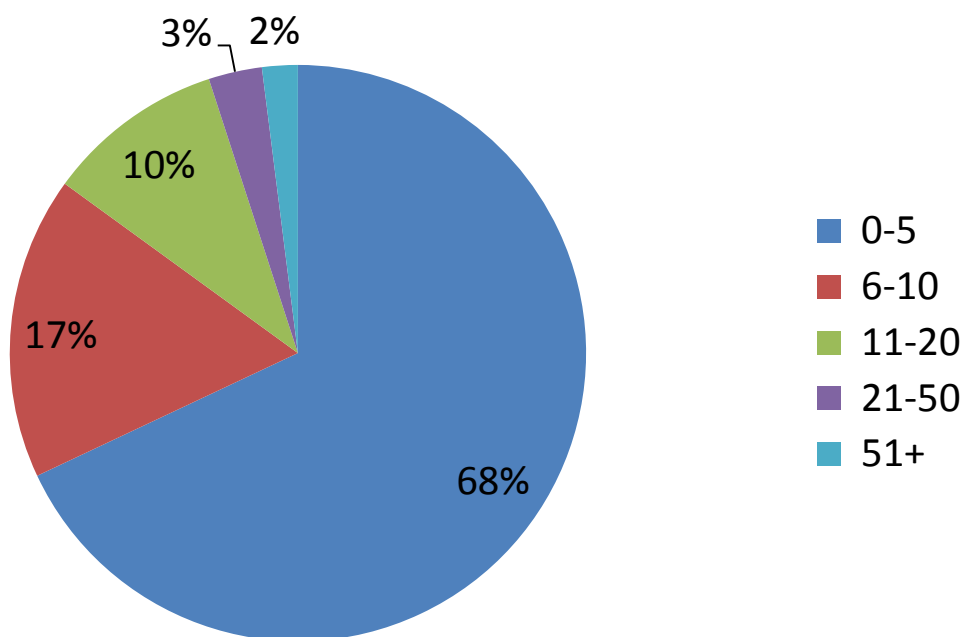
Q16 Are you prevented from being appointed to undertake work related to remediation/refurbishment of unsafe cladding because of restrictions in the limit of cover or the scope of cover of your professional indemnity insurance related to cladding/fire safety?

Answered: 898 Skipped: 168



ANSWER CHOICES	RESPONSES
Yes	40.53% 364
No	59.47% 534
TOTAL	898

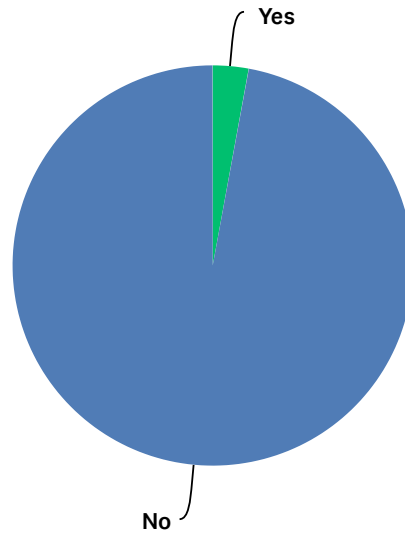
Q17 Number of notifications (873)



Question number	17
Total number of respondents	1,066
Respondents to this question	898
Valid data	873

Q18 Have your professional indemnity insurers paid any claims relating to cladding/fire safety in the last three years?

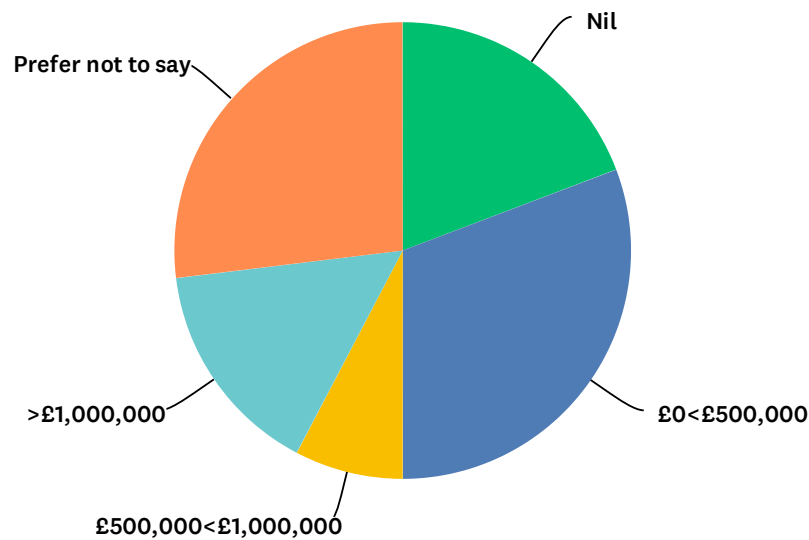
Answered: 898 Skipped: 168



ANSWER CHOICES		RESPONSES	
Yes		2.90%	26
No		97.10%	872
TOTAL			898

Q19 What is the approximate total amount paid by your insurer(s)?

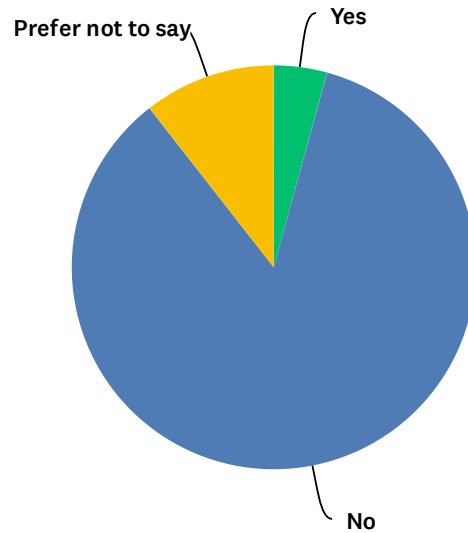
Answered: 26 Skipped: 1,040



ANSWER CHOICES	RESPONSES	
Nil	19.23%	5
£0<£500,000	30.77%	8
£500,000<£1,000,000	7.69%	2
>£1,000,000	15.38%	4
Prefer not to say	26.92%	7
TOTAL		26

Q20 Are your professional indemnity insurers holding reserves on notifications you have made relating to cladding/fire safety?

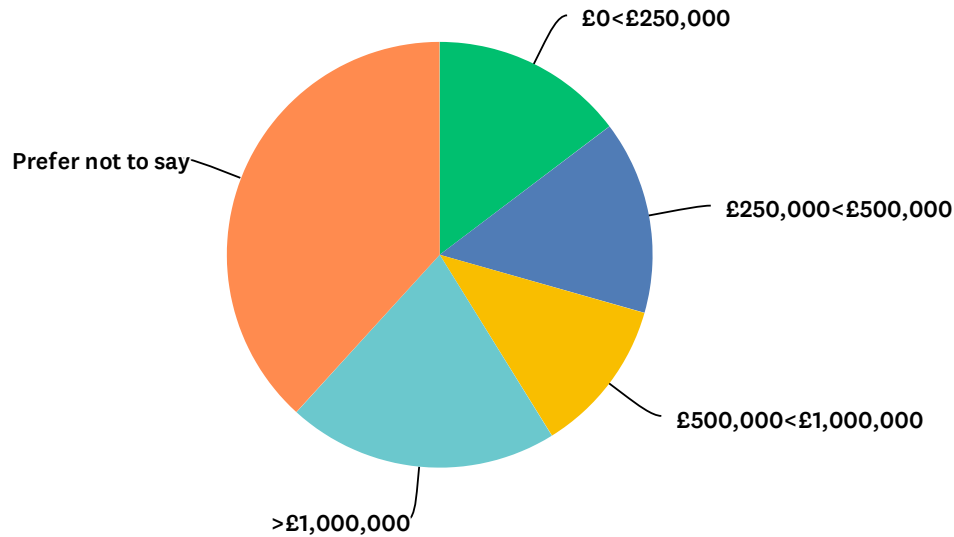
Answered: 892 Skipped: 174



ANSWER CHOICES	RESPONSES	
Yes	4.26%	38
No	85.20%	760
Prefer not to say	10.54%	94
TOTAL		892

Q21 What is the approximate total reserves being held by your insurer(s) relating to cladding/fire safety?

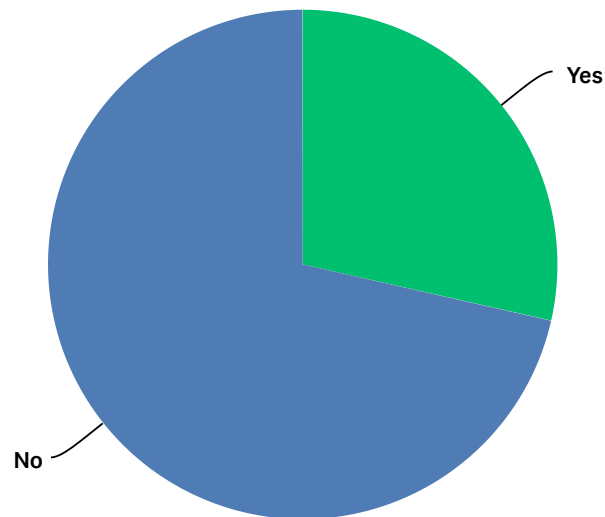
Answered: 34 Skipped: 1,032



ANSWER CHOICES	RESPONSES	
£0<£250,000	14.71%	5
£250,000<£500,000	14.71%	5
£500,000<£1,000,000	11.76%	4
>£1,000,000	20.59%	7
Prefer not to say	38.24%	13
TOTAL		34

Q22 Have you been forced to change the nature of your work profile in the last 24 months in the light of changes in your professional indemnity insurance arrangements?

Answered: 872 Skipped: 194



ANSWER CHOICES	RESPONSES	
Yes	28.56%	249
No	71.44%	623
TOTAL		872