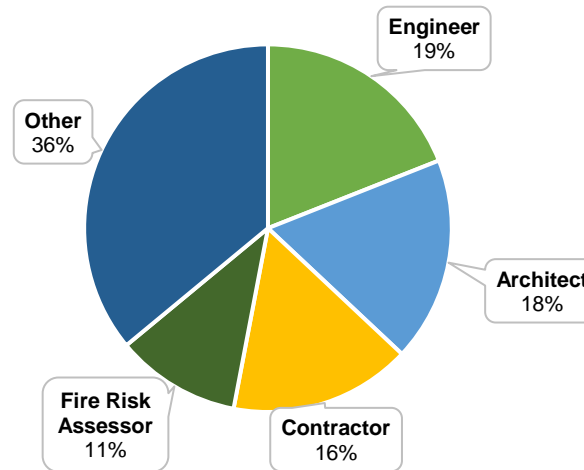


## Results from the CLC PII Group survey – 2022

The survey ran between 24 March and 6 May. It received 652 responses.

### Q1. What is the nature of your business/profession?

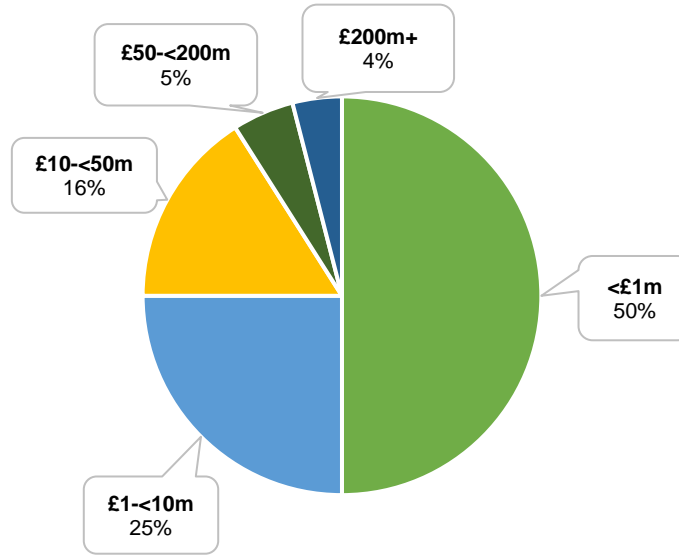
Answered: 616 Skipped: 36



Answer choices	Responses
Engineer	19%
Architect	18%
Contractor	16%
Fire Risk Assessor	11%
All other professions	36%

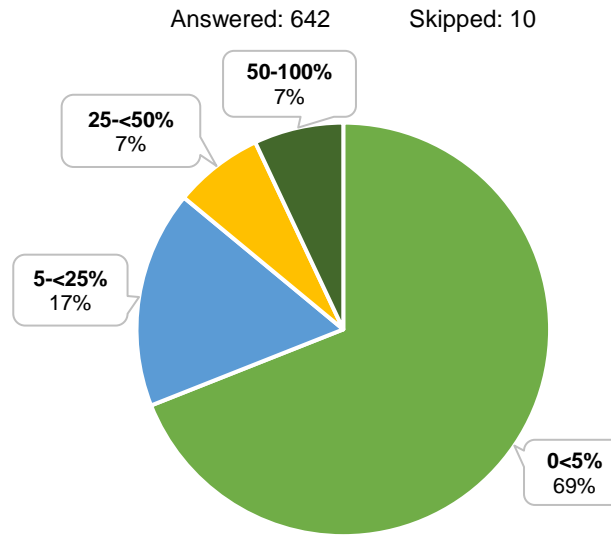
**Q2. What is the turnover/fee income of your business? Please state this as a number**

Answered: 624 Skipped: 28



Answer choices	Responses
<£1m	50%
£1-<10m	25%
£10-<50m	16%
£50-<200m	5%
£200m+	4%

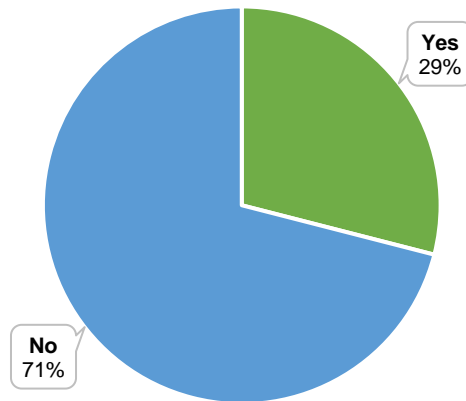
**Q3. What proportion of your work profile, roughly speaking, relates to high rise residential buildings (18m+)?**



Answer choices	Responses
0<5%	69%
5-<25%	17%
25-<50%	7%
50-100%	7%

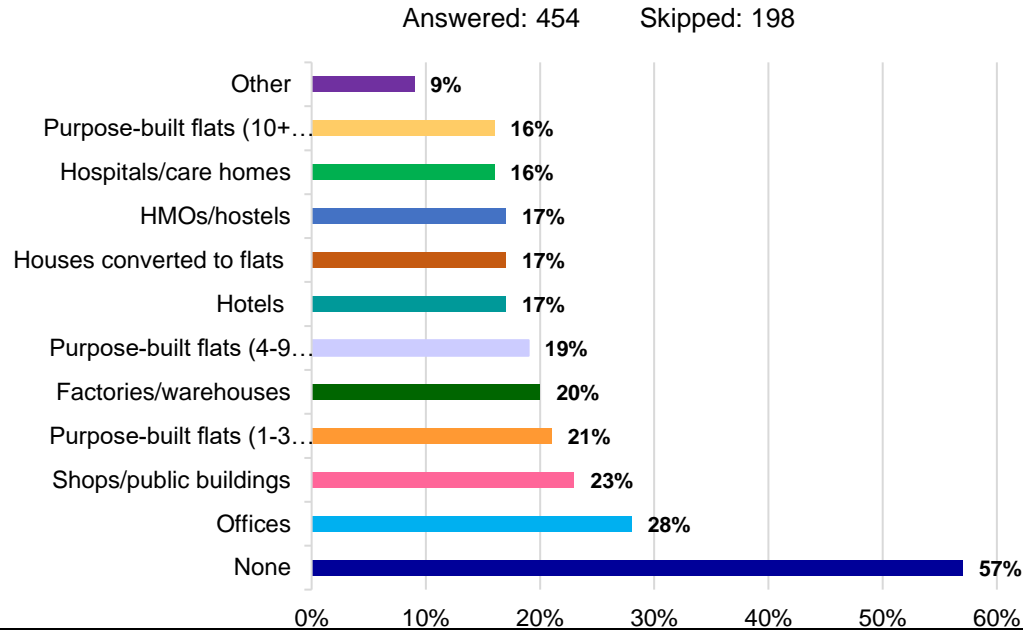
**Q4. Do you/your organisation conduct Fire Risk Assessments under article 9 of the Regulatory Reform Order (Fire Safety) Order 2005 as part of your course of business?**

Answered: 640 Skipped: 12



Answer choices	Response
Yes	29%
No	71%

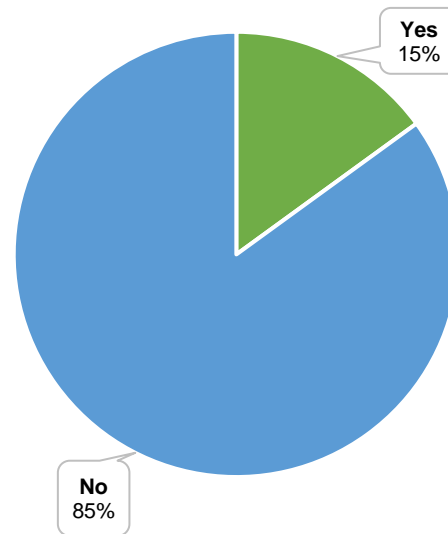
**Q5. If the answer to 4 is yes, for what type of buildings do you undertake Fire Risk Assessments? Please select all that apply**



Answer choices	Responses
None	57%
Offices	28%
Shops/public buildings	23%
Purpose-built flats 1-3 storeys	21%
Factories/warehouses	20%
Purpose-built flats 4-9 storeys	19%
Hotels	17%
Houses converted to flats	17%
HMOs/hostels	17%
Hospitals/care homes	16%
Purpose-built flats 10+ storeys	16%
Other	9%

**Q6. Do you anticipate that you/your organisation have the skills and competencies in-house to undertake PAS 9980 fire risk appraisals of external walls (FRAEWs) on buildings 11 metres or higher?**

Answered: 623 Skipped: 29



Answer choices	Responses
Yes	15%
No	85%

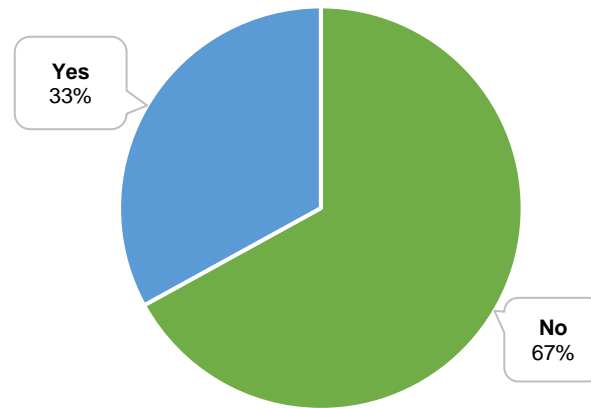
**Q7. How was your experience of buying PII cover for your company at last renewal compared to the previous renewal?**



Answer choices	Responses
Significantly worse	42%
Similar	28%
Slightly worse	25%
Slightly better	4%
Significantly better	1%

**Q8. 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: 490 Skipped: 162

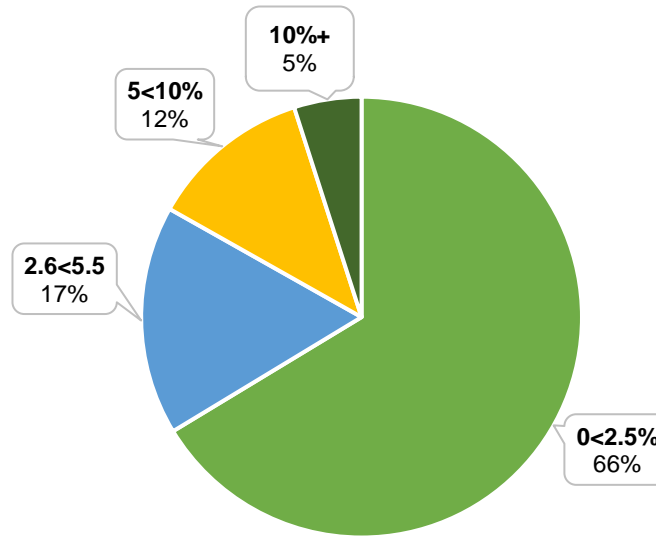


Answer choices	Responses
Yes	33%
No	67%



**Q9. What was your professional indemnity insurance premium at last renewal (as a percentage of turnover)?\***

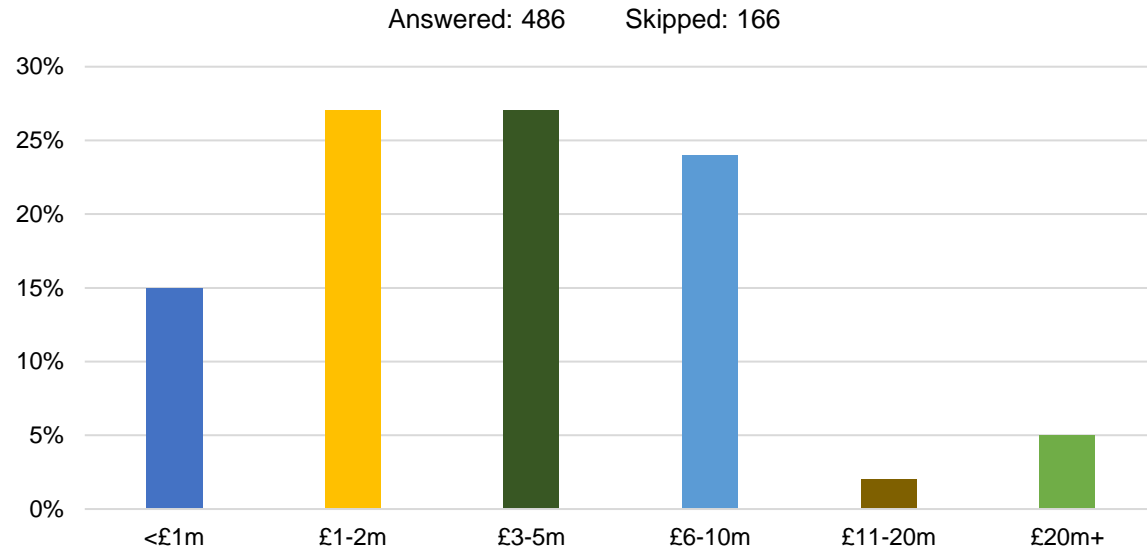
Answered: 473    Valid: 424    Skipped: 179



\*Respondents were asked to provide this figure as a number but results are presented as a percentage of turnover for comparison purposes.

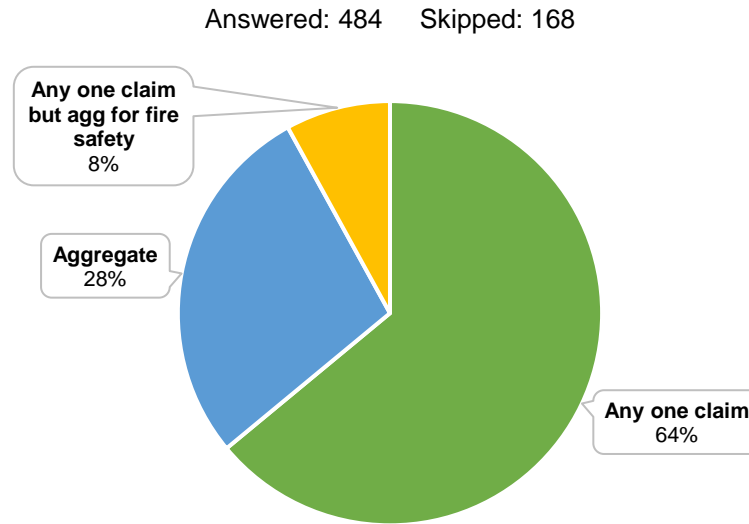
Answer choices	Responses
0<2.5%	66% (97% by income)
2.6<5%	17% (2% by income)
5<10%	12% (1% by income)
10%+	5% (>1% by income)

**Q10. What is the overall level of cover of your professional indemnity insurance?**



Answer choices	Responses
<£1m	15%
£1-2m	27%
£3-5m	27%
£6-10m	24%
£11-20m	2%
£20m+	5%

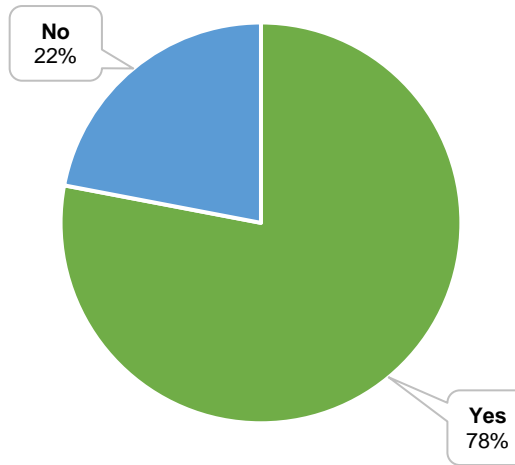
**Q11. Is the overall level of cover of your professional indemnity insurance any one claim or in the aggregate?**



Answer choices	Responses
Any one claim	64%
Aggregate	28%
Any one claim but aggregate for fire safety	8%

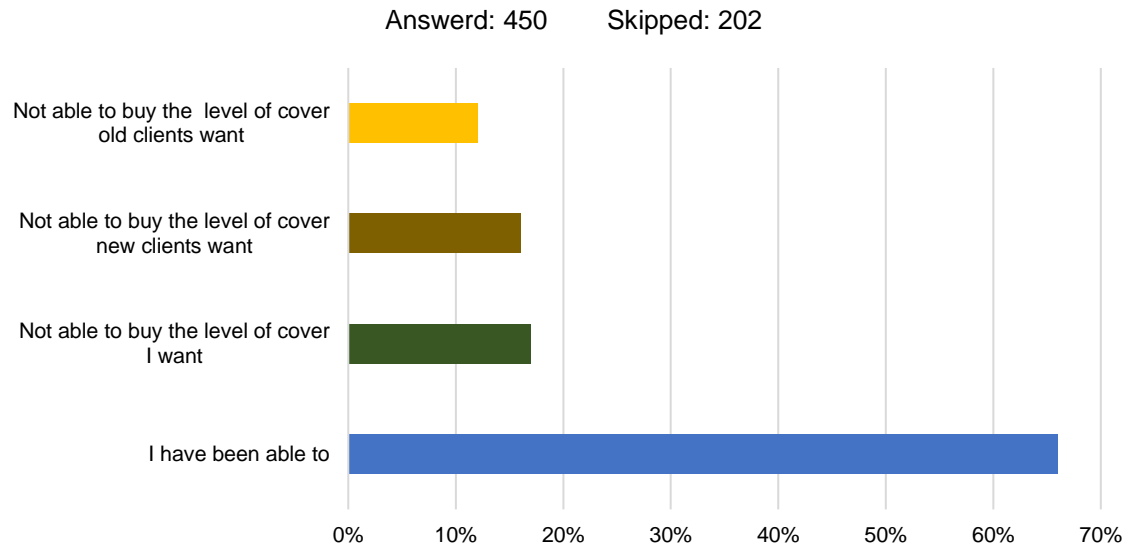
**Q12. Have you, in the last 12 months, been able to buy the level of cover you need to meet the contractual terms of a client or potential client related to your professional indemnity insurance?**

Answered: 489    Skipped: 163



Answer choices	Responses
Yes	78%
No	22%

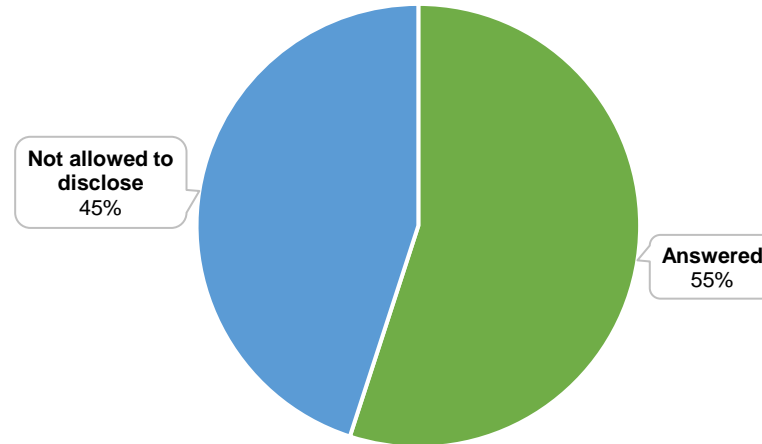
**Q13. In what way have you been unable to buy the level of cover you want to buy or the level of cover required to meet the contractual terms of a client or potential client related to your professional indemnity insurance? Please select all that apply**



Answer choices	Responses
I have been able to	66%
I have not been able to buy the level of cover I want	17%
I have not bee able to buy the level of cover new clients want	16%
I have not been able to buy the level of cover old clients want	12%

**Q14. What is the level of your claim excess as a percentage of turnover?**

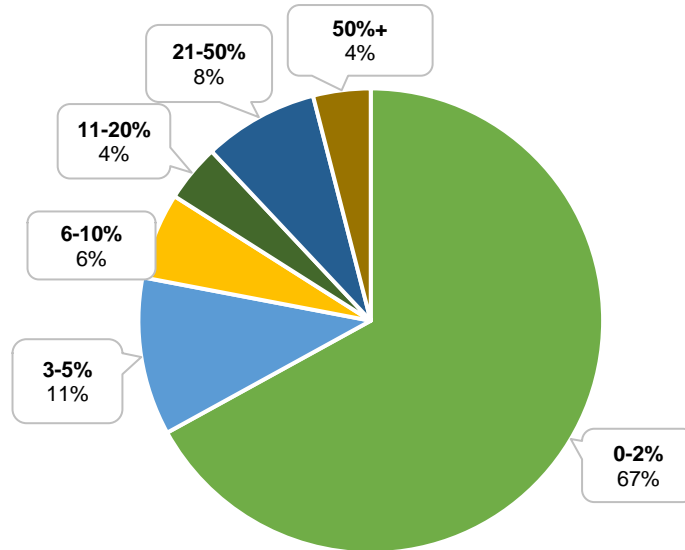
Answered: 480 Skipped: 172



Answer choices	Responses
Not allowed to disclose	45%
Answered	55%

The data is shown as a percentage of turnover.

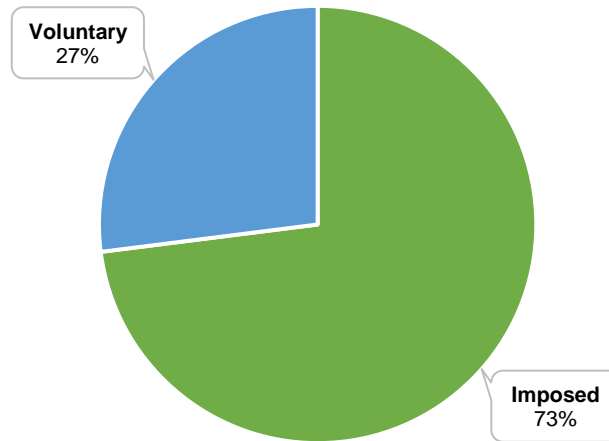
Out of the 55% of people who answered, 143 people gave valid data



Answer choices	Responses
0-2%	67%
3-5%	11%
6-10%	6%
11-20%	4%
21-50%	8%
50%+	4%

**Q15. Is the level of your claim excess voluntary or has it been imposed by your insurer?**

Answered: 477 Skipped: 175

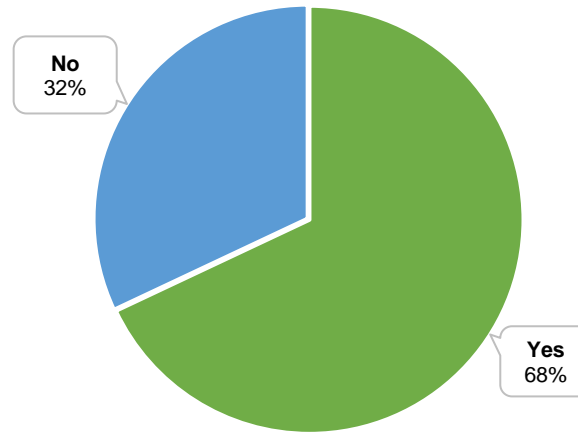


Answer choices	Responses
Imposed	73%
Voluntary	27%



**Q16. Do you have any restrictions on the level of cover or the scope of cover relating to cladding claims or fire safety-related claims?**

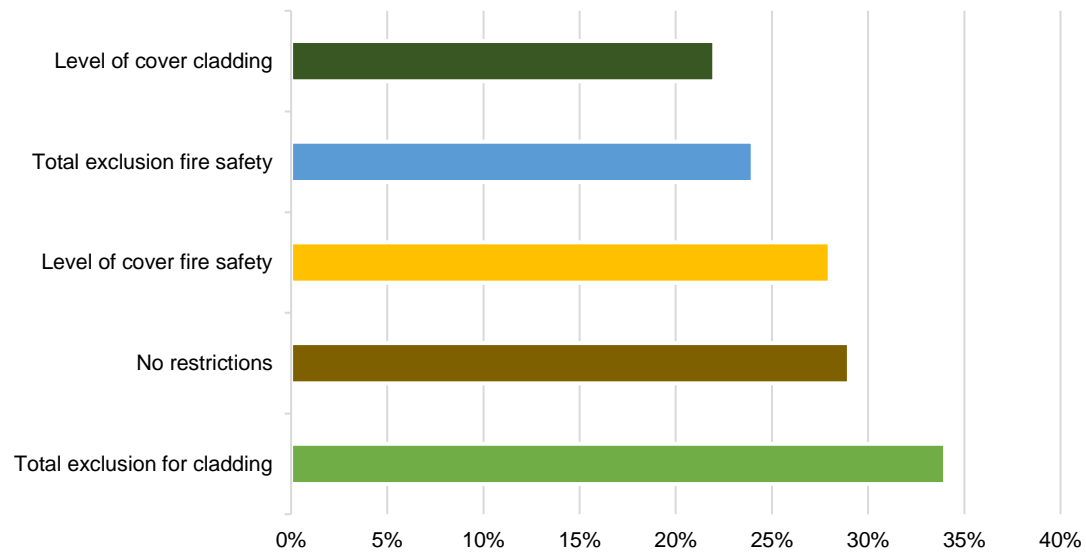
Answered: 477 Skipped: 175



Answer choices	Responses
Yes	68%
No	32%

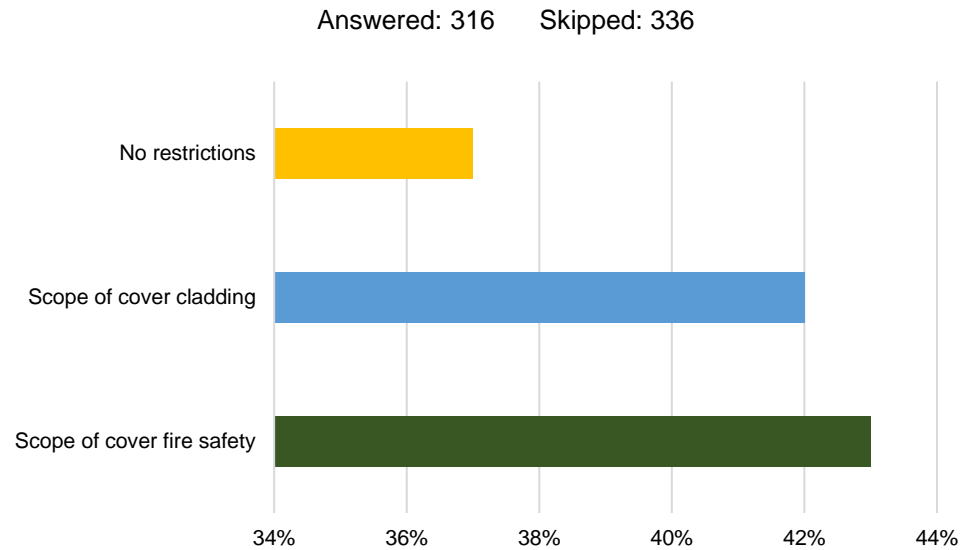
**Q17. In relation to cover for cladding and/or fire safety-related claims, is the level of cover restricted (e.g. lower level of cover, aggregate rather than each and every, high imposed claim excess)? Please select all that apply.**

Answered: 413 Skipped: 239



Answer choices	Responses
Total exclusion for cladding	34%
No restrictions	29%
Level of cover fire safety	28%
Total exclusion fire safety	24%
Level of cover cladding	22%

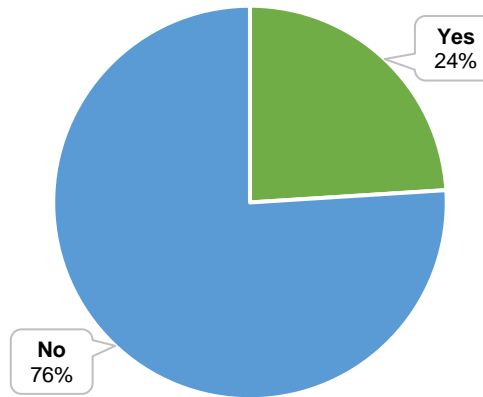
**Q18. Assuming you have not answered question b (no restrictions) or question d (total exclusion fire safety) above, in relation to cover for cladding and/or fire safety-related claims, is the scope of cover restricted (e.g. policy exclusions that mean some or all cladding/fire-related claims are not covered)? Please select all that apply**



Answer choices	Responses
Scope of cover fire safety	43%
Scope of cover cladding	42%
No restrictions	37%

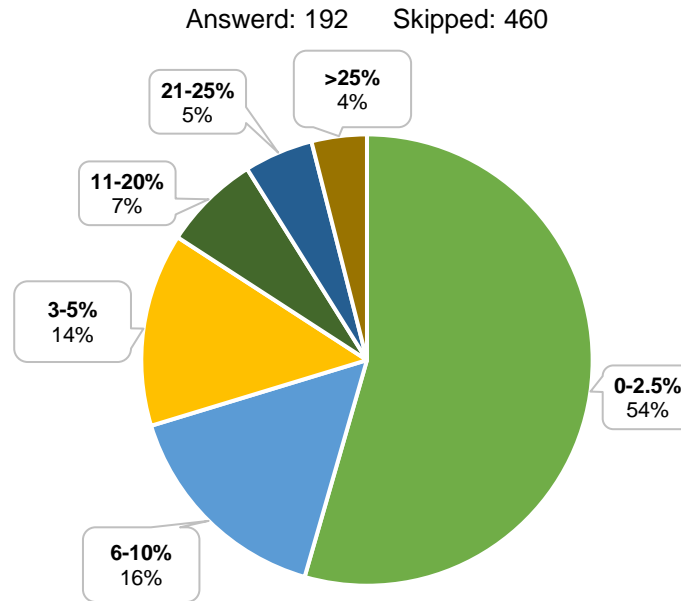
**Q19. In your opinion, have you lost jobs where the primary reason has been related to restrictions in the level of cover or the scope of cover of your professional indemnity insurance related to cladding/fire safety?**

Answered: 424 Skipped: 228



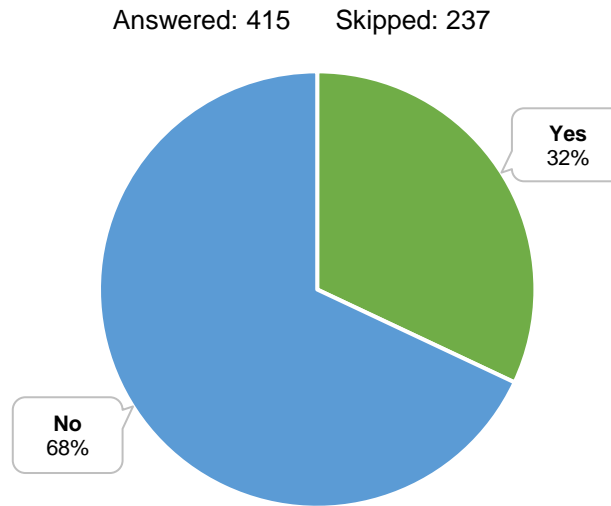
Answer choices	Responses
Yes	24%
No	76%

**Q20. If the answer to 19 is YES, approximately what level of gross turnover/fee income as a percentage of your gross turnover/fee income have you lost as a result? Please do not tell us the income as a figure but as a percentage of turnover**



Answer choices	Responses
0-2.5%	54%
3-5%	14%
6-10%	16%
11-20%	7%
21-25%	5%
>25%	4%

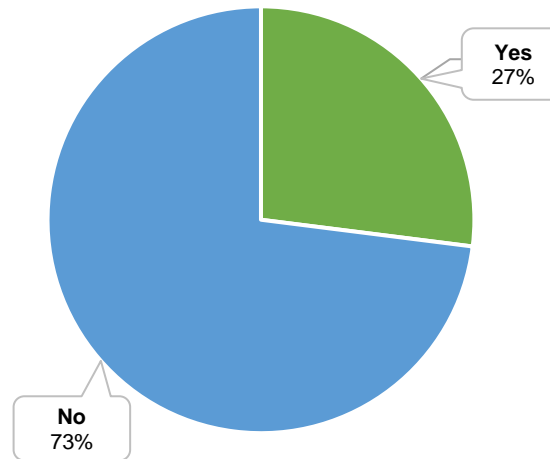
**Q21. In your opinion, do you have the skills and competencies in-house to undertake Government-funded remediation work via the Building Safety Fund?**



Answer choices	Responses
Yes	32%
No	68%

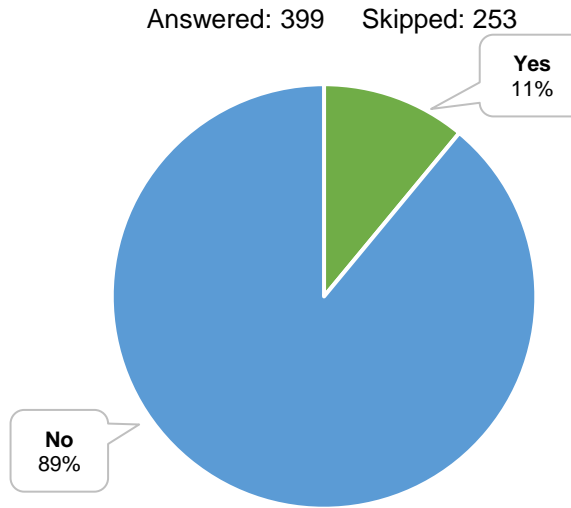
**Q22. Does your PII cover meet the requirements of the Building Safety Fund (a minimum of £1m cover scaling up with the size of the project to a maximum of £10m cover, with no fire safety exclusions)?**

Answered: 411 Skipped: 241



Answer choices	Responses
Yes	27%
No	73%

**Q23. If your PII does not meet the requirements of the Building Safety Fund would you nevertheless carry out the work if approved to do so by Government and take the risk of working uninsured?**

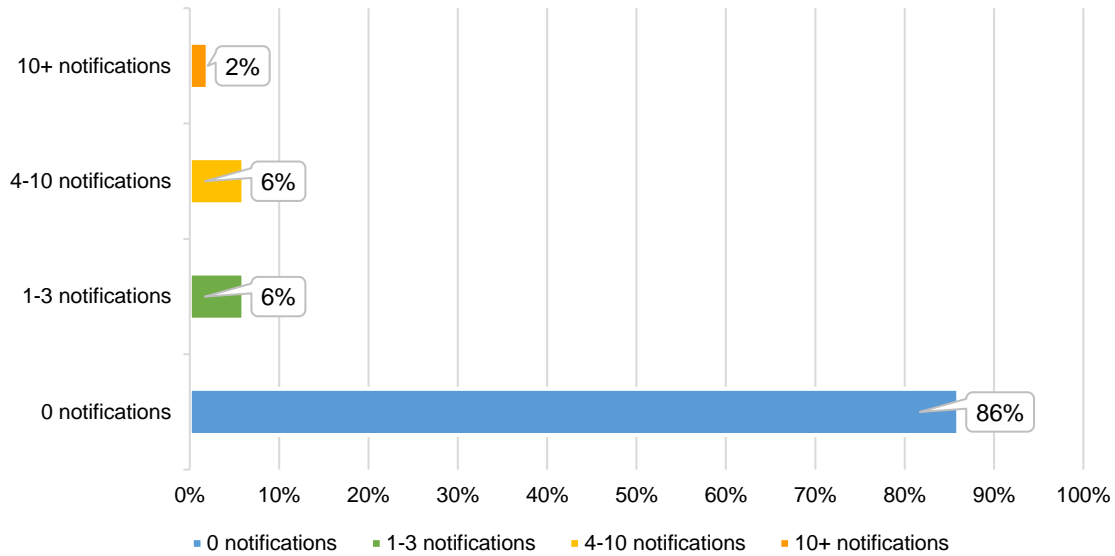


Answer choices	Responses
Yes	11%
No	89%



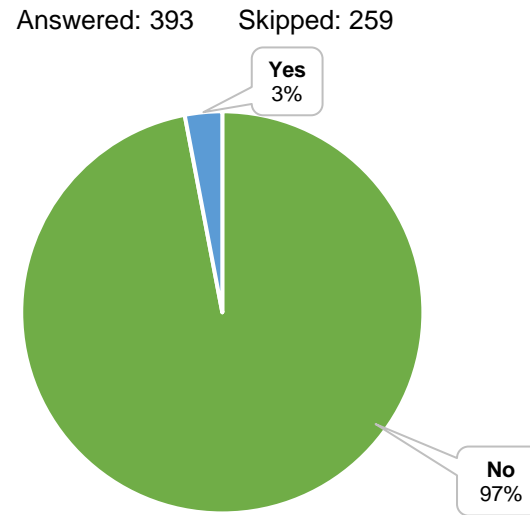
**Q24. How many notifications have you made that involve cladding / fire safety?**

Answered: 384 Skipped: 268



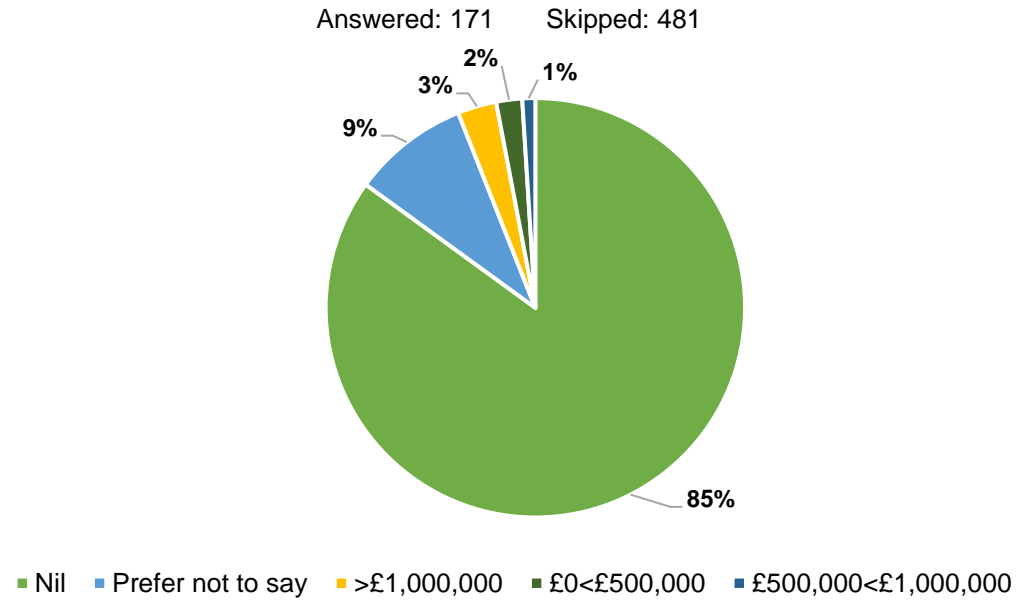
Number of notifications made involving fire safety / cladding	Responses	
	0	331
1-3	24	6%
4-10	21	6%
10+	8	2%

**Q25. Have your professional indemnity insurers paid any claims relating to cladding / fire safety in the last three years?**



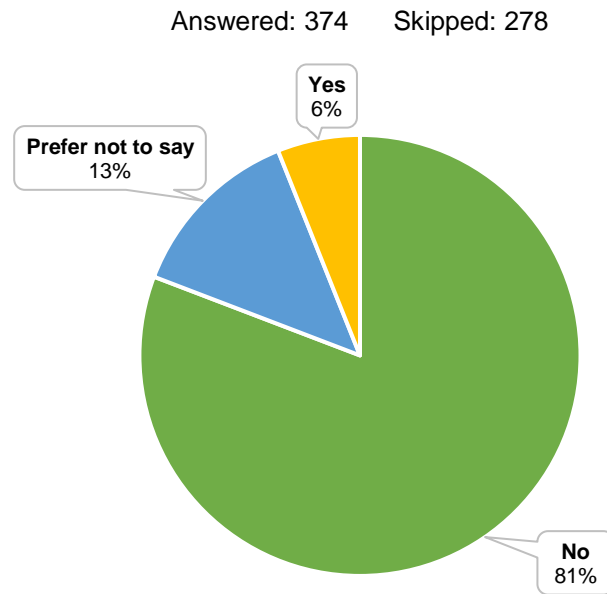
Answer choices	Responses
Yes	3%
No	97%

**Q26. If the answer to 25 is yes, what is the approximate total amount paid by your insurers?**



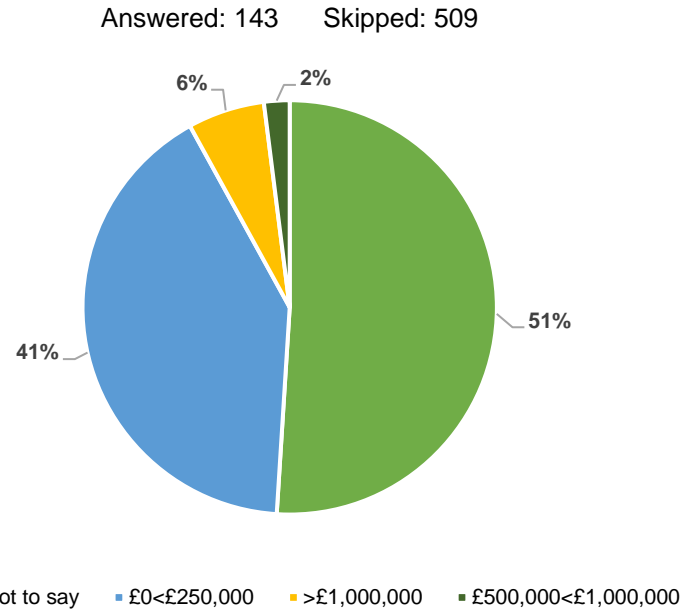
Answer choices	Responses
Nil	85%
Prefer not to say	9%
£0<£500,000	2%
£500,000<£1,000,000	1%
>£1,000,000	3%

**Q27. Are your professional indemnity insurers holding reserves on notifications you have made relating to cladding/fire safety?**



Answer choices	Responses
Yes	6%
No	81%
Prefer not to say	13%

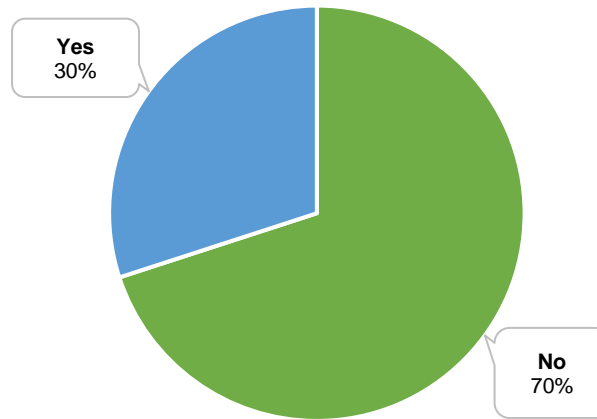
**Q28. If the answer to 27 is YES, what is the approximate total reserves being held by your insurer(s) relating to cladding/fire safety?**



Answer choices	Responses
Prefer not to say	51%
£0<£250,000	41%
£500,000<£1,000,000	2%
>£1,000,000	6%

**Q29. 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: 39 Skipped: 260



Answer choices	Responses
Yes	30%
No	70%