Client loss prevention and risk management services are an integral part of the Schinnerer and CNA program. Schinnerer recognizes that liability exposures represent an inherent part of any firm’s practice and is committed to working with insured firms to help identify and manage these exposures. We developed the first program of professional liability insurance for design professionals and have provided loss prevention and risk management services since 1957. We’ve counseled the AIA and EJCDC on their standard documents for architects and engineers for more than 40 years. With our seminars and publications for our insureds and for the design professions as a whole, we have developed sensitivities to the possibility and probability of loss, and assertive methods of acknowledging, assessing, communicating, and mitigating the risks of professional practice.

In keeping with a tradition established by Victor O. Schinnerer over four decades ago, we want to put our experience to work for you. We can help policyholders to manage their risk, practice assertively, and improve their bottom line. This Risk Management Resources Manual highlights the value-added services, seminars, and publications available from our Risk Management Services department. Take advantage of the wide range of practice management and risk avoidance tools available from Schinnerer and CNA.

## Contents

- Seminars ................................................................. 2
- Serial Publications ....................................................... 3
- Booklets and Web-Only Publications ............................. 4
- Contract Review and Negotiation Support ....................... 6
- Risk and Dispute Management ....................................... 7
- Resources for Land Surveyors and Landscape Architects ..... 8
- Resources for Environmental Consultants and Interior Designers 10
- Resources for Construction Managers ........................... 11
- Resources for Contractors and Design-Builders ................ 12
- Resources for DesignOne Policyholders .......................... 13
- Benchmarking, Claims, and Case Studies ...................... 14
- Website and Education Services .................................... 15
- Curriculum Development Guide .................................... 16
- Curriculum Development Examples ............................... 22
- Accessing Risk Management Materials Online ................ 23
- Risk Management Staff ............................................... 25
- Where to Find Information and Whom to Contact .............. 28
- Social Media Profiles ............................................... 28
**In-House Seminars and Web-Based In-House Seminars**

Firms with annual billings above $15 million may qualify for a customized in-house seminar to address specific issues during a policy year. Firms with annual billings between $5 million and $15 million may qualify for a web-based seminar. These seminars are provided on a case-by-case basis. Participants can earn continuing education credits at each seminar (web-based seminars excluded). All participants receive copies of the seminar slide presentation and certificates of completion. For Premier and Large Firms insured by Schinnerer and CNA, these seminars can also provide a credit on the firm's premium. Please contact your broker or underwriter for more information on availability and possible presentation formats and areas of concentration.

**Webinars**

We conduct web-based seminars, “webinars,” where participants can listen to risk management experts while viewing a PowerPoint presentation via the Internet. Streaming Flash files are available for our newer webinars. Insureds and brokers can stream the webinar directly through their web browser. CD-ROMs of the presentations are also available on a first-come, first-serve basis until supplies run out. Go to www.Schinnerer.com/Risk-Mgmt/Pages/Webinars.aspx to see which presentations are available in either format.

**Professional Society Seminars**

Schinnerer conducts numerous other seminars throughout the year on topics from planning and design phases through the construction phase, risk management in project delivery, pre-project planning and contracting, and emerging issues affecting the design and construction industry. Some of these programs are part of national association conventions and others are at the local offices of these associations. For information on all Schinnerer seminars, go to www.Schinnerer.com/Risk-Mgmt/Pages/Webinars.aspx.
Guidelines for Improving Practice

Our policyholder newsletter, Guidelines for Improving Practice, now in its fourth decade of publication, offers readers useful and timely practice management guidance.

Guidelines highlights risk avoidance strategies, public policy issues relevant to design professionals, and tools that help you support and manage your professional practice. Guidelines is an all-encompassing resource to use in improving the quality and profitability of your firm. This newsletter is published four times a year and distributed free of charge to Schinnerer and CNA policyholders. For current and past issues, go to www.Schinnerer.com/Risk-Mgmt/Gdlns/Pages/Guideline.aspx.

Proceedings of the Annual Meeting of Invited Attorneys

The Proceedings are a compilation of papers written by the speakers at the Annual Meeting of Invited Attorneys. Papers are submitted to Schinnerer and they are formatted into a soft-cover, bound book. The papers cover timely and important issues in the design and construction industry, ranging from mold, to performance codes, to expert witness procedures. The papers are written by attorneys and in-house counsel from firms around the country whose legal careers have been spent defending design professionals from claims. Papers from the most recent meeting, as well as select papers from past meetings, can be found online at www.Schinnerer.com/Risk-Mgmt/Pages/AMIA.aspx.
Managing the Risks of Employment Practices

This booklet covers a wide range of employment practices scenarios and how employers should approach and properly handle each scenario. Navigating the complex world of employment practices law can be difficult. Let us help you try to avoid costly employment claims with this resource.

You can find a copy at www.Schinnerer.com/Risk-Mgmt/Pages/Practice-management.aspx.

Seven Steps to Negotiation Success

This publication addresses seven key steps in the negotiation process. Business relationships are often the key to a professional firm’s future business prospects. Learn how to develop and improve business relationships through negotiation.

Download a copy at www.Schinnerer.com/Risk-Mgmt/Pages/Practice-management.aspx.

Emerging Issues in Practice

Emerging Issues in Practice offers guidance to firms in managing the risks of changing practice models, especially digital practice; developments in contract language and negotiation; and potential shifts in the standard of care. It is not meant to be an exhaustive analysis of these issues.

It is available online only at www.Schinnerer.com/Risk-Mgmt/Pages/Practice-management.aspx.
White Paper Series

Our white papers are in-depth discussions of complex issues. Published papers, available at [www.Schinnerer.com/Risk-Mgmt/Pages/White-papers.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/White-papers.aspx), include:

1) Insuring Technology Risks in a Professional Environment
2) Sustainable Design Risk Management
4) Managing the Risks of Your International Practice
5) Restoring Neglected Assets: Brownfields Reuse and Related Risks for Landscape Architects
6) Integrated Project Delivery: Possible Roles, Risks, and Incentives for Structural Engineers
7) Seismic Design: Prescriptive Codes, Performance-based Design, and the Responsibilities of Structural Engineers
8) Potential Indicators of Risk: Continuing Education, Business Practices, and Professional Licensure

International Practice Risks

Too often, design firms become involved in international projects without adequate preparation. Firms neglect to consider and appropriately respond to the risks posed by practicing overseas. From licensing laws, to tax regulations, to contracts, firms need to thoroughly prepare their business plans before beginning work in foreign countries. We offer a white paper, case studies, papers from attorneys in the field, and Management Advisories to help firms manage their international risks. Go to [www.Schinnerer.com/Risk-Mgmt/Pages/International-practice.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/International-practice.aspx) to download our resources.
**Schinnerer’s Expanded Contract Guide for Complex Projects**

This publication is our response to the unique needs surrounding the services agreements for complex projects. We used our highly acclaimed *Managing Risk Through Contract Language* as a starting platform, expanding the content and adding sections that address specific risks of larger design firms and the more complex projects they often encounter. Individual portions can be used effectively as a resource for any type of project contract, and are particularly valuable on emerging issues like BIM, IPD, and sustainable design.


**Managing Risk Through Contract Language**

This contract guide helps policyholders understand underlying legal and practice management concerns, and equips the design professional with rational arguments and analytical tools to use in developing and negotiating professional services agreements.

Careful study and use of *Managing Risk Through Contract Language* will help policyholders achieve a common understanding and appreciation of contractual responsibilities and make informed risk management decisions when negotiating or responding to specific contract language. It is available online at [www.Schinnerer.com/Risk-Mgmt/Pages/Contract-review.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/Contract-review.aspx).

**Terms and Conditions Review Guide**

This publication will help you review and negotiate common risk allocation issues in contracts. Use our online risk management search engine to find other resources to meet your firm’s needs. Firms insured in the Premier and Large Firm programs are eligible for individual contract reviews. For these policyholders, Schinnerer’s risk management team can review insurance, indemnity, and other risk-intensive provisions in professional service contracts. Download a copy at [www.Schinnerer.com/Risk-Mgmt/Pages/Contract-review.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/Contract-review.aspx).
**Tips for Reviewing a Contract**

This guide is primarily designed for our Small Firm policyholders. The contract negotiation process provides an opportunity to set the client/design professional relationship on a firm and productive course. Both parties must have a full appreciation of the issues involved in the negotiation process, their interrelationships, and relative importance to the end result—the project. This guide includes a five-step process for general review of a contract, plus a contract review checklist and our Terms and Conditions Review Guide. It is available online at [www.Schinnerer.com/Risk-Mgmt/Pages/Contract-review.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/Contract-review.aspx).

**Concepts in Risk Management**

Revised in late 2009, this booklet discusses ways to manage and avoid the risks encountered throughout the life of a project, and allows policyholders to calculate their possible risk exposures for each project they consider.

This publication includes three of the many risk management tools available to firms insured in the Schinnerer and CNA professional liability program. Those tools are the risk management issue briefings, the Project Risk Matrix, and the Terms and Conditions Review Guide. It is available online at [www.Schinnerer.com/Risk-Mgmt/Pages/Practice-management.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/Practice-management.aspx).

**Guide to the Schinnerer and CNA Risk Mitigation Credit**

This publication is an in-depth explanation of the risk mitigation credit, a new feature of the revised CNA professional liability policy. It explains the “baseline” criterion that must be met to qualify for the credit, as well as all six “best practices” criteria. Firms can also learn if they qualify for the credit. You can download a copy, as well as other resources related to the credit, at [www.Schinnerer.com/Risk-Mgmt/Pages/Tools-understanding-insurance.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/Tools-understanding-insurance.aspx).
The Surveyor’s Contracts and Risk Management Manual

Schinnerer and CNA joined with the American Congress on Surveying and Mapping (ACSM) to produce The Surveyor’s Contracts and Risk Management Manual. This guide is meant to help surveyors negotiate equitable contracts. Surveyors often perform their services based on oral contracts. This manual is meant to encourage surveyors to take advantage of the professional service contract as the most effective tool in risk management. The manual covers ALTA/ACSM standards and provides a sample contract for professional surveying services.

Policyholders can download a copy at www.Schinnerer.com/Risk-Mgmt/Pages/Surveyors-risk-mgmt.aspx or purchase one through ACSM’s website at www.acsm.net.

Surveyor’s Terms and Conditions Review Guide

This publication will help our land surveyor policyholders review and negotiate common risk allocation issues in their contracts. Similar to our Terms and Conditions Review Guide for design professionals, this guide contains specific issues and suggested contract language unique to the practice of surveying. It is meant to compliment the information found in our surveyor’s contract guide, above. It can be found online at www.Schinnerer.com/Risk-Mgmt/Pages/Surveyors-risk-mgmt.aspx.

Guide to the Schinnerer and CNA Risk Mitigation Credit for Surveyors

This publication is an in-depth explanation of the risk mitigation credit specifically tailored to land surveyors. The credit is a new feature of the revised CNA professional liability policy. The guide explains the “baseline” criterion that must be met to qualify for the credit as well as all five “best practices” criteria. Firms can also learn if they qualify for the credit. You can download a copy, as well as other resources related to the credit, at www.Schinnerer.com/Risk-Mgmt/Pages/Surveyors-risk-mgmt.aspx.
From Risk to Profit: Benchmarking and Claims Studies for Surveyors

Similar to our first benchmarking booklet, this guide offers risk management guidance, claims figures, and claims scenarios broken down into such categories as client, project, contractor, consultants, and contracts, among others. However, this version has been tailored specifically to the practice of surveying. Updated in September 2011, it can be found online at www.Schinnerer.com/Risk-Mgmt/Pages/Surveyors-risk-mgmt.aspx.

Landscape Architect’s Terms and Conditions Review Guide

This publication will help our landscape architect policyholders review and negotiate common risk allocation issues in their contracts. Similar to our Terms and Conditions Review Guide for design professionals, this guide contains specific issues and suggested contract language unique to the practice of landscape architecture. It is available online at www.Schinnerer.com/Risk-Mgmt/Pages/Landscape-arch-risk-mgmt.aspx.

Schinnerer’s Commentary on Selected Provisions of the ASLA Standard Form Contract

This commentary on the standard contract for services by landscape architects interprets and annotates the ASLA form and provides an objective and clear guide for the performance of professional services by highlighting balanced terms and conditions. It is available online at www.Schinnerer.com/Risk-Mgmt/Pages/Landscape-arch-risk-mgmt.aspx.
Managing Risk in the Delivery of Environmental Services

Revised in the summer of 2010, this publication discusses the unique sources of risk inherent in the delivery of environmental services and provides discussion of recommended practices for managing the sources of risk for environmental consultants. It is designed to (1) help environmental consultants understand the unique sources of risk inherent in environmental practice and (2) help them operate more successfully by providing checklists of recommended practices for managing these sources of risk with a discussion of each topic. This is available online at [www.Schinnerer.com/Risk-Mgmt/Pages/Environmental.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/Environmental.aspx).

Environmental Terms and Conditions Review Guide

This publication will help our environmental practitioner policyholders review and negotiate common risk allocation issues in their contracts. Similar to our Terms and Conditions Review Guide for design professionals, this guide contains specific issues and suggested contract language unique to providing environmental services. It is meant to compliment the information found in our environmental services guide, above. It can be found online at [www.Schinnerer.com/Risk-Mgmt/Pages/Environmental.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/Environmental.aspx).

Managing Risk Through Contract Language: Interior Designers

This booklet deals specifically with risks unique to the practice of interior design and decoration. Careful study and use of this booklet will help policyholders achieve a common understanding and appreciation of contractual responsibilities and make informed risk management decisions when negotiating or responding to specific contract language. Highlights include bids and quotes, purchasing and procurement, sustainability, and vendor selection. This booklet compliments the information found in Managing Risk Through Contract Language. It is available at [www.Schinnerer.com/Risk-Mgmt/Pages/Interior-design.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/Interior-design.aspx).
Schinnerer’s Risk Management Primer for the CM Professional

This booklet is an in-depth introduction and overview of risk management practices for those CM professionals providing construction management services as a representative or agent of the client. It features sections on business, contracting, and professional practices for CM firms. Copies can be downloaded at www.Schinnerer.com/Risk-Mgmt/Pages/Construction-managers.aspx.

Construction Manager’s Terms and Conditions Review Guide

This publication will help our construction manager policyholders review and negotiate common risk allocation issues in their contracts. Similar to our Terms and Conditions Review Guide for design professionals, this guide contains specific issues and suggested contract language unique to the practice of construction management. It can be found online at www.Schinnerer.com/Risk-Mgmt/Pages/Construction-managers.aspx.
**Constructive Comments**

Our contractor policyholder newsletter, *Constructive Comments*, offers construction contractors useful and timely business management guidance and is published four times a year as an e-newsletter. This contractor risk management resource addresses issues ranging from contract language, to insurance, to court decisions, to practice management tips. It is available at [www.Schinnerer.com/risk-mgmt/ConstComm/Pages/CComArchives.aspx](http://www.Schinnerer.com/risk-mgmt/ConstComm/Pages/CComArchives.aspx).

**Contractors Design Liability Contract Guide**

Now contractors have access to contract language to help them minimize their exposure to design liability. The guide addresses both *direct* liability—negligence for an employee of the contractor—and *vicarious* liability—when the negligence of a subcontracted design professional is attributed to the contractor. This guide covers design liability concerns in client/contractor agreements, with commentary and sample provisions for 15 separate issues, and design liability concerns in contractor/design professional agreements, with commentary and sample provisions for six separate issues. It is available online at [www.Schinnerer.com/Risk-Mgmt/Pages/Contractors.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/Contractors.aspx).

**Design Liability in Design-Build**

This newest resource for contractors addresses the design liability risks faced by all parties with varying participation on a design-build project. No matter the business form a contractor assumes—whether it holds the contract with the client or is hired as a subcontractor, specialty contractor, or technical advisor—design liability risks need to be recognized and addressed through insurance coverage. It is available online at [www.Schinnerer.com/Risk-Mgmt/Pages/Contractors.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/Contractors.aspx).
**Understanding Your DesignOne Coverage: Commercial General Liability Insurance**

This booklet is a new resource for our DesignOne policyholders. It addresses the basics of CGL insurance coverage, including covered losses and claims scenarios for further illustration. Some of the liability scenarios discussed include property damage, premises and operations, bodily injury, and medical payments, among others. It is available online at [www.Schinnerer.com/Risk-Mgmt/Pages/PandC-resources.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/PandC-resources.aspx).

**Understanding Your DesignOne Coverage: Property Insurance**

This booklet addresses the basics of property insurance coverage, including covered losses and claims scenarios for further illustration. The various types of property covered under this type of insurance are also discussed. It is available online at [www.Schinnerer.com/Risk-Mgmt/Pages/PandC-resources.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/PandC-resources.aspx).

**DesignOne Risk Management Briefs**

Designed to be quick hits of valuable risk management guidance, these brochures present risk intensive issues for policyholders in our DesignOne insurance program. You can download a copy of all published briefs at [www.Schinnerer.com/Risk-Mgmt/Pages/PandC-resources.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/PandC-resources.aspx).
From Risk to Profit: Benchmarking and Claims Studies

This booklet, updated in August 2011, offers risk management guidance, claims figures, and claims scenarios broken down into such categories as client, project, contractor, consultants, and contracts, among others. This booklet also includes our risk management matrix to help firms determine the level of risk they may face on a given project. Download a copy at www.Schinnerer.com/Risk-Mgmt/Pages/Claim-studies.aspx.

Online Benchmarking Study

After an exhaustive analysis of Schinnerer and CNA’s claims files, we offer this extensive breakdown of policyholder claims. Updated in September 2011, the breakdown includes claims by discipline, firm size, region, claimant ID, and project type. Go to www.Schinnerer.com/Risk-Mgmt/Pages/Claim-studies.aspx to download those categories of interest to your firm.

Claims and Case Studies

Similar to our claims studies, these studies present actual claims scenarios brought against our policyholders. While all claimants are anonymous, the facts of each claim are real and will help our policyholders understand ways to avoid similar claims. We work closely with CNA claims representatives to research their claims data and recognize trends in project types, locations, client types, disciplines, and other categories using case studies as the building blocks for our studies. You can access a wide range of case studies at www.Schinnerer.com/Risk-Mgmt/Pages/Claim-studies.aspx. Note that these studies are often updated with current claims information.
The Schinnerer program websites contain a wealth of risk management information and resources for Schinnerer and CNA policyholders. Most resources are password-protected so that only our policyholders and brokers have access. Below is a list of some of the resources available at our websites:

- Current issue of *Guidelines for Improving Practice*, including six back issues
- *Managing Risk Through Contract Language*
- *Concepts in Risk Management*
- *Managing Risk in the Delivery of Environmental Services*
- Claims trends and studies
- Our library of *Management Advisories*
- Papers and presentations from the Annual Meeting of Invited Attorneys
- VEP materials

**VEP**

Developed by Schinnerer in conjunction with the AIA and NSPE, VEP is a flexible, self-structured continuing education tool that firms can customize and incorporate into their in-house training curriculum. This self-reporting program is available to Schinnerer and CNA policyholders at no charge. Some firms may even qualify for premium credits when a majority of their professional staff successfully complete VEP. All course materials are available at [www.Schinnerer.com/Risk-Mgmt/Pages/VEP-access.aspx](http://www.Schinnerer.com/Risk-Mgmt/Pages/VEP-access.aspx).
Disputes and claims cost time and money. Proper risk management is essential for a firm to minimize disputes and run a profitable practice.

The Schinnerer and CNA program provides tools to facilitate enhanced practice and expanded revenue sources. It does so through broad coverage and an extensive risk management program. We are often asked, “How should we set up an internal risk management curriculum?” There are an infinite number of ways that one can be developed, but there are three basic steps that will help a firm establish what is appropriate.

**STEP 1**

**Benchmark Your Firm Through Upfront, Basic Training**

The first step in establishing an in-house curriculum is to establish your firm’s knowledge base and what areas need improvement. This can be accomplished in a variety of ways, but many firms use Schinnerer’s Voluntary Education Program (VEP), *Understanding and Managing Risk*, as the starting point. Firms that have used the VEP as a diagnostic tool implemented policies that required all applicable staff to participate in the VEP. Once initial participation was complete, firms reviewed the results of each test. This gives firms a sense of what areas the staff grasped and what areas required more in-depth training.

**STEP 2**

**Establish a Curriculum Based on Your Firm’s Needs Using a Variety of Delivery Methods**

Once a firm has established training needs, the next step is to develop an individualized curriculum, using a variety of delivery methods to address those needs. Following is an example how one firm approached Step 2.

*Based on the VEP test scores of the staff, firm managers decided that the staff needed additional training in basic legal concepts, professional services contracts, and construction phase services. The firm arranged for one staff member to teach basic legal concepts from the VEP and used a CD-ROM of Schinnerer’s webinar, “Critical Issues in Construction Contract Administration.” The firm also sent several key staff members to Schinnerer’s regional seminar, “Negotiate for Success: Suggestions for Your Client’s Commando Clauses.” At the same time, firm management arranged for a two-hour version of the in-house seminar, “Navigating Successful Project Delivery,” for current and up-and-coming members of staff that will soon be responsible for project management. Based upon information obtained from the VEP, seminars, and Schinnerer’s online library of Management Advisories, the firm developed a set of guidelines for contract negotiation, project management, and contract administration services.*
Develop a Plan for Continuous Training

An important component of any internal training curriculum is a plan for continuous training. This is important for new staff, interns, and any new senior staff members to help them understand the firm’s risk management procedures and approach to design. It is equally important for current staff as a refresher on traditional risks and to help them understand and manage emerging risks.

Firms have implemented continuous training in a number of ways. Often, the human resources department is used. One firm’s HR department established procedures that requires all new staff to complete applicable sections of the VEP. Another firm used in-house teaching as a way to train staff. It is their position that learning occurs through teaching. Staff, often interns, are assigned a module from the VEP or an article from *Guidelines for Improving Practice* and then have to facilitate a training session on that topic, often a “lunch and learn” session.

The following is a list of risk management resources available from Schinnerer that can be used to develop a risk management curriculum for your firm. These resources can help you remain profitable by educating current and new staff, promoting consistency in firm practices, and meeting professional development and educational requirements.

At the core of any risk management curriculum is Schinnerer’s self-study course, VEP. This information can be augmented by Schinnerer’s practice guides, which provide in-depth information on selected topics. Additional resources, such as claims and case studies, benchmarking information, *Management Advisories*, and web-based publications. For a comprehensive list of our risk management resources, please see our publication *Risk Management Resources*. This publication, and all other resources, can be found at [www.PlanetRiskManagement.com](http://www.PlanetRiskManagement.com).

In addition, Schinnerer offers our regional seminar series, in-house seminars for Large Firm policyholders, webinars, broker-sponsored seminars, and our presentations at professional society meetings.

### Self-Study Courses

<table>
<thead>
<tr>
<th>VEP Level 1 - Introduction to Risk Management</th>
<th>Topics</th>
<th>Description</th>
<th>Audience</th>
<th>Development Hours</th>
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</table>
|                                            | Basic Risk Management Concepts             | A web-based continuing education program that teaches design professionals how to identify, respond to, and control various sources of risks. Available at no charge to policyholders. | • Firm, Project, and Financial Managers  
• Project Professionals  
• Interns and Administrative Assistants  
• Human Resources Staff | Dependent on self-registration |

<table>
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<tr>
<th>VEP Level 1</th>
<th>Written Module</th>
<th>Test &amp; Answer Key</th>
<th>Sample PowerPoint</th>
<th>Online Recorded Webinar</th>
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<tbody>
<tr>
<td>1-1 Concepts in Risk Management</td>
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<tr>
<td>1-2 Legal Liability for Design Professionals</td>
<td>✔</td>
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<td>1-3 Developing the Capacity to Manage Risk</td>
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<td>1-4 Evaluation of Projects and Clients</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
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<tr>
<td>1-5 Planning Phase and Design Phase Risk Management</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
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<tr>
<td>1-6 Bidding or Negotiation Phase Risk Management</td>
<td>✔</td>
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<tr>
<td>1-7 Construction Phase Risk Management</td>
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### Introductory Seminars

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<tr>
<th>Topics</th>
<th>Description</th>
<th>Audience</th>
<th>Development Hours*</th>
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<tr>
<td><strong>Concepts in Risk Management</strong></td>
<td>Learn the basics of risk management, including how to perform risk analysis for your projects, clients, and other facets of your practice.</td>
<td>Firm and Project Managers, Project Professionals, Interns</td>
<td>3 hours, 2 hours</td>
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<tr>
<td><strong>Risky Business: What Causes Claims and How to Avoid Them</strong></td>
<td>Identifies and analyses risk using examples from actual claims histories.</td>
<td>Firm and Project Managers, Project Professionals, Interns</td>
<td>3 hours, 2 hours</td>
</tr>
<tr>
<td><strong>Benchmarking and Claims Studies as Risk Management Tools</strong></td>
<td>Using Schinnerer’s publication, <em>From Risk to Profit: Benchmarking and Claims Studies</em>, policyholders can identify potential risks through statistical information on clients, project types, and other risk categories.</td>
<td>Firm and Project Managers, Project Professionals, Interns</td>
<td>2 hours</td>
</tr>
<tr>
<td><strong>Key Risk Management Processes in Project Delivery</strong></td>
<td>Provides the tools you need to understand and manage the demands and expectations of your clients and the other participants in the project delivery process.</td>
<td>Firm and Project Managers, Project Professionals, Interns</td>
<td>3.5 hours</td>
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### Advanced Seminars

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<tr>
<th>Topics</th>
<th>Description</th>
<th>Audience</th>
<th>Development Hours*</th>
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<tr>
<td><strong>Integrated Project Delivery: Legal &amp; Insurance Issues of Collaborative Design and Construction</strong></td>
<td>This program examines the risks and explores the benefits of collaborative practice.</td>
<td>Firm and Project Managers, Project Professionals</td>
<td>3 hours, 2 hours</td>
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### VEP Level 2 - Selected Topics in Risk Management

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<thead>
<tr>
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<th>Test &amp; Answer Key</th>
<th>Sample PowerPoint</th>
<th>Webinar</th>
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<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>June 6, 2012</td>
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<td>✓</td>
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<td>September 12, 2012</td>
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<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>October 10, 2012</td>
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<table>
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<tr>
<th>Advanced Seminars</th>
<th>Topics</th>
<th>Description</th>
<th>Audience</th>
<th>Development Hours*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contracts 2.0</td>
<td>Risk-intensive Provisions</td>
<td>his seminar will provide alternative provisions that appropriately allocate risk as well as tips on how to negotiate them.</td>
<td>Firm and Project Managers</td>
<td>3 hours</td>
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<td></td>
<td>Professional Liability</td>
<td></td>
<td>Project Professionals</td>
<td>2 hours</td>
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<tr>
<td></td>
<td>Negotiation Techniques</td>
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<tr>
<td>Critical Issues in Construction</td>
<td>Contract Administration</td>
<td>Addresses the sources of duty and risk design professionals face while administering contracts.</td>
<td>Firm and Project Managers</td>
<td>3 hours</td>
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<tr>
<td>Contract Administration</td>
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<td>Project Professionals</td>
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<td>Interns</td>
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<tr>
<td>Don’t Let Green Design Cause Red Ink</td>
<td>Green Design Warranties</td>
<td>Gives a realistic appraisal of the emerging risks that accompany the emphasis on sustainability in design and construction.</td>
<td>Firm and Project Managers</td>
<td>2 hours</td>
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<td>Unfulfillable Expectations</td>
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<td>Project Professionals</td>
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<td>Interns</td>
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<tr>
<td>Best Practices for Design Liability</td>
<td>Risk Mitigation Techniques</td>
<td>Focuses on ways to mitigate risks to help reduce claims, including peer and constructability reviews and contract language.</td>
<td>Firm and Project Managers</td>
<td>3 hours</td>
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<tr>
<td>Risk Mitigation</td>
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<td>Project Professionals</td>
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<td>Interns</td>
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<tr>
<td>Negotiate for Success: Suggestions</td>
<td>Contract Language</td>
<td>Covers contract clauses that are frequently problematic for design professionals and also includes negotiation techniques.</td>
<td>Firm and Project Managers</td>
<td>2 hours</td>
</tr>
<tr>
<td>for Your Client’s Commando Clauses</td>
<td>Negotiation Techniques</td>
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<td>Project Professionals</td>
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<td>Interns</td>
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<tr>
<td>Seven Steps to Negotiation Success</td>
<td>Negotiation Techniques</td>
<td>Teaches design professionals to negotiate with confidence using concepts of principled negotiations.</td>
<td>Firm and Project Managers</td>
<td>3 hours</td>
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<td>Project Professionals</td>
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<td>Interns</td>
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<tr>
<td>Why Risk It? Don’t Put Your Practice</td>
<td>Basic Risk Management Concepts</td>
<td>Addresses words to avoid and clauses that provide protection in professional services agreements in an interactive program.</td>
<td>Firm and Project Managers</td>
<td>2 hours</td>
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<td>in Jeopardy!</td>
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<td>Project Professionals</td>
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<td>Interns</td>
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<tr>
<td>Navigating Successful Project</td>
<td>Project Delivery</td>
<td>Provides the tools to understand and manage the expectations of clients and other participants in the project delivery process.</td>
<td>Firm and Project Managers</td>
<td>3 hours</td>
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<td>Delivery</td>
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<td>Project Professionals</td>
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<td>Interns</td>
<td>2 hours</td>
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<tr>
<td>Learning from Design-Build</td>
<td>Design-Build</td>
<td>Learn the crucial issues that distinguish design-build from design-bid-build and other delivery methods and how to manage the risks.</td>
<td>Firm and Project Managers</td>
<td>3 hours</td>
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<td>Project Professionals</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>Interns</td>
<td>2 hours</td>
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<tr>
<td>Managing the Risk of Employment</td>
<td>Employment Practices</td>
<td>Discusses issues and circumstances that may lead to employment practices claims and how to manage the risks.</td>
<td>Firm, Project, and Financial Managers</td>
<td>3 hours</td>
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<tr>
<td>Practices</td>
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<td>Human Resources Staff</td>
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<td>2 hours</td>
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<tr>
<td>Managing Risk in the Delivery of</td>
<td>Environmental Risks</td>
<td>Helps environmental practitioners understand the unique sources of risk inherent in environmental practice and describes recommended business, contracting, and professional practices for managing these sources of risk.</td>
<td>Firm and Project Managers</td>
<td>2 hours</td>
</tr>
<tr>
<td>Environmental Services</td>
<td></td>
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<td>Project Professionals</td>
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<td></td>
<td>Interns</td>
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</tr>
<tr>
<td>Webinars</td>
<td>Conducted on various industry topics</td>
<td>A web conference series conducted on topics selected by the firm.</td>
<td>Firm and Project Managers</td>
<td>1.5 hours</td>
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<td></td>
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<td></td>
<td>Project Professionals</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Others depending on particular topic</td>
<td>1 hour</td>
</tr>
</tbody>
</table>

**Format:** Delivered in person as an in-house presentation for policyholders with annual billings of $15 million and above, or as a web-based seminar for firms with annual billings above $5 million.

*Under the AIA/CES program, all seminars are accredited for Learning Unit Hours, which are reported directly to the AIA. The continuing professional competency credit for engineers and other professionals is subject to state regulations. For in-house presentations, provide your AIA number to us and your participation will be reported directly. If you are seeking credits through state systems, a certificate can be issued. Submit the certificate as evidence of your participation. **Participants should inquire with their applicable state regulatory authority.**
### Serial Publications

<table>
<thead>
<tr>
<th>Serial Publications</th>
<th>Topics</th>
<th>Description</th>
<th>Audience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guidelines for Improving Practice</td>
<td>Varies each issue</td>
<td>A bimonthly newsletter highlighting public policy issues and risk management tools to help manage your practice. Each issue is mailed to policyholders and archived on the web.</td>
<td>Firm, Project, and Financial Managers, Project Professionals, Interns and Administrative Assistants, Human Resources Staff</td>
</tr>
<tr>
<td>Constructive Comments</td>
<td>Varies each issue</td>
<td>Published four times a year, this newsletter provides risk management guidance for our contractor policyholders. Each issue is mailed to policyholders and archived on the web.</td>
<td>Firm, Project, and Financial Managers, Project Professionals, Interns and Administrative Assistants, Human Resources Staff</td>
</tr>
<tr>
<td>Proceedings of the Annual Meeting of Invited Attorneys</td>
<td>Varies by year</td>
<td>A compilation of papers written by speakers at this annual meeting, which focuses on timely issues in the design and construction industry. This is a web-only resource.</td>
<td>Managers with office or firm-wide responsibilities for contracts or risk management, Attorneys in Design Field, General Counsel</td>
</tr>
</tbody>
</table>

### Practice Guides

<table>
<thead>
<tr>
<th>Practice Guides</th>
<th>Topics</th>
<th>Description</th>
<th>Audience</th>
</tr>
</thead>
<tbody>
<tr>
<td>From Risk to Profit: Benchmarking and Claims Studies</td>
<td>Benchmarking, Claims/Case Studies</td>
<td>A comprehensive look at more than 45 years of CNA claims history. Claims are analyzed for general industry trends, and then broken down into categories such as client, project type, consultants, and contractors, among others.</td>
<td>Firm, Project, and Financial Managers, Project Professionals</td>
</tr>
<tr>
<td>Guide to the Schinnerer and CNA Risk Mitigation Credit Professional Liability Insuring Agreement</td>
<td>Professional Liability Insuring Agreement</td>
<td>The 2005 CNA A/E insuring agreement features a new risk mitigation credit for firms that use a “baseline criterion” and six “best practices” criteria to enhance firm practices and help avoid claims. This guide explains these criteria in detail.</td>
<td>Firm and Project Managers, Project Professionals</td>
</tr>
<tr>
<td>Managing Risk Through Contract Language</td>
<td>Sample Contractual Language</td>
<td>A contract guide that educates policyholders and their clients about the legal and practice management concerns of contracts.</td>
<td>Firm and Project Managers, Project Professionals</td>
</tr>
<tr>
<td>Schinnerer’s Expanded Contract Guide for Complex Projects</td>
<td>Large Firm Risks, Sample Contractual Language</td>
<td>Addresses the unique needs of complex projects. With Managing Risk Through Contract Language as a starting point, we expanded the content and added sections that address specific risks of larger design firms and the more complex projects they often encounter.</td>
<td>Firm and Project Managers, Project Professionals, General Counsel</td>
</tr>
<tr>
<td>The Surveyor’s Contracts and Risk Management Manual</td>
<td>Sample Contractual Language: Surveyors</td>
<td>A guide produced in conjunction with the Associated Congress on Surveying and Mapping to help surveyors negotiate equitable contracts.</td>
<td>Firm and Project Managers, Project Professionals</td>
</tr>
<tr>
<td>From Risk to Profit: Benchmarking and Claims Studies for Surveyors</td>
<td>Benchmarking, Claims/Case Studies</td>
<td>A comprehensive look at more than 45 years of CNA claims history involving land surveyor policyholders. Claims are analyzed for general industry trends, and then broken down into categories such as client, project type, consultants, and contractors, among others.</td>
<td>Firm and Project Managers, Project Professionals</td>
</tr>
<tr>
<td>Guide to the Schinnerer and CNA Risk Mitigation Credit for Surveyors Professional Liability Insuring Agreement</td>
<td>Professional Liability Insuring Agreement, Surveyor-specific Practices</td>
<td>The 2005 CNA A/E insuring agreement features a new risk mitigation credit, available by endorsement, for surveyor firms that use a “baseline criterion” and five “best practices” criteria to enhance firm practices and help avoid claims. This guide explains these criteria in detail.</td>
<td>Firm and Project Managers, Project Professionals</td>
</tr>
<tr>
<td>Managing Risk in the Delivery of Environmental Services</td>
<td>Environmental Risks</td>
<td>Provides discussion and a checklist of recommended practices for environmental consultants.</td>
<td>Firm and Project Managers, Project Professionals</td>
</tr>
<tr>
<td>Managing Risk Through Contract Language: Interior Designers</td>
<td>Sample Contractual Language: Interior Designers</td>
<td>Deals specifically with risks unique to the practice of interior design and decoration.</td>
<td>Firm and Project Managers, Project Professionals</td>
</tr>
</tbody>
</table>

Format: Unless otherwise noted, the above publications are mailed to policyholders upon printing and archived on our website for later access at www.PlanetRiskManagement.com. All of the above resources are password-protected for policyholder use only.
<table>
<thead>
<tr>
<th>Practice Guides</th>
<th>Topics</th>
<th>Description</th>
<th>Audience</th>
</tr>
</thead>
</table>
| Understanding the Claims Process | • Claims Handling  
   • Claims Submission | By familiarizing yourself with the sequence of events in a typical claim, you can reduce the common feeling of being caught in a confusing process. This resource is a general guide to the typical CNA claims handling process. | • Firm, Project, and Financial Managers  
   • Project Professionals |
| Concepts in Risk Management | Basic Risk Management Concepts | A booklet that addresses ways to manage and avoid risks encountered throughout the life of a project. Includes our Risk Management Matrix. | • Firm and Project Managers  
   • Project Professionals |
| Emerging Issues in Practice | • Integrated Project Delivery  
   • Green Design  
   • Interprofessional Liability | While not a comprehensive study of the changes facing design professionals, this publication discusses some of the issues that will affect the design and construction professions, practices, and preferred futures. | • Firm and Project Managers  
   • Project Professionals |
| Contractors Design Liability Contract Guide | Sample Contractual Language:  
   • Contractors  
   • Design(Builders) | Provides information for contractors and design/build practitioners on direct and vicarious design liability exposures and suggests contractual methods to appropriately allocate risk for delegated design responsibilities. | • Firm and Project Managers  
   • Project Professionals |
| Risk Management Primer for the CM Professional | Agency Construction Management Services | Offers an overview of risk management practices for those CM professionals providing construction management services as a representative or agent of the client. | • Firm and Project Managers  
   • Project Professionals |
| Design Liability in Design-Build | Design Risks in Design-Build | Addresses the design liability risks faced by all parties with varying participation on a design-build project. | • Firm and Project Managers  
   • Project Professionals |
| Understanding Your DesignOne Coverage: Commercial General Liability Insurance | Basics of Commercial General Liability (CGL) Insurance | Addresses the basics of CGL insurance coverage, including covered losses and claims scenarios for further illustration. | • Firm and Project Managers  
   • Financial Managers  
   • General Counsel |
| Understanding Your DesignOne Coverage: Property Insurance | Basics of Property Insurance | Addresses the basics of property insurance coverage, including covered losses and claims scenarios for further illustration. | • Firm and Project Managers  
   • Financial Managers  
   • General Counsel |
| Managing the Risks of Employment Practices | Employment Practices | Covers a wide range of employment practice scenarios and how to approach them as an employer. | • Firm, Project, and Financial Managers  
   • Human Resources Staff |
| White Paper Series | • Integrated Project Delivery  
   • Green Design  
   • International Risks | Provide an in-depth analysis of complicated issues affecting the design and construction industry, including green design, international practice, integrated project delivery, brownfields projects, and insuring technology risks. | • Firm and Project Managers  
   • Financial Managers |

Format: The above publications are mailed to affected policyholders upon printing and archived on our website for later access at www.PlanetRiskManagement.com. All of the above resources are password-protected for policyholder use only.

To learn more about these resources, please visit our website at www.PlanetRiskManagement.com. There you can study with VEP, and download electronic copies of our resources. You can also call your independent agent or broker for more information.

Victor O. Schinnerer & Company, Inc.  
Two Wisconsin Circle  
Chevy Chase, MD 20815  
Fax: 301-951-5444

Website: www.Schinnerer.com  
www.PlanetRiskmanagement.com  
Email: vos.RMeducation@Schinnerer.com

©2012, Victor O. Schinnerer & Company, Inc. Statements concerning legal matters should be understood to be general observations based solely on our experience as risk consultants and may not be relied upon as legal advice, which we are not authorized to provide. All such matters should be reviewed with a qualified advisor.
Firms need to respond to a changing practice environment. They also need to recognize that one of the most significant changes is the increase in professional liability and other practice exposures. By making use of the risk management resources available only to Schinnerer and CNA policyholders, firms can focus on providing services that fit their strategic plans while protecting the bottom line.

The Schinnerer and CNA program provides tools to facilitate enhanced practice and expanded revenue sources. It does so through the broad coverage offered and through the extensive risk management programs that can fit into a firm’s curriculum. The Schinnerer and CNA program neither dictates how a firm should practice nor does it mandate how a firm should conduct its continuing professional development.

There are an infinite number of ways that Schinnerer’s *Curriculum Development Guide* can be used to supplement a firm’s internal professional education commitment. The resources are available. Here are three examples that a firm can model in developing its own risk management curriculum.

**Firm A**

Firm A is a large civil engineering firm with both a national and international practice. In addition to providing civil engineering services, Firm A provides surveying and environmental consulting services. The firm has not had a professional liability claim in six years, but due to the firm’s rapid growth in the last three years, there is concern that current practices may lead to future claims. Firm A has had several employment practices claims in the last few years.

**Phase I**

Firm A has decided to have all applicable staff complete Levels 1 and 2 of VEP within a six-month period. The firm’s management intends to look at the VEP test results to determine where additional training will be necessary.

During this period, firm management has decided to send select members of the firm to Schinnerer’s regional seminar, *Critical Issues in Construction Contract Administration*, to hone the firm’s contract administration abilities. Also, the firm has arranged for an internal review of employment practices based on the publication, *Managing the Risks of Employment Practices*, as well as a videoconference with Schinnerer’s staff to discuss the seminar, *Facing Exposures of Employment Practices*.

**Phase II**

The test results of Firm A’s completion of VEP indicate that the firm needs additional training in the areas of contracting for professional services and understanding their professional liability coverage.

Creating a Login

To create a personal login for our website, please follow these steps.


Your firm has risk. That’s a given. We’re here to help you minimize those risks—not avoid them. If you are a current policyholder or broker, please login above to view our exclusive risk management materials.

Project & Firm Resources
- Contract Review Tools
- Practice Management
- Management Advisories
- Benchmarking & Claims Studies
- Small Firms Risk Kit

2) Select policyholder and click next.

Online Account Request

Online accounts provide access to premium content on the Schinnerer website.

What is your relationship with Schinnerer?
- Broker
- Policyholder
- Other
3) Carefully read the instructions for entering account information. You need to select your line of business, then select a valid email address for your User ID. We recommend that you use your work email.

**Enter Account Information**

Please supply the information requested below. All fields are required unless otherwise noted.

It is essential that you provide a valid email address as your User ID. Once approved, instructions for completing your account will be emailed to you at this address. Without these instructions, you will not be able to create your account. We recommend that you use your work email address as your User ID.

It is a good idea to provide your personal email address in the 'Alternate Email' field. Password reset emails will also be sent to this address, if provided, which would allow you to regain access to the our system should you forget your password, even when you are not at work.

Line of Business: [Design Firms/Consultants]

4) If the information you enter matches with the information in our system, you will receive the following screen. After clicking finish, you’ll receive an email stating that your account was approved. Please use the link provided in the email to complete your account setup.

**Schinnerer Brokers and Policyholders Only**

**Account Request Submitted**

Your account request has been submitted successfully.

You should receive an email shortly with instructions for creating your new account.

If you do not receive an email within one hour, please contact vos.info@schinnerer.com for assistance.

Finish
Joe Jones is director of A/E/C Risk Management Services at Victor O. Schinnerer & Company. His department provides advice, commentary, and training on a broad range of risk, practice, and project management issues to design professionals and contractors insured under Schinnerer and CNA's professional liability and contractor's design liability insurance programs. A registered architect, Joe practiced architecture for more than ten years at the beginning of his career. Prior to joining Victor O. Schinnerer, Joe was the Assistant Counsel for the Contract Documents program of The American Institute of Architects. Joe serves as editor of Schinnerer’s *Proceedings of the Annual Meeting of Invited Attorneys*. Joe received his Bachelor of Architecture from Virginia Tech and his Juris Doctor from the College of William & Mary’s Marshall-Wythe School of Law. Joe’s email address is *Joe.H.Jones@Schinnerer.com*.

Nahom Gebre is a risk management attorney with Victor O. Schinnerer & Company. A registered professional engineer, Nahom practiced civil engineering prior to his involvement with risk management issues. His background includes service as in-house counsel and project manager for a large engineering firm. Nahom provides risk management advice to Schinnerer and CNA policyholders. Nahom received his Bachelor of Science in Civil Engineering from Washington University and his Juris Doctor from Tulane University Law School. Nahom’s email address is *Nahom.A.Gebre@Schinnerer.com*.

Judy Mendoza is a senior risk management consultant at Victor O. Schinnerer & Company’s west coast regional office in San Francisco. She has more than 25 years of risk management experience, including service as a regional claims manager, managing the defense of professional liability claims against design professionals in ten western states. She has been with Schinnerer since 1997. She has been a presenter at the national conventions of The American Institute of Architects, National Society of Professional Engineers, and American Council of Engineering Companies, and sits on the risk management committees of various local engineers’ and architects’ organizations. Judy is the revision editor of Schinnerer’s *Concepts in Risk Management* and a contributor to Schinnerer’s website. She has a B.A. from Vassar College. Judy’s email address is *Judy.L.Mendoza@Schinnerer.com*.
Frank Musica is a senior risk management attorney with Victor O. Schinnerer & Company, and directs Schinnerer’s A/E/C risk management publishing functions. His background includes service as in-house counsel for a west coast A/E firm with a large international practice and staff positions with The American Institute of Architects (AIA), the American Society of Civil Engineers (ASCE), and the National Society of Professional Engineers (NSPE). During his tenure with the AIA and NSPE, Frank supported the activities of the AIA Contract Documents Committee and the Engineers Joint Contract Documents Committee, respectively. Frank received a professional degree in architecture, an MBA, and a law degree from the University of Notre Dame. He is the editor of Schinnerer’s Guidelines for Improving Practice and Constructive Comments newsletters, Managing Risk Through Contract Language (Schinnerer, 2001), and a contributing author to the 13th edition of The Architect’s Handbook of Professional Practice (Wiley, 2001). Frank’s email address is Frank.D.Musica@Schinnerer.com.

Paul Riccardi is publications manager and claims analyst for risk management services. Paul oversees publication of all risk management publications, training and resource materials, and the risk management website. He is also responsible for analyzing CNA claims data for the development of benchmarking and claims studies. Since joining Schinnerer, he has overseen publication of The Surveyor’s Contracts and Risk Management Manual, Concepts in Risk Management, Contractors Design Liability Contract Guide, Managing Risk Through Contract Language: Interior Designers, and Managing Risk Through Contract Language: Interior Designers, among many others. Prior to joining Schinnerer, Paul was an editor with the Contract Documents program of The American Institute of Architects. Paul received his Bachelor of Arts in English from George Mason University and his Master of Professional Studies in Publishing from George Washington University. While at George Mason, Paul spent a semester studying at New College, Oxford University. Paul's email address is Paul.V.Riccardi@Schinnerer.com.

Scott Sweeney is publications specialist for Schinnerer’s risk management services. His responsibilities include editing and production of Guidelines for Improving Practice and Constructive Comments, the Proceedings of the Annual Meeting of Invited Attorneys, and various other risk management publications. Scott received his Bachelor of Arts in English from Mount St. Mary’s University, where he was published in the Mount’s literary magazine Lighted Corners. Prior to joining the risk management department, Scott gained valuable experience analyzing professional liability claims in Schinnerer’s architects and engineers claims department. Scott's email address is Scott.C.Sweeney@Schinnerer.com.
For six years, Andrea provided administrative support to the Construction Industry Group for various projects and meetings. Now she is client relationship coordinator for risk management services, assisting with administrative tasks such as seminars and meetings, VEP administration, contract review coordination, and managing continuing education reporting. Andrea was previously employed in the mortgage banking industry in positions such as mortgage processor and post closer. She was raised in the D.C. Metro area and attended the University of the District of Columbia. Andrea’s email address is Andrea.F.Tyler@Schinnerer.com.
WHERE TO FIND INFORMATION AND WHOM TO CONTACT

In-house Seminars, Web-based In-house Seminars, and Video Conferencing
For Large Firm policyholders in the Schinnerer and CNA program, contact your broker, underwriter, or Joe Jones at 301/951-5466 or Joe.H.Jones@Schinnerer.com to discuss scheduling an in-house or web-based in-house seminar.

Webinars
Copies of past webinars on CD-ROM are available (if still in stock) by sending an email to vos.RMeducation@Schinnerer.com. Go to www.Schinnerer.com/Risk-Mgmt/Pages/Webinars.aspx to see which presentations are still available.

Contract Reviews
Schinnerer and CNA policyholders in the Premier and Large Firm programs can email contracts for review to the risk management department at vos.RMeducation@Schinnerer.com. Our contract review service covers insurance, indemnity, and other risk-intensive provisions in professional services contracts.

Risk Management Publications
To obtain copies of risk management publications, contact Paul Riccardi at 301/951-6908 or Paul.V.Riccardi@Schinnerer.com. Most publications are also available to Schinnerer and CNA policyholders on our website, www.PlanetRiskManagement.com.

Legislative Support
To discuss the possibility of Schinnerer and CNA lending its support to a legislative initiative, please contact Frank Musica at 301/951-6935 or Frank.D.Musica@Schinnerer.com.

SOCIAL MEDIA PROFILES

In 2010, we created several social media profiles. Our goal is to offer other avenues to engage insureds and brokers about topics relevant to the industry and to increase awareness of all of the risk management resources and services we offer. You can also sign up for automatic website updates through our RSS feed. Follow us today!

RM Blog

Risk Management Website RSS Feed

Facebook
www.facebook.com/pages/Schinnerer-Risk-Mgmt/312677188959

Twitter
http://twitter.com/SchinnererRM

SlideShare
www.slideshare.net/SchinnererRM