

Stuckey & Company Introduces Online Insurance Application for Architects and Engineering Firms.

Stuckey's niche insurance program for architects and engineers is designed for firms with less than \$1,500,000 in annual revenue. The new online application allows architects, engineers and other planning professionals to apply for both Professional Liability and a Business Owners Policy.

Lake Saint Louis, Mo. – March 1, 2010 – Stuckey & Company, the managing general agent for the *Aspire A&E* insurance program, has introduced an online application that makes it easier than ever for small architectural and engineering firms to apply for and receive appropriate insurance coverage from their local agents. The online insurance application, available at www.stuckey.com, takes about 15 minutes to complete and is all the information that Stuckey & Company needs to prepare a detailed quote proposal. The application can be used for Professional Liability (Errors and Omissions) insurance and/or Business Owners Policy (BOP) coverage.

According to Dwight Stuckey, president of Stuckey & Company, the online application streamlines the quoting process, and allows Stuckey & Company to quote online in real time. “This is especially helpful for local agents who may not be completely comfortable with the unique risks faced by architects and engineering firms,” he says. “Our online application is quick and easy, but it’s comprehensive enough that we can confidently quote these small firms in one easy step.” For businesses that prefer to submit a written application, there is also a downloadable application; Stuckey & Company turns around quotes for hardcopy apps in 24 hours or less.

Aspire A&E is underwritten by an A+ XV Rated Carrier and is available with annual premiums as low as \$500 and deductibles as low as \$1,000, including first dollar defense, worldwide coverage, defense outside the limits, and/or aggregate deductibles.

Stuckey says in the architectural and engineering (A&E) field, approximately 87% of firms in the \$11 billion industry generate \$1.5 million or less in annual revenue. During the past two years, as larger firms laid off employees, many professional architects and engineers formed small consultancies or pursued work as independent consultants. In response to the unique risks these firms face, Stuckey & Company introduced *Aspire A&E* in April 2009. It is a specialized, clearly defined Professional Liability insurance program that addresses the risks commonly faced by architects and engineers. Since it was introduced, over 250 A&E firms have chosen *Aspire A&E*.

The quote proposals include the price quote, the policy that would be issued, and a partially complete application that is ready to be signed and dated for binding. “A&E clients have choices when it comes to insurance coverage, and we believe this convenient online application, combined with superior coverage and service, represents the best value in the marketplace,” Stuckey says.

As the industry evolves, Stuckey & Company has adapted *Aspire A&E* coverage to better address the needs of A&E firms. In addition to Professional Liability, the *Aspire A&E* policy includes Electronic Media and Network Operations Security, Computer Products and Computer Services, including coverage

for Business Information Modeling (BIM) and Computer Aided Drafting and Design (CAD). Other coverages offered by Stuckey & Company include Property, Liability, Workers Comp, Commercial Auto, Employment Practices Liability and more.

Firms that should apply for *Aspire A&E* include businesses with \$1.5 million or less in revenue located in any state, except Alaska and Hawaii. Covered engineering disciplines include: acoustical engineering, architecture, civil engineering, computer engineering, land surveying, master planning, electrical engineering, forensic consulting, HVAC, interior design, communications engineering, landscape architecture, construction management “agency,” mechanical engineering, software engineering and traffic/transportation engineering. Restricted disciplines include: construction management “at-risk,” environmental engineering, biomedical engineering and geotechnical engineering. The Stuckey & Company web site includes a full list of covered disciplines.

The direct underwriting staff at Stuckey and Company has over 70 combined years of experience in professional liability and commercial lines underwriting. “The A&E industry is under-served by providers with an efficient process,” Stuckey says, “because there are few products that combine tailored coverage and ease of doing business. We created *Aspire A&E* to meet those needs, and we’ve streamlined the application and renewal process so small business owners can focus on what they do best while we focus on their insurance needs,” he concludes.

About Stuckey and Company

Stuckey & Company is a specialty insurance provider based in Lake St. Louis, Missouri. For 20 years, Stuckey has offered commercial, professional and personal lines of insurance. Stuckey & Company’s network of more than 8,000 licensed agents has the knowledge and experience in dealing with specific coverage not typically covered under standard policies. As one of the fastest-growing specialty insurance providers in the U.S., Stuckey & Company offers E&O coverage to over 150 classes in sectors that include technology and IT consulting, accounting and financial services, government services, media, laboratories and education. Coverage limits are available for many risks up to \$5 million. It also offers a variety of standard policies. For information on Architecture & Engineering Insurance from Stuckey & Company, call 1-800-828-3452 and ask for Dwight Stuckey.

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