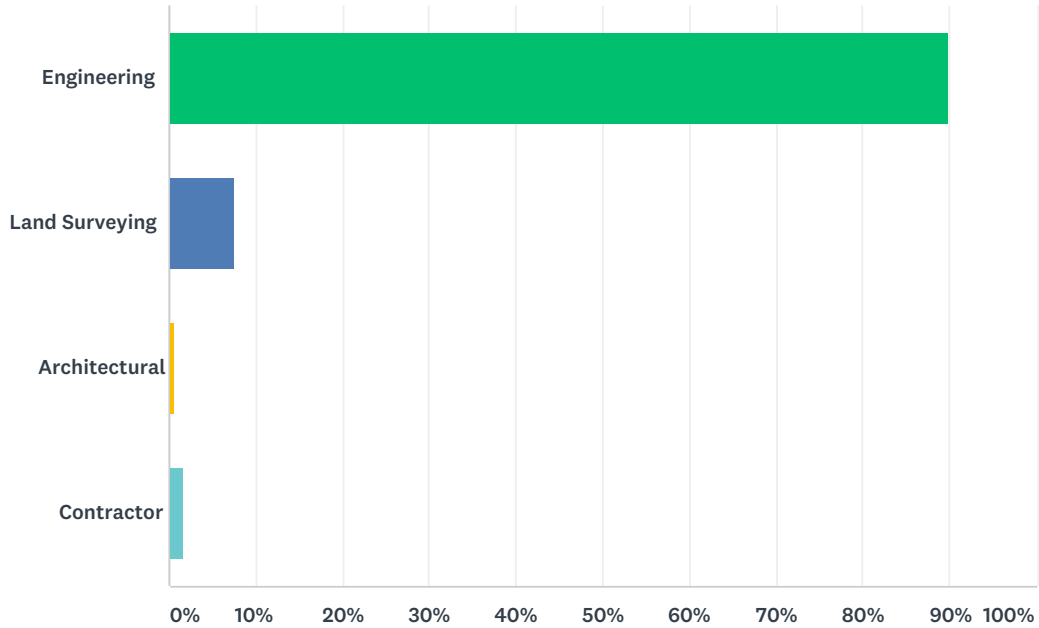


Q1 Type of Business (primary service offered)

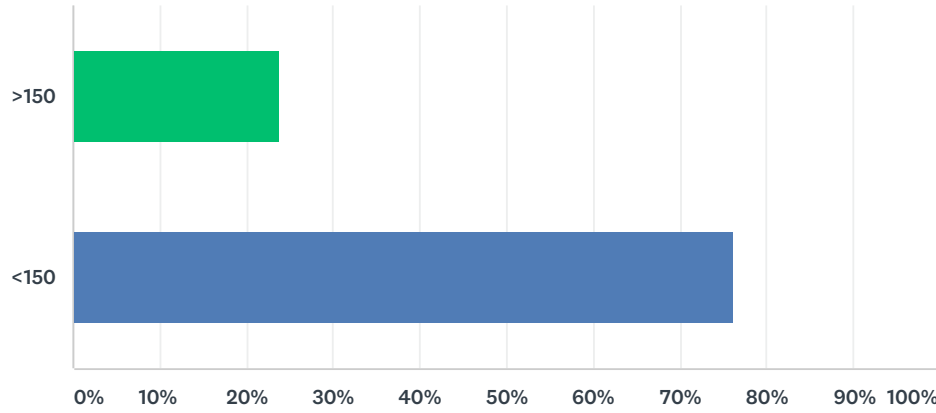
Answered: 341 Skipped: 2



ANSWER CHOICES	RESPONSES	
Engineering	90.03%	307
Land Surveying	7.62%	26
Architectural	0.59%	2
Contractor	1.76%	6
TOTAL		341

Q2 Number of Full-Time Employees

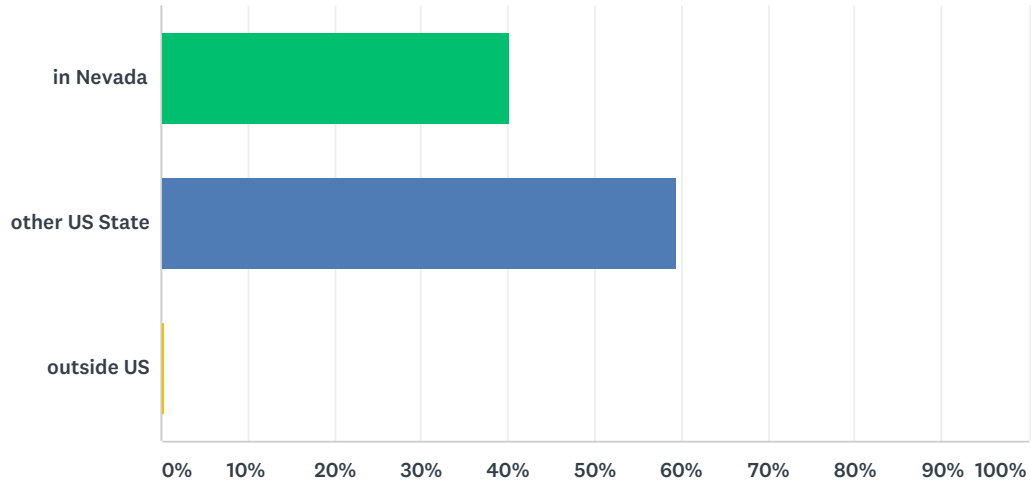
Answered: 340 Skipped: 3



ANSWER CHOICES	RESPONSES	
>150	23.82%	81
<150	76.18%	259
TOTAL		340

Q3 Business Managing Office Location

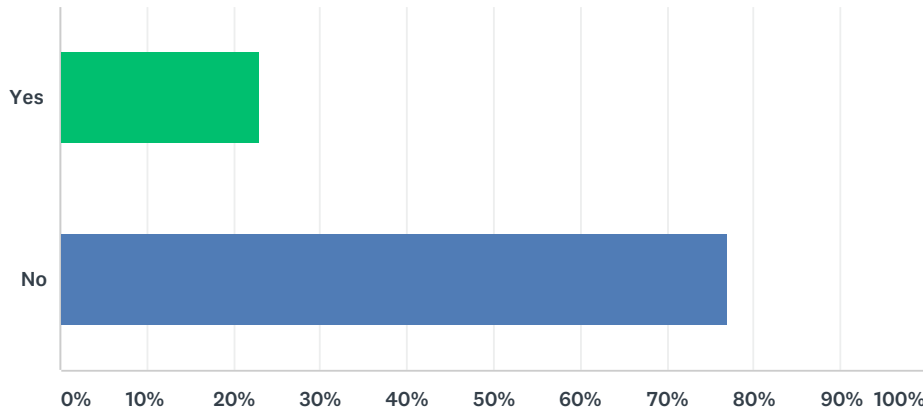
Answered: 259 Skipped: 0



ANSWER CHOICES	RESPONSES	
in Nevada	40.15%	104
other US State	59.46%	154
outside US	0.39%	1
TOTAL		259

Q4 Will a specific proposed regulatory provision in NAC 625.545 have an adverse economic effect upon your business?

Answered: 256 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	23.05%	59
No	76.95%	197
TOTAL		256

Q5 Any comments or explanation relating to your answer to Question 4.

Answered: 118 Skipped: 141

#	RESPONSES	DATE
1	Insurance provisions should be elective. Some work such as studies, reviews, etc. are low liability ventures, and clients may not require insurance.	3/5/2018 2:56 PM
2	No	3/2/2018 11:52 AM
3	Additional time spent to modify our contract to include the additional required language and keep it current.	3/1/2018 5:04 PM
4	This will weed out engineers with little or no liability insurance but won't affect us because we already carry large liability insurance coverage.	3/1/2018 3:48 PM
5	I am currently employed by a public agency in California and do not work in Nevada.	3/1/2018 11:52 AM
6	NONE	3/1/2018 11:22 AM
7	None	2/28/2018 4:15 PM
8	insurance is an optional concept	2/28/2018 4:06 PM
9	this is a common practice for our company	2/28/2018 5:01 AM
10	This almost begs clients to look for ways to exploit our insurance coverage although it is not justified. This information is confidential business information and should not be a required disclosure.	2/27/2018 5:50 PM
11	The additional cost would be small. It would add to the amount of printing and wasted paper with no actual gain. At current, only government contracts require this information. Private contracts typically don't have this requirement	2/27/2018 10:06 AM
12	No adverse effects because all of our projects are done under contract that specifies various insurance coverages, but I do not see a reason to make this change.	2/27/2018 8:41 AM
13	For engineers who abiding by the law and purchasing the correct level of insurance this will be good.	2/26/2018 5:07 PM
14	We carry proper insurance and are usually asked to furnish the certificate anyway.	2/26/2018 4:52 PM
15	No	2/26/2018 4:02 PM
16	Our company carries insurance for the engineering work we propose on.	2/26/2018 1:15 PM
17	disclosing the amount of insurance may give ideas to the client, sometime your client is very litigious.	2/26/2018 12:24 PM
18	We already carry professional liability insurance.	2/26/2018 11:18 AM
19	No	2/26/2018 10:57 AM
20	We already do this to define what our insurance obligation will be. So this is not a burden for anyone with insurance.	2/26/2018 10:25 AM
21	all engineering/surveying businesses should have this	2/26/2018 10:24 AM
22	Yes or No doesn't answer a hypothetical potential. Possibly is the best that can herein be offered. While some may view this as a disclosure of limits statement; this may or may not work favorably in all cases. In courts it could be valuable as disclosure. But, it could be a detriment adversely preempting otherwise non-litigation parties to consider litigation because they are aware of a policy and the limits of same. It's possible that higher policy limits may attract more litigation observed as deeper pocket parties. Noting that some Professional Liability carriers prefer and encourage limitation of liability statements in higher risk/cost negotiations; none that I'm aware of exclude coverage liability limitations isn't listed. Do we really want to require this in all cases for professionals? Is this really good for the professional in all cases.	2/26/2018 10:23 AM

Business Impacts related to amendments to NAC 625.545

23	Disclosure of insurance amounts may cause clients to more readily look to engineering firms as a deep pocket business, and increase suits.	2/26/2018 10:18 AM
24	no	2/26/2018 10:14 AM
25	No we comply already	2/26/2018 9:35 AM
26	Professional liability, due to its expense, is only purchased when required for specific projects. We are a two to three person firm and this may limit our client base.	2/26/2018 9:19 AM
27	This seems problematic since to the client it indicates coverages that may not be in place at a later date. Suggest requiring disclosure if coverage is NOT in place only.	2/26/2018 8:46 AM
28	na	2/26/2018 8:43 AM
29	My office already has E&O insurance. But I can see where many small self employed engineers may be affected by this new regulation. Engineers who are just starting their business and may not be able to afford the additional cost of doing business.	2/26/2018 8:41 AM
30	I think it increases the potential of litigation.	2/26/2018 8:40 AM
31	By disclosing the amount of available limits of coverage, a client may seek claims that are higher than appropriate based on the available limit.	2/26/2018 8:37 AM
32	We have PLI, but not sure stating it helps or hurts.	2/26/2018 8:34 AM
33	N/A	2/26/2018 8:14 AM
34	It will take a little more time for staff to generate an insurance certificate to each client every time we write a contract. The section doesn't seem to explicitly specify whether an on-going client will need to be reminded on each and every contract of our insurance status...some clients for some firms may perhaps generate hundreds of contracts each year. This seems exceptionally ridiculous so not sure how the provision would be interpreted for that situation.	2/26/2018 8:07 AM
35	N/A	2/26/2018 8:02 AM
36	Insurance is intended to protect the registrant and it is the right of the registrant to exercise a policy. The client should not be encouraged into litigation based on policy given that the owner of the policy may exclude it. Also, insurance for structural engineering is already extremely high, and this provision will raise the cost of doing business.	2/26/2018 7:45 AM
37	It makes sense to have insurance taken care of. The only issue may be causing delays to get this done so you would want to avoid that if possible.	2/26/2018 7:44 AM
38	Regarding statement of insurance limits. Not always required for small contracts.	2/26/2018 7:40 AM
39	no	2/26/2018 6:42 AM
40	none	2/26/2018 6:37 AM
41	n/a	2/26/2018 6:37 AM
42	Our firm has no issues sharing this information with perspective clients	2/26/2018 6:16 AM
43	none	2/26/2018 6:04 AM
44	Should not be a requirement of a contract.	2/26/2018 5:38 AM
45	None	2/26/2018 5:20 AM
46	no	2/26/2018 5:15 AM
47	No	2/26/2018 5:05 AM
48	No adverse effect	2/25/2018 9:03 PM
49	This disclosure, especially if one chooses NOT to have professional liability insurance, might cause loss of some clients who otherwise did not particularly care about that coverage.	2/25/2018 5:27 PM
50	The inclusion of insurance declarations in a contract is burdensome and just adds to the overhead of doing business. Let the parties work out their own requirements. The proposed provision in NAC 625.545 would discriminate against smaller firms.	2/25/2018 4:45 PM
51	Requiring disclosure to every client the limits of our insurance is grossly inappropriate. Many contracts require a minimum level of insurance, but the limits we carry are CONFIDENTIAL!	2/25/2018 4:14 PM

Business Impacts related to amendments to NAC 625.545

52	Unnecessary and will provided additional opportunities for legal action against engineers; lawyers will love it!	2/25/2018 3:02 PM
53	We have insurance, so no adverse effect.	2/25/2018 2:51 PM
54	Professional Insurance disclosures are already part of our contracting documents with a client	2/25/2018 2:21 PM
55	The Board seems to be expanding its oversight from just the practice of engineering to the business of engineering. Including this requirement simply encourages litigation. When I go to my doctor, my dentist, my accountant, or my attorney, there is no discussion of liability insurance coverage. Why is engineering being treated differently than these other professions?	2/25/2018 2:20 PM
56	I believe Professional Engineers should carry liability insurance.	2/25/2018 1:49 PM
57	Noting that you have insurance is an invitation to sue. (FYI - My firm is fully insured.)	2/25/2018 1:35 PM
58	We always carry insurance.	2/25/2018 9:04 AM
59	Difficult to know "cost for completion" in advance	2/25/2018 8:51 AM
60	No real economic effect, but another layer of administrative requirements.	2/25/2018 8:12 AM
61	We will have to increase design fees to help cover the cost of insurance.	2/25/2018 8:05 AM
62	I am generally opposed to disclosing the full limits of our insurance coverage and only provide proof of insurance up to the limit required by the client. We don't like to advertise the size of the target they could go after when they want to dispute their bill by suing us.	2/25/2018 7:14 AM
63	See below	2/25/2018 1:10 AM
64	Possibly, don't see why it's necessary.	2/24/2018 5:40 PM
65	All of our contracts require such insurance.	2/24/2018 4:24 PM
66	The added language is likely to encourage attempts by clients to leverage registrants' liability insurance against them for improper purposes. Just the threat of unwarranted litigation by a client places the registrant in a position of disadvantage. Stay out of that relationship!	2/24/2018 3:29 PM
67	I have been involved in several projects (as an expert witness) that went south where there was no insurance and the contractor was suit proof (had no assets) so I think this is a particularly good idea. It really should be applied to contractors as well as engineers.	2/24/2018 3:22 PM
68	I always carry this insurance anyway.	2/24/2018 3:13 PM
69	This put additional burden on the consultant to track down this information/signed contract prior to even starting work. A lot of agreements come during or after the design is completed. This is due to numerous reasons, mostly is that the owner/developer is always in a hurry. As long as this provision covers master agreements and does not intend for a new agreement to occur with every project, I agree with the provision.	2/24/2018 2:44 PM
70	Although we do carry Professional Liability Insurance, I do not think that it should be required for contracts. Many small business Land Surveyors perform work for individuals and other small businesses and may or may not have insurance, but I do not believe it should be required for performing these types of services. It may be cost prohibitive for these type of small surveying business who provide a cost effective service for these types of clients.	2/24/2018 1:52 PM
71	Should not be mandated that specific contract issues be stated. This is between the engineer and the client.	2/24/2018 1:39 PM
72	I already make this disclosure.	2/24/2018 1:38 PM
73	I am not sure what economic effect it will have, but I don't see any positive effect.	2/24/2018 1:27 PM
74	As a licensed civil engineer and land surveyor I support the proposed change.	2/24/2018 1:23 PM
75	I am unsure if this will impact my business. Therefore I did not know how to answer the previous question	2/24/2018 12:57 PM
76	Client looking for insurance company not engineering. Will promote claims	2/24/2018 12:50 PM
77	I already carry insurance	2/24/2018 12:48 PM
78	This proposed regulation change is inappropriate for consultants performing work for clients in the private sector that do not require professional liability insurance.	2/24/2018 11:51 AM

Business Impacts related to amendments to NAC 625.545

79	none	2/24/2018 10:39 AM
80	Since 1983 & starting in business, I've carried E&O when a client offers sufficient revenue to defray the exorbitant cost, and otherwise have not carried the coverage. Customers who care about E&O ask, others don't. Requiring disclosure is likely to push clients who didn't care into wondering if they should, & complicating negotiation of services (i.e increasing costs, decreasing revenue) at times I don't carry E&O. My E&O carriers over those decades have never paid a claim, i.e. net benefit of the coverage has been zero to my business & to the public.	2/24/2018 10:30 AM
81	Our policy has been and currently is that all projects have a written agreement	2/24/2018 10:20 AM
82	N/A	2/24/2018 10:09 AM
83	I disagree with this statement as written. I believe that since I have lived in Nevada since 1950 and have practiced engineering for a good 35 to 40 years and understand the scope of work in the Las Vegas community. We cannot set ourselves up as incompetent or as non-compliant professionals on any project we undertake if we get the door slammed on us because our liability amount is not justified to the owner. 1 -This decision lies with the individual engineer's judgment or the client's insistence because of the size of the project. 2 – Why have continuing education or a license program if we simply buy and maintain project insurance. It would not matter to the client since he stands to gain on any loss he may have anyways without necessarily paying for it in the fee. As it stands, there are many incompetent contactors or contractor managers that build without fear as they are required to possess a bond for that project anyways. 3 – We are giving insurance companies more control over premium costs. 4 – Next, the board may mandate that licensed engineers maintain a bond based on project size. "I believe that the contract agreement should only state what the engineer should be capable of accepting liability for. Many smaller independent licensed engineers will be stuck getting and maintaining insurance coverage otherwise. This coverage may prevent him or her from being independent." On smaller projects, insurance premiums can still get pricey and if you have to pay indefinitely for those projects its expensive. I would like to see a compromise in this NAC change and/or state that explains "at the owner's discretion"; the owner must pay for a liability bond for the life of the project for the engineer. This would remove these choices from the engineer for more coverage. Here is an example of what I feel this change should read: "4. A contract agreement that discloses the following: Inform the client on projects of what liability the engineer is accepting responsibility for. Furthermore, provide a statement therein states that the owner must pay for additional liability coverage or maintain coverage for the engineer to the owner's satisfaction on the project and for whatever length of time period he chooses." I have seen engineers state a liability limit in that they will be responsible for the return of their engineering fee and a sum of money with a not to exceed limit. I have seen companies have a million dollar policy and still cannot cover the cost of repairs. The project size versus the actual liability is too far out of proportion for the average independent consulting engineer. Engineering is not an exact science but yet owners may expect liability coverage for this inexact science at others expense. My example above lets the "Engineer" and the "Owner" work out the liability together. This way the burden of the "Engineer" losing the project converts to more interaction with the client for the following reason. Based on what Survey question #3 about this NAC proposal is actually telling everyone that a lot of very knowledgeable engineers pay more out of pocket money to get bigger projects (regardless of how capable he may be to do these projects). A smart engineer will get adequate insurance and a smart client on large projects will require liability without this NAC addition #4. Please consider my vision! Lastly, this will definitely make a young and aspiring engineer to have to quit his "big company", get insurance and without testing the waters to see how he can eventually prosper on his own. Instead the "big companies" get bigger and bigger. Keep in mind that company permissions are in order to do work on the outside. I am not in favor of the proposal as written!	2/24/2018 9:55 AM
84	No	2/24/2018 9:52 AM
85	We carry very high limits of insurance but our contracts limit our liability to 1 million and we do not want to disclose our 5 million dollar policy	2/24/2018 8:50 AM
86	Would prefer wording like: "Am covered by PL insurance, Cert. available upon request."	2/24/2018 8:27 AM
87	no	2/24/2018 8:21 AM
88	none	2/24/2018 8:16 AM
89	None	2/24/2018 8:07 AM
90	I have professional liability insurance, but the requirement for disclosure and limits should be between the client and the engineer and not as a result of regulation.	2/24/2018 7:54 AM

Business Impacts related to amendments to NAC 625.545

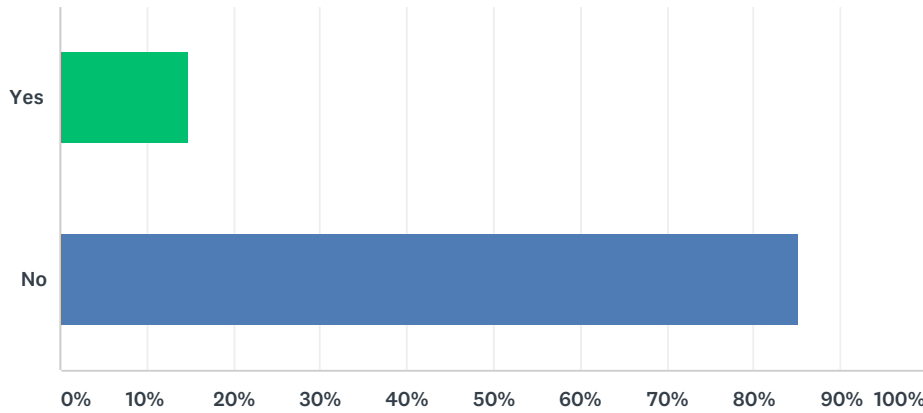
91	We carry insurances required to practice	2/24/2018 7:35 AM
92	One more thing to remember to put on proposals! This is not needed to be codified.	2/24/2018 7:21 AM
93	Small effect	2/24/2018 7:16 AM
94	I do very small projects, sometimes \$200 of design work , writing up a contract for each one is ridiculous	2/24/2018 7:04 AM
95	Even as a small firm we believe it is essential to carry professional liability insurance. We do not have any issue disclosing the fact as well as the coverage provided.	2/24/2018 7:04 AM
96	I am neither for or against it. I carry liability, but I think that stating so could give clients the wrong idea in some cases.	2/24/2018 6:54 AM
97	Currently carry professional liability insurance	2/23/2018 10:38 PM
98	My practice is fully insured against errors and omissions. A licensee without such insurance has an economic advantage over those who carry such insurance.	2/23/2018 9:34 PM
99	I feel that this is unwarranted and not needed government oversight. It should not be the intent of NRS, NAC, or a governing agency or body to interfere with the private business practices of a private citizen or firm. If a consultant chooses not to have insurance, then there is already recourse set in place being the courts. There are many engineers that make their start without insurance taking on projects with comparatively limited risk, scope, and size. I find this acceptable for a consultant getting their feet "wet" so to speak while facing the inherent challenges to securing a client base while trying to provide for their family. I speculate that many engineers and surveyors that started off slow and gained some ground eventually expand their scope of services along with risk exposure that he/she can independently gauge whether insurance is needed or not needed. This is not something for the Board to decide at any level. I have found that it is inherently directly proportional that as the projects get bigger so does the savvy of the client who will often request documentation of professional liability and limits of coverage. Those consultants that carry such insurance can certainly use as a marketing advantage to promote their business knowing others may not have such insurance. To mandate otherwise for a starting entrepreneur would only serve to "scare" a much needed and potential client base. Who is to say that the consultant wouldn't buy insurance using the retainer obtained from a client. Either way, I strongly feel against the proposed language. I strongly oppose 625.545 in its entirety. It is unwarranted and not needed government oversight. There are many instances where work is done on a handshake with new clients or based on each other's word attributed to a long-standing business relationship between consultant and client. This NAC 625.545 is not needed in its entirety and should be completely removed. It simply is not the Board's business to interfere with private business practices and the courts can serve as an effective remedy.	2/23/2018 9:11 PM
100	it is up to specific client to require it	2/23/2018 8:41 PM
101	I agree with stating the engineer/ firm has opp to date insurance. Disagree with disclosing the amount. Seems likely to amplify law suits in the already litigious society we are in.	2/23/2018 8:01 PM
102	This requirement is way too late.	2/23/2018 7:48 PM
103	We carry insurance as a matter of policy and due to requirements of our clients. I have some mixed feelings that we are adding burdens on new or extremely small firms. Also the engineer nearing retirement or post-retirement is required to carry insurance which is fairly expensive in order to perform small projects that may not be economical if an insurance requirement is in place. The fact that it has to be disclosed without requiring it may be a good work around. That way all parties are aware of insurance being lacking prior to beginning the contract. Overall it looks to be a good thing.	2/23/2018 7:22 PM
104	New language not needed, it's common sense business to have liability insurance. Any counter contracting client would ask for it. No need for the Board to be involved, less government is better government.	2/23/2018 7:10 PM
105	This is going to put smaller firms at a disadvantage compared to larger national firms that have higher liability limits. Small firms can not economically go out and by limits of 5 and 10 million. We carry \$2Million and the standard is \$1 million. It is also very common for a client to require a certificate of insurance which our insurance broker provides.	2/23/2018 7:01 PM
106	I do very little work in Nevada and it is mainly limited to power system studies where professional liability is not required.	2/23/2018 6:59 PM
107	Additional burden and need to include information at risk of censure by Board	2/23/2018 6:53 PM

Business Impacts related to amendments to NAC 625.545

108	This should be between the client and the engineer. No need for the State to regulate	2/23/2018 6:41 PM
109	None	2/23/2018 6:40 PM
110	as soon as liability limits are a mandatory disclosure, clients will want anyone hired to have the highest limit they've seen. these are often out of reach for small businesses.	2/23/2018 6:09 PM
111	we already have been working under the proposed contractual requirements	2/23/2018 5:59 PM
112	The need to add a full disclosure of E&O insurance coverage is not clear to me.	2/23/2018 5:53 PM
113	None.	2/23/2018 5:41 PM
114	This shouldn't be a legal requirement. If clients want proof of insurance it should be up to them to request it.	2/23/2018 5:40 PM
115	No	2/23/2018 5:38 PM
116	I already maintain Professional Liability insurance. In general , clients require such insurance.	2/23/2018 5:36 PM
117	No adverse effect, but the proposed wording is not necessary.	2/23/2018 5:33 PM
118	I don't think it is important to each client how much insurance you have and why. If they ask, I tell them. If not, I have it but they won't bug me about being added as additional insured.	2/23/2018 5:31 PM

Q6 Will a specific proposed regulatory provision in NAC 625.545 have a beneficial effect upon your business?

Answered: 255 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	14.90%	38
No	85.10%	217
TOTAL		255

Q7 Any comments or explanation relating to your answer to Question 6.

Answered: 85 Skipped: 174

#	RESPONSES	DATE
1	Insurance provisions should be elective. Some work such as studies, reviews, etc. are low liability ventures, and clients may not require insurance.	3/5/2018 2:56 PM
2	Fewer competitors without insurance.	3/5/2018 10:23 AM
3	No	3/2/2018 11:52 AM
4	We are already licensed SE so won't be affected.	3/1/2018 3:48 PM
5	I am currently employed by a public agency in California and do not work in Nevada.	3/1/2018 11:52 AM
6	NONE	3/1/2018 11:22 AM
7	None	2/28/2018 4:15 PM
8	no	2/28/2018 4:06 PM
9	currently practice this requirement	2/28/2018 5:01 AM
10	This almost begs clients to look for ways to exploit our insurance coverage although it is not justified. This information is confidential business information and should not be a required disclosure.	2/27/2018 5:50 PM
11	Engineers who operate without insurance and therefore charge less...sometimes substantially less will no longer be able to undercut other engineer's bids who do have the correct level of insurance.	2/26/2018 5:07 PM
12	Those companies who do not carry insurance, as they should, will not be able to contract.	2/26/2018 4:52 PM
13	it will be beneficial to utilize digital signatures	2/26/2018 4:25 PM
14	No	2/26/2018 4:02 PM
15	the additional disclosure on Professional liability insurance will help client awareness of who has coverage	2/26/2018 2:29 PM
16	We do compete for our work with other engineering firms. We are required to carry insurance and we no what it will cost. It is calculated into the overhead for our fees. A company that does not have insurance is not aware of these costs and therefore has an unfair financial advantage.	2/26/2018 1:15 PM
17	I carry insurance. Many engineering small or one person consulting firms do not and this could help me and hurt them.	2/26/2018 10:57 AM
18	it will force some of the bottom-feeders to compete on a more level arena	2/26/2018 10:24 AM
19	I can already elect to do this in cases where I believe that it follows the best risk management strategy. Rarely would a client choose our firm over another because of insurance limits, but it's possible.	2/26/2018 10:23 AM
20	This provision will ensure that when competing for projects, the client will be able to make and informed decision when comparing two firms regarding insurance coverage.	2/26/2018 10:23 AM
21	Written contract are a good idea, as is disclosure of insurance, but not limits.	2/26/2018 10:18 AM
22	no	2/26/2018 10:14 AM
23	Level the playing field by requiring insurance for all who practice	2/26/2018 9:35 AM
24	let clients know that other consultants do not carry insurance	2/26/2018 8:43 AM
25	I would presume this would eliminate the one man offices that cannot afford the E & O. Or will force them to increase their fees. This in turn will raise fees for the entire profession	2/26/2018 8:41 AM
26	No	2/26/2018 8:40 AM
27	None	2/26/2018 8:37 AM

Business Impacts related to amendments to NAC 625.545

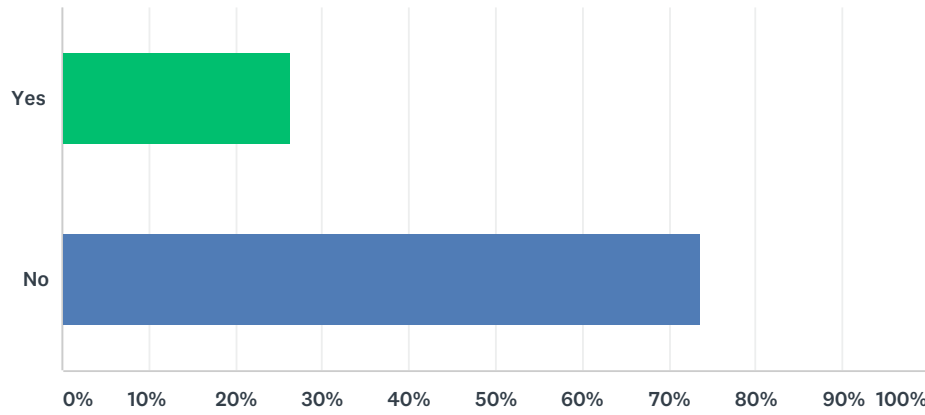
28	It should weed out firms that are uninsured.	2/26/2018 8:34 AM
29	N/A	2/26/2018 8:14 AM
30	N/A	2/26/2018 8:02 AM
31	no	2/26/2018 6:42 AM
32	none	2/26/2018 6:37 AM
33	n/a	2/26/2018 6:37 AM
34	See response to question 5	2/26/2018 6:16 AM
35	none	2/26/2018 6:04 AM
36	Everyone already has liability insurance	2/26/2018 5:20 AM
37	no	2/26/2018 5:15 AM
38	No	2/26/2018 5:05 AM
39	no direct beneficial effect	2/25/2018 9:03 PM
40	na	2/25/2018 5:27 PM
41	--	2/25/2018 4:45 PM
42	We have insurance, so no adverse effect.	2/25/2018 2:51 PM
43	I always carried insurance to do not want those you don't adversely impact the profession.	2/25/2018 1:49 PM
44	Noting that you have insurance is an invitation to sue. (FYI - My firm is fully insured.)	2/25/2018 1:35 PM
45	Yes, it will keep the engineering busy more ethical.	2/25/2018 9:04 AM
46	none	2/25/2018 8:05 AM
47	Additional government regulations provide zero beneficial effect.	2/25/2018 1:10 AM
48	None	2/24/2018 5:40 PM
49	All of our contracts require such insurance.	2/24/2018 4:24 PM
50	No	2/24/2018 3:29 PM
51	Some engineer's do not carry this insurance. This would require that this be made known. Since I do carry this insurance this could be beneficial to those of us who do because it would inform the client.	2/24/2018 3:13 PM
52	The new regulation may push other small survey companies out of business as the cost for such insurance is expensive.	2/24/2018 1:52 PM
53	No comment.	2/24/2018 1:38 PM
54	Most of our large clients require insurance certificates prior to commencing work. This really just looks like unnecessary additional oversight by the Board.	2/24/2018 1:27 PM
55	Again, I am unsure as to how this will impact my business.	2/24/2018 12:57 PM
56	N	2/24/2018 12:50 PM
57	Not likely. Most the of people I deal with carry insurance as well.	2/24/2018 12:48 PM
58	none	2/24/2018 10:39 AM
59	Our competition would now have to spell out their scope of work - an expense others have avoided without written agreements	2/24/2018 10:20 AM
60	N/A	2/24/2018 10:09 AM
61	No	2/24/2018 9:52 AM
62	increases our exposure on limits of liability	2/24/2018 8:50 AM
63	no	2/24/2018 8:21 AM
64	none	2/24/2018 8:16 AM

Business Impacts related to amendments to NAC 625.545

65	None	2/24/2018 8:07 AM
66	See comment 5	2/24/2018 7:54 AM
67	none	2/24/2018 7:35 AM
68	no	2/24/2018 7:21 AM
69	More paperwork for the sake of paperwork does not have beneficial effects unless it helps to eliminate competitors and create rent seeking.	2/24/2018 7:04 AM
70	No significant benefit, no harm either.	2/24/2018 7:04 AM
71	no	2/24/2018 6:54 AM
72	Open up all communications	2/24/2018 5:19 AM
73	Professional engineers with liability insurance will not be allowed to practice engineering in Nevada	2/23/2018 10:38 PM
74	Yes. Completely remove NAC 625.545 would be of most benefit. See response to (5).	2/23/2018 9:11 PM
75	no beneficial effect	2/23/2018 8:41 PM
76	14 years as a consultant who has paid for insurance to protect his clients, and lost jobs to uninsured firms, this will help educate the clients and make my firm more attractive.	2/23/2018 7:48 PM
77	None	2/23/2018 6:53 PM
78	This should be between the client and the engineer. No need for the State to regulate	2/23/2018 6:41 PM
79	Some client may demand higher coverages kust because we carry higher coverage limits. I support the requirement for disclosure that the firm has coverage, but I am against disclosing any coverage limits over \$1M	2/23/2018 6:40 PM
80	see comments above.	2/23/2018 6:09 PM
81	I don't see a beneficial effect on our business, but it would be good for the Engineering Industry. It helps with establishing accountability	2/23/2018 5:59 PM
82	no	2/23/2018 5:53 PM
83	Well, possibly if my competitors for similar work are uninsured or under insured and the client cares.	2/23/2018 5:41 PM
84	I see no potential benefit from this.	2/23/2018 5:40 PM
85	No	2/23/2018 5:38 PM

Q8 Do anticipate any indirect adverse effects on your business?

Answered: 255 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	26.27%	67
No	73.73%	188
TOTAL		255

Q9 Any comments or explanation relating to your answer to Question 8.

Answered: 88 Skipped: 171

#	RESPONSES	DATE
1	Insurance provisions should be elective. Some work such as studies, reviews, etc. are low liability ventures, and clients may not require insurance.	3/5/2018 2:56 PM
2	No	3/2/2018 11:52 AM
3	I am currently employed by a public agency in California and do not work in Nevada.	3/1/2018 11:52 AM
4	NONE	3/1/2018 11:22 AM
5	None	2/28/2018 4:15 PM
6	no	2/28/2018 4:06 PM
7	none	2/28/2018 5:01 AM
8	This almost begs clients to look for ways to exploit our insurance coverage although it is not justified. This information is confidential business information and should not be a required disclosure.	2/27/2018 5:50 PM
9	Unnecessarily adds to paperwork burden.	2/27/2018 10:06 AM
10	We have a 2 million E/O policy which is enough for the vast majority of typical commercial construction projects.	2/26/2018 5:07 PM
11	No	2/26/2018 4:02 PM
12	no	2/26/2018 1:15 PM
13	No.	2/26/2018 10:57 AM
14	Yes, I suspect that directly specifying professional limits will both encourage litigation in some cases, and exclude business in other cases. As to the latter, one would hope that the client notify in advance, or come back and ask for increase in coverage in cases where our limits do not match expectations.	2/26/2018 10:23 AM
15	Disclosure of insurance limits will increase the likelihood of clients viewing engineering and survey firms as being deep pocket entities, thus being more likely to be sued.	2/26/2018 10:18 AM
16	no	2/26/2018 10:14 AM
17	The requirement to indicate the engineer has a PL policy is OK. But why list the limits of the insurance policy? We generally try to limit our liability to a specific amount, which would be less than the total policy limit.	2/26/2018 8:59 AM
18	Clients will select more reputable firms	2/26/2018 8:43 AM
19	No	2/26/2018 8:40 AM
20	None	2/26/2018 8:37 AM
21	It is possible that this provision may require me to obtain insurance for projects for which it would otherwise not be needed.	2/26/2018 8:14 AM
22	Additional staff time required to generate insurance information for each and every contract.	2/26/2018 8:07 AM
23	N/A	2/26/2018 8:02 AM
24	See above.	2/26/2018 7:45 AM
25	We do not always have the ability to modify client supplied authorizations for work. In the event a client accepts our proposal via PO, it is not likely that the insurance details will be listed on the PO. We do not believe this proposed modification substantially improves the profession or better insures the health or safety of the public.	2/26/2018 7:11 AM
26	no	2/26/2018 6:42 AM

Business Impacts related to amendments to NAC 625.545

27	many small projects do not need to prove liability limits. we try to minimize our liability limits on these projects	2/26/2018 6:37 AM
28	n/a	2/26/2018 6:37 AM
29	none	2/26/2018 6:04 AM
30	Possible violation if there is a contract where professional liability is not required and is not mentioned.	2/26/2018 5:38 AM
31	None	2/26/2018 5:20 AM
32	Our company typically does not disclose insurance coverage limits unless specifically asked. We would have to change our internal proposal process to comply with this provision. Additionally, insurance provisions and limits are a contractual/business matter that may have different implications in different situations. It is also a concern that clients would favor engineers with higher insurance coverage limits if all else is equal. At this point, the insurance industry is benefiting, not the engineering community. It is believed that requiring disclosure of insurance coverages and limits will have an indirect adverse effect on our business.	2/26/2018 5:15 AM
33	No	2/26/2018 5:05 AM
34	Clients typically require proof of insurance, and often mandate the limits. I see no reason to disclose the level of insurance if not requested by a client. Clients should shop for services based on skill and professional reputation, not based on insurance policy limits.	2/26/2018 4:38 AM
35	none	2/25/2018 9:03 PM
36	This disclosure, especially if one chooses NOT to have professional liability insurance, might cause loss of some clients who otherwise did not particularly care about that coverage.	2/25/2018 5:27 PM
37	More paperwork, no public benefit.	2/25/2018 4:45 PM
38	Increases the probability of a lawsuit demanding the limits of our insurance, regardless of any actual or perceived damage.	2/25/2018 4:14 PM
39	Already doing the proposed requirements	2/25/2018 2:21 PM
40	See the response to Question #5.	2/25/2018 2:20 PM
41	Noting that you have insurance is an invitation to sue. (FYI - My firm is fully insured.)	2/25/2018 1:35 PM
42	No	2/25/2018 9:04 AM
43	WE have many very small projects for individuals and small firms. Most public clients already require this information in their agreement. It is hard to imagine a client for a typical project that costs less than \$10,000 or \$20,000 being adversely impacted by not having liability insurance specifically spelled out in the agreement. There are numerous levels of insurance coverage (\$500,000, \$1 Million, \$2 Million, and larger) and many variations of deductibles. You are proposing what I see as a slippery slope on the amount and details of the coverage held by a firm. In our experience, any client with a project greater than a few thousand dollars has his own contract form with this insurance requirement, significant experience in hiring consultants, and/or legal counsel. I see this as an unnecessary and confusing requirement that does not add any value to the process or additional protection to the client.	2/25/2018 8:12 AM
44	none	2/25/2018 8:05 AM
45	Time away from work updating our general terms and conditions.	2/25/2018 6:25 AM
46	Any additional regulations are nothing but onerous. Why can't you just restrain yourselves?	2/25/2018 1:10 AM
47	Possibly, additional cost	2/24/2018 5:40 PM
48	All of our contracts require such insurance.	2/24/2018 4:24 PM
49	Already answered.	2/24/2018 3:29 PM
50	as explained above	2/24/2018 2:44 PM
51	No comment.	2/24/2018 1:38 PM
52	It just looks like a way to get in trouble for not doing some small thing that has no really impact on the engineering of a project.	2/24/2018 1:27 PM
53	None	2/24/2018 12:57 PM

Business Impacts related to amendments to NAC 625.545

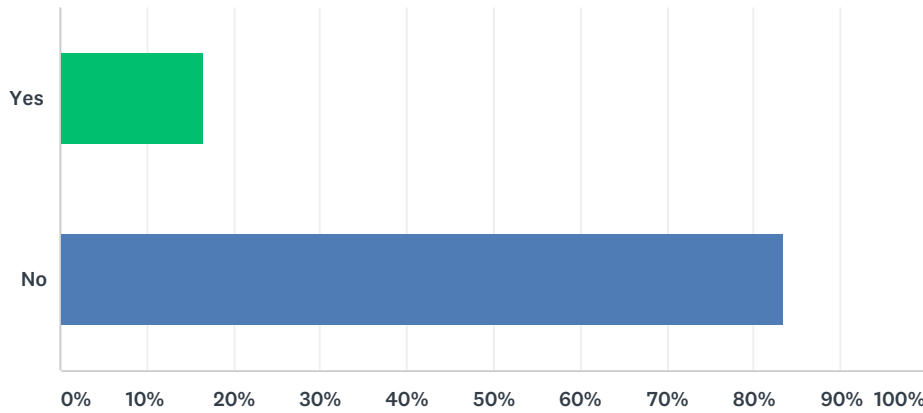
54	More vlakms	2/24/2018 12:50 PM
55	I carry E&O insurance and liability insurance. However, I do not publish this to clients unless they request it. I have never been sued but I don't want to become a "soft target". Bad clients will sue everyone associated with a project if one subcontractor does not perform.	2/24/2018 10:59 AM
56	none	2/24/2018 10:39 AM
57	see #5 above	2/24/2018 10:30 AM
58	no	2/24/2018 10:20 AM
59	It will complicate procurement of projects located in NV.	2/24/2018 10:09 AM
60	I don't believe this is necessary as a codified requirement.	2/24/2018 9:56 AM
61	I disagree with this statement as written. I believe that since I have lived in Nevada since 1950 and have practiced engineering for a good 35 to 40 years and understand the scope of work in the Las Vegas community. We cannot set ourselves up as incompetent or as non-compliant professionals on any project we undertake if we get the door slammed on us because our liability amount is not justified to the owner. 1 -This decision lies with the individual engineer's judgment or the client's insistence because of the size of the project. 2 – Why have continuing education or a license program if we simply buy and maintain project insurance. It would not matter to the client since he stands to gain on any loss he may have anyways without necessarily paying for it in the fee. As it stands, there are many incompetent contactors or contractor managers that build without fear as they are required to possess a bond for that project anyways. 3 – We are giving insurance companies more control over premium costs. 4 – Next, the board may mandate that licensed engineers maintain a bond based on project size. "I believe that the contract agreement should only state what the engineer should be capable of accepting liability for. Many smaller independent licensed engineers will be stuck getting and maintaining insurance coverage otherwise. This coverage may prevent him or her from being independent." On smaller projects, insurance premiums can still get pricey and if you have to pay indefinitely for those projects its expensive. I would like to see a compromise in this NAC change and/or state that explains "at the owner's discretion"; the owner must pay for a liability bond for the life of the project for the engineer. This would remove these choices from the engineer for more coverage. Here is an example of what I feel this change should read: "4. A contract agreement that discloses the following: Inform the client on projects of what liability the engineer is accepting responsibility for. Furthermore, provide a statement therein states that the owner must pay for additional liability coverage or maintain coverage for the engineer to the owner's satisfaction on the project and for whatever length of time period he chooses." I have seen engineers state a liability limit in that they will be responsible for the return of their engineering fee and a sum of money with a not to exceed limit. I have seen companies have a million dollar policy and still cannot cover the cost of repairs. The project size versus the actual liability is too far out of proportion for the average independent consulting engineer. Engineering is not an exact science but yet owners may expect liability coverage for this inexact science at others expense. My example above lets the "Engineer" and the "Owner" work out the liability together. This way the burden of the "Engineer" losing the project converts to more interaction with the client for the following reason. Based on what Survey question #3 about this NAC proposal is actually telling everyone that a lot of very knowledgeable engineers pay more out of pocket money to get bigger projects (regardless of how capable he may be to do these projects). A smart engineer will get adequate insurance and a smart client on large projects will require liability without this NAC addition #4. Please consider my vision! Lastly, this will definitely make a young and aspiring engineer to have to quit his "big company", get insurance and without testing the waters to see how he can eventually prosper on his own. Instead the "big companies" get bigger and bigger. Keep in mind that company permissions are in order to do work on the outside. I am not in favor of the proposal as written!	2/24/2018 9:55 AM
62	No	2/24/2018 9:52 AM
63	no	2/24/2018 8:21 AM
64	none	2/24/2018 8:16 AM
65	None	2/24/2018 8:07 AM
66	See comment 5	2/24/2018 7:54 AM
67	none	2/24/2018 7:35 AM
68	Forcing insurance on any business is always detrimental to the business. This should be between the business and client. The government should not be involved.	2/24/2018 7:24 AM

Business Impacts related to amendments to NAC 625.545

69	Adds one more requirement to be in compliance. I have insurance, but unless a client specifically ask if I have it, I usually don't put that into my proposals.	2/24/2018 7:21 AM
70	I would stop doing business in Nevada.	2/24/2018 7:04 AM
71	None.	2/24/2018 7:04 AM
72	no	2/24/2018 6:54 AM
73	Unlicensed professionals can offer lower rates due to their not being burdened by annual E&O costs which exceed \$5K	2/23/2018 9:34 PM
74	In addition to professional liability insurance, I have general liability insurance and other insurance policies. Annually, my larger Clients request documentation of my insurance coverage and limits. It should be solely my decision whether I want to keep my insurance. If not, then I risk losing my larger clients along with associated revenue. Either way, this should be my decision only. Site visits are not covered by professional liability insurance and falls under general liability. Is the board going to mandate general liability insurance? What about workers compensation insurance? It isn't required for a single employee company? Is the board going to mandate workers compensation insurance? Is the board going to mandate health insurance? Where does this stop? What about insurance for the fabrication of parts based on an engineer's design? Simply put, NAC 625.425 needs to be removed in its entirety. I carry insurance and limits that are considered reasonable to be determined between myself and my clients. Although my insurance coverages are in excess of my client's standards, this isn't something for the Board to interfere or decide or oversee in anyway shape or form.	2/23/2018 9:11 PM
75	can have adverse effects	2/23/2018 8:41 PM
76	Same response as 5.	2/23/2018 8:01 PM
77	This is going to put smaller firms at a disadvantage compared to larger national firms that have higher liability limits. Small firms can not economically go out and by limits of 5 and 10 million. We carry \$2Million and the standard is \$1 million.	2/23/2018 7:01 PM
78	It could cost me work since I do not carry professional liability insurance.	2/23/2018 6:59 PM
79	Added regulatory burden with limited to no benefit to the public.	2/23/2018 6:53 PM
80	This should be between the client and the engineer. No need for the State to regulate	2/23/2018 6:41 PM
81	Clients may demand higher coverages, standard industry coverages may increase, and costs may increase	2/23/2018 6:40 PM
82	none anticipated.	2/23/2018 6:09 PM
83	no	2/23/2018 5:59 PM
84	no	2/23/2018 5:53 PM
85	None.	2/23/2018 5:41 PM
86	It could create another excuse for clients to not make full payment for services rendered.	2/23/2018 5:40 PM
87	No	2/23/2018 5:38 PM
88	I do not like disclosing the full amount of my insurance since it makes me a target for the wrong client. I know this is true because E&O insurance premiums for 2mil is 4 times as much as E&O insurance premiums for 1 mil. The insurance company said because the higher limit made me i bigger target. (their words)	2/23/2018 5:37 PM

Q10 Do you anticipate any indirect beneficial effects on your business?

Answered: 255 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	16.47%	42
No	83.53%	213
TOTAL		255

Q11 Any comments or explanation relating to your answer to Question 10.

Answered: 79 Skipped: 180

#	RESPONSES	DATE
1	Insurance provisions should be elective. Some work such as studies, reviews, etc. are low liability ventures, and clients may not require insurance.	3/5/2018 2:56 PM
2	No	3/2/2018 11:52 AM
3	We are unlikely to see an increase in the number of clients due to our firm carrying professional liability insurance.	3/1/2018 5:04 PM
4	I am currently employed by a public agency in California and do not work in Nevada.	3/1/2018 11:52 AM
5	NONE	3/1/2018 11:22 AM
6	No	2/28/2018 4:15 PM
7	no	2/28/2018 4:06 PM
8	Transparency is good	2/28/2018 6:23 AM
9	none	2/28/2018 5:01 AM
10	This almost begs clients to look for ways to exploit our insurance coverage although it is not justified. This information is confidential business information and should not be a required disclosure.	2/27/2018 5:50 PM
11	Clients that want this information already request it. There is nothing gained by providing it to clients that aren't interested.	2/27/2018 10:06 AM
12	see previous comments.	2/26/2018 5:07 PM
13	No	2/26/2018 4:02 PM
14	Why not leave this decision up to the client? Why does the state need to be involved?	2/26/2018 2:40 PM
15	It may reduce the speculative competition.	2/26/2018 1:15 PM
16	Other firms which may not carry professional liability insurance may not be chosen for contracts if the client is advised of the lack of insurance.	2/26/2018 11:18 AM
17	Insurance is important.	2/26/2018 11:17 AM
18	I don't think this needs to be in contracts unless required by the owner. Public contracts already have this.	2/26/2018 10:57 AM
19	as costs for insurance are borne by all, competitive pricing will be more level.	2/26/2018 10:24 AM
20	It's possible, but not likely, that we may win proposals because of insurance limits. But, if our limits fall for one reason or another the reverse can become reality. Bottom line; with all the factors in providing quality work do we really want yet another opportunity for a client to go elsewhere.	2/26/2018 10:23 AM
21	no	2/26/2018 10:14 AM
22	clients will select more reputable firms like mine	2/26/2018 8:43 AM
23	No	2/26/2018 8:40 AM
24	None	2/26/2018 8:37 AM
25	Possibly by eliminating firms who are uninsured	2/26/2018 8:34 AM
26	N/A	2/26/2018 8:14 AM
27	N/A	2/26/2018 8:02 AM

Business Impacts related to amendments to NAC 625.545

28	We have always carried professional liability insurance, but not all do so this could give us an advantage over the competition.	2/26/2018 7:33 AM
29	no	2/26/2018 6:42 AM
30	none	2/26/2018 6:37 AM
31	n/a	2/26/2018 6:37 AM
32	none	2/26/2018 6:04 AM
33	None	2/26/2018 5:20 AM
34	no	2/26/2018 5:15 AM
35	No	2/26/2018 5:05 AM
36	Yes, the addition would indirectly benefit me since I hold P&L insurance and recognize that those firms that don't have P&L insurance may get less work, driving their clients to more reputable firms.	2/25/2018 9:03 PM
37	na	2/25/2018 5:27 PM
38	--	2/25/2018 4:45 PM
39	In general, clients need to know if the professional is insures or not.	2/25/2018 4:27 PM
40	It will weed out those engineers who because on incompetency can not get or afford insurance.	2/25/2018 1:49 PM
41	no	2/25/2018 9:04 AM
42	none	2/25/2018 8:05 AM
43	There's nothing beneficial about encouraging the public to evaluate professionals based on how much they think they may be able to recover in nuisance litigation filed by unscrupulous slip-and-fall lawyers.	2/25/2018 1:10 AM
44	None	2/24/2018 5:40 PM
45	All of our contracts require such insurance.	2/24/2018 4:24 PM
46	No	2/24/2018 3:29 PM
47	No comment.	2/24/2018 1:38 PM
48	I don't see how disclosing our insurance status in a proposal helps us.	2/24/2018 1:27 PM
49	None	2/24/2018 12:57 PM
50	None	2/24/2018 12:50 PM
51	Perhaps reducing competition from those that do not carry insurance.	2/24/2018 12:48 PM
52	none	2/24/2018 10:39 AM
53	It creates a more level playing field. In the past those firms who have had written agreements have had overhead costs while those who have avoided these agreement have not had these costs.	2/24/2018 10:20 AM
54	Disclosure in initial contract may decrease secondary documentation requirements.	2/24/2018 10:15 AM
55	N/A	2/24/2018 10:09 AM
56	Insurance and large engineering companies will benefit more than the average local and independent engineer.	2/24/2018 9:55 AM
57	No	2/24/2018 9:52 AM
58	no	2/24/2018 8:21 AM
59	none	2/24/2018 8:16 AM
60	None	2/24/2018 8:07 AM
61	See comment 5	2/24/2018 7:54 AM
62	In competing for business, it forces all firms to be on an equal playing field when proposing nd the owner will know that firms are equal when it comes to insurances	2/24/2018 7:35 AM
63	no.	2/24/2018 7:21 AM

Business Impacts related to amendments to NAC 625.545

64	Again, useless paperwork is not beneficial.	2/24/2018 7:04 AM
65	None.	2/24/2018 7:04 AM
66	Bad engineering leads to bad press for engineers. Requiring liability insurance should reduce the occurrence and repeats of bad engineering.	2/23/2018 10:38 PM
67	Yes. If implemented, I benefit because I have insurance. See comment (9); however, I do not see this as being fair to promote the entrepreneur in the profession who can monitor the risk assessment of projects. See comment (5).	2/23/2018 9:11 PM
68	can not see any beneficial effects	2/23/2018 8:41 PM
69	Clients will be more likely to select insured firms.	2/23/2018 7:48 PM
70	None	2/23/2018 6:53 PM
71	This should be between the client and the engineer. No need for the State to regulate	2/23/2018 6:41 PM
72	None	2/23/2018 6:40 PM
73	none anticipated.	2/23/2018 6:09 PM
74	same response at to #7	2/23/2018 5:59 PM
75	no	2/23/2018 5:53 PM
76	None.	2/23/2018 5:41 PM
77	There is no benefit from this change and it isn;t needed.	2/23/2018 5:40 PM
78	No	2/23/2018 5:38 PM
79	Requirements for insurance have an overhead cost. Disclosure will "level the playing field" among competing firms.	2/23/2018 5:36 PM