Educational Projects

Between 2010 and 2014, educational projects, including both public and private K-12 and higher educational, the average severity (money paid on behalf of the insured above any deductible obligation and within policy limits) for the top 25% of claims was over $195,000. The average severity for the top 10% of claims was over $275,000.

For the same time period, of all claims made against architects, educational projects represented 16% of claim frequency and 13% of severity. Similar data for MEP engineers are 22% for claim frequency and 29% for severity, and for structural engineers; 6% for claim frequency and 5% for severity.

It is unclear as to why MEPs have a relatively higher frequency and severity than other design disciplines on educational project, but one explanation may be the increased emphasis on sustainable design and energy efficiency due to budget constraints that may affect the MEPs ability to design systems that meet their client’s expectations.

Like all project types there are multiple factors that may contribute to a claim on an educational project.

- Public entities as clients may have statutory limits on their liability and may be required to use contracts that may not be appropriate for professional services or unfairly shift unmanageable risk to the design team.
- Statutory requirements may affect contractor selection which may be based on the low bid as opposed to qualifications.
- Budget constraints and time sensitivity that often accompany public projects can put added risk on the design and construction process.
- For claims that may involve a jury trial, a jury pool that may be sympathetic to a local public school district’s position may increase the potential for an adverse jury verdict and possibly increased damages.