

Small Firm Programs and Resources

Small firm risks aren't small and as with any architectural firm, keeping on top of emerging risks and how to manage them can be cumbersome, time-consuming – and risky. You don't know what you don't know – so it's helpful to have a source of information about currently developing issues and tools to keep you abreast of the most effective ways to practice.

Many small firm owners are not aware of the many *free* practice resources and *special small firm member benefits* designed for them and their firms by the AIA Trust. The AIA Trust is governed by AIA members who work with independent experts to identify, evaluate, advise, and create programs of value *especially* geared to the small firm.

Some of these *free* practice resources include:

- The AIA Trust library of practice resources – include those [resources designed for small firms](#) – but check out the growing repository of reports, guides, articles, webinars, checklists, and other materials, indexed by major topic, that can assist you in managing your practice risks.
- Be sure to visit our guides on [Starting a Firm](#) and [Running a Firm](#) for more valuable risk management resources and benefit programs.
- [The AIA Trust Professional Liability Insurance Database](#) with data on 40+ insurers, the capability to search & compare insurers, and helpful guides and tips on applying for professional liability insurance, how to find and work with a broker, and how to compare policies – and more.
- [The AIA Trust quarterly newsletter](#) about managing your risks lands right in your inbox filled with vital information about evolving risks, upcoming webinars, other new resources and programs, management tips, and more. If you don't already receive it, [sign up online for free by clicking here](#).
- [The AIA Trust Legal Network](#), a searchable database of experienced A/E law firms that can assist you in finding legal representation in your state, along with tips for working effectively with attorneys, whether providing expert testimony or preparing for a deposition.
- [Find out more about PEOs – or Professional Employer Organizations](#) also known as HR-outsourcing – that could help you manage the everyday HR needs that smaller businesses struggle to handle alone, such as payroll, taxes, employee benefits & workers' comp, employee policies and handbook, plus managing employee issues, and more.

These are just some of the many resources that can help you be more effective – and your firm

be more profitable.

In addition, the AIA Trust has developed many member benefit programs and products designed especially for small firms. These benefits include:

- [The AIA Trust Professional Liability Insurance Program](#) through Victor & CNA insurance, which have developed benefits especially for small firms:
 - An option to remove your deductible (**Zero Deductible option**) for every small architectural firm with revenues under \$500,000. They also offer a first dollar defense deductible to address the costs of defending a claim.
 - An option to **guarantee level premium** over a period of two or three years to help new and growing firms stabilize their costs while the firm focuses on growing their business. The premium is guaranteed during that period and the firm may have a reinstatement of the purchased limit at each anniversary in order to maintain their contractual limit requirements.
 - Offering AIA members **premium savings of up to 5% each year** to architecture firms with up to \$5 million in billings and acceptable claims experience to recognize firm commitment to continuing education and the vital knowledge that AIA membership offers.
- [The AIA Trust Cyber Liability Insurance Program](#) available through Victor was developed with architects needs in mind. The Cyber Protection Package offers a sophisticated cyber insurance policy that is customizable for small, mid-size and larger architectural firms.
 - Because cyberattacks are increasing with frequency and intensity, the AIA Trust published [An Architect's Guide to Cyber Threats](#), outlining 10 steps to proactively protect your future. Firms of all types and sizes are considering insurance coverage for cyber liability insurance solutions for this growing problem.
 - In addition, the AIA Trust [Architect's Guide to Buying Cyber Liability Coverage](#) outlines how to identify the risks and appropriate coverage for them, including the policy options available and best match for limits and coverage to meet your needs. Risks range from security breaches to business interruption to malware or ransomware and cyber insurance helps you to transfer cyber risks effectively.
- [Practice Coach](#), a legal information program when you don't have counsel on retainer or in-house to answer your legal questions. Practice Coach can help you learn how to better structure your practice, negotiate and interpret contracts, resolve disputes, and recognize pitfalls to *prevent lawsuits* or even when you need to hire a lawyer.
- [Retirement Plans](#), whether you work solo or have employees, can be customized to address your needs regarding employer contributions, investment risk, and type of plan.

The AIA Trust has developed these resources and programs to make AIA members' practices more successful. To learn more about the AIA Trust, take less than 4 minutes to [watch a brief video about what the AIA Trust offers you](#) – or call the AIA Trust for more information at 202-626-7376.

Check out everything that the AIA offers you at <https://theaiatrust.com/>.