



January 29, 2026

To Whom it May Concern:

My name is Cameron Poole and I am an insurance agent focusing specifically on Architects and Engineers. My family has worked with Vermont's design community for over 30 years and we represent many of the architectural and engineering firms in the state. The lack of a statute of repose has certainly fostered many frivolous lawsuits against Vermont's A/E firms over the past few decades and although many of those suits have been proven meritless, the firms have still had to cover their defense costs out of pocket under their deductible obligations. Deductibles can exceed \$50,000 and legal fees stack up quickly even in frivolous suits. Further, these meritless claims drive the unlucky firm's insurance premiums up for a period of five years after the claim is reported. In other surrounding states, it is a common occurrence to see these baseless claims rejected under the statute of repose preserving the firm's deductibles and saving significant time and money.

Another significant consequence of the lack of a statute of repose is the potential personal liability for practicing architects and engineers. Architects and engineers, as licensed, stamping professionals can be held personally liable and so maintaining professional liability insurance is extremely important to protect personal assets. When a design professional retires in a state with a statute of repose, we are able to continue coverage through the statute to protect their personal assets and then they are able to move into their retirement without the dark cloud of personal liability hanging over their head. That is not possible for design professionals practicing in Vermont as the lack of a statute provides unlimited personal liability. This fact also serves as a serious deterrent for young Vermonters considering a career in architecture or engineering.

A statute of repose in Vermont would empower architects and engineers to focus on creation and innovation benefiting all Vermonters rather than being weighed down by frivolous lawsuits and uncapped personal liability.

Thank you,

A handwritten signature in black ink, appearing to read "C. Poole".

Cameron Poole

Brown & Brown