Lexington A&E Professional Liability Insurance: Recent Successes June 2025



An AIG company



Now wholesale-only, Lexington A&E is AIG's dedicated source of professional liability insurance solutions for the design and construction industry. As an E&S insurer, Lexington A&E is uniquely positioned to provide client-specific solutions for the risks typically addressed in the wholesale market, with a focus on small and mid-sized enterprises, and an appetite for larger risks in excess layers. Below are samples of coverage we've recently written.

Lexington Professional Liability Solutions for Architects, Engineers and Contractors

Discipline	Area of Practice	Approximate Risk Size	Structure and Limits
Architect	Apartments	\$20 million annual revenue	\$2 million XS \$5 million
Construction Management	K-12 Schools	\$35 million contract revenue	\$3 million XS \$2 million
Design/Build Contractor	Warehouse Automation	\$183 million annual revenue	\$5 million each claim/\$5 million aggregate primary with \$1 million deductible
Design/Build Contractor	Electrical Panels	\$65 million contract revenue	\$5 million each claim/\$5 million aggregate primary with \$50,000 deductible
Design/Build Contractor	Manufacturing/ Industrial	\$300 million contract revenue	\$5 million each claim/\$5 million aggregate primary with \$100,000 deductible
Design/Build Contractor	Commercial Signage	\$147 million contract revenue	\$1 million each claim/\$1 million aggregate primary with \$100,000 deductible
Design/Build Contractor	Military and Local Government	\$95 million contract revenue	\$3 million XS \$2 million
Electrical Engineer/ Construction Management	Retail, Warehouse, Office, Manufacturing	\$1.3 billion contract revenue	\$5 million each claim/\$5 million aggregate primary with \$1.5 million deductible (Policy Consolidation of PL and Occurrence CPL)
Electrical Engineer	Utilities	\$874 million contract revenue	\$5 million XS \$20 million
Engineering, Procurement Construction/Custom Fabrication	Oil and Gas/ Industrial	\$11 million annual revenue	\$5 million each claim/\$5 million aggregate primary with \$100,000 deductible (Policy Consolidation of PL and Occurrence CPL)
HVAC/Mechanical, Electrical Plumbing Contractor	Commercial and Industrial Buildings	\$25 million contract revenue	\$2 million each claim/\$2 million aggregate primary with \$20,000 deductible (Policy Consolidation of PL and Occurrence CPL)



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Discipline	Area of Practice	Approximate Risk Size	Structure and Limits
Machine/Equipment Design, Mechanical Engineer	Alternative Energy/ Utilities	\$10 million annual revenue	\$1 million each claim/\$1 million aggregate primary with \$100,000 deductible
Materials Testing	Military Bases	\$2 million annual revenue	\$2 million each claim/\$2 million aggregate primary with \$25,000 deductible
Multi-Discipline Engineer	Site Development	\$58 million annual revenue	\$5 million each claim/\$5 million aggregate primary with \$200,000 deductible
Specialty Contractor	Fire Protection and Suppression	\$38 million annual revenue	\$5 million each claim/\$5 million aggregate primary with \$25,000 deductible
Specialty Contractor	Oil and Gas	\$113 million contract revenue	\$5 million each claim/\$5 million aggregate primary with \$100,000 deductible
Specialty Contractor	K-12 Schools and Local Government Buildings	\$44 million contract revenue	\$2 million each claim/\$2 million aggregate primary with \$10,000 deductible (Policy Consolidation of PL and Occurrence CPL)
Structural Engineer/ Construction Manager	Higher Ed, Healthcare, Offices	\$15 million annual revenue	\$5 million XS \$5 million
Technical Consulting	Commercial Building Envelope	\$475 million contract revenue	\$1 million each claim/\$1 million aggregate primary with \$50,000 deductible

XS = excess of

Contact:

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The coverage scenarios described above are provided as illustrative examples only. Coverage is subject to underwriting information presented to us and actual policy language. Certain products and services may be provided by other AIG subsidiaries or affiliates. Non-insurance products and services may be provided by independent third parties.

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