

Lexington Architects & Engineers (A&E) Professional Liability

Cut through the crowded insurance marketplace to get what brokers need with this guide to Why Lexington:

- Connecting brokers with world-class Lexington A&E leadership
- Highlighting Lexington A&E's key areas of differentiated value
- Providing examples of Lexington A&E's advantages working for brokers and clients
- Showcasing why Lexington has an industry leading A&E position in the marketplace

North America Leadership



Christopher Bresnahan
*Head of Architects & Engineers
Professional Liability,
Lexington Insurance*

christopher.bresnahan@aig.com
617.330.4441



Susan Chmielewski
*Head of Lexington Professional Lines,
Lexington Insurance*

susan.chmielewski@aig.com
860.507.0554

The Lexington Advantage

Technical Expertise

- Delivers customized A&E solutions through a dedicated team of A&E underwriters, risk engineers and claims experts
- Provides accurate and timely quotes to solve the unique risks faced by clients of all sizes, especially the middle market
- Supports clients with local expertise in 215+ countries and jurisdictions

WHY IS THIS IMPORTANT?

As an industry leader for 45+ years, the Lexington A&E team has the technical and market expertise to solve client challenges around the globe.

Customized Solutions

- Builds strong, consistent relationships with retail and wholesale brokers to better understand specific A&E challenges and deliver solutions
- Provides client specific coverage beyond standard policy forms with tailored language that fits client exposures
- Addresses clients' tough-to-write A&E risks with flexibility around attachment points, terms, and limits

WHY IS THIS IMPORTANT?

Lexington A&E's dedicated underwriting expertise delivers flexibility and industry leading solutions.

Proven Claims and Risk Management Expertise

- Supports clients with in-house A&E claims professionals – most have professional designations as attorneys or engineers
- Utilizes industry knowledge to deliver a holistic approach to claims experience and improve outcomes
- Provides clients access to Lexington A&E's unparalleled risk management services including contract reviews, risk management seminars, and pre-claims assistance

WHY IS THIS IMPORTANT?

Broad risk management services help anticipate new and emerging risks and in-house claims professionals enhance the claims process.

An industry leader in A&E for 45+ years

Strength and focus in middle market

Specialized in-house A&E claims professionals

Learn more: <https://www.lexingtoninsurance.com/a-and-e>

Lexington Architects & Engineers (A&E) Professional Liability

Why Lexington

Technical Expertise

ISSUE

A client was being non-renewed by incumbent market due to unique challenges.

SOLUTION

Through the Lexington A&E team's underwriting process, the team was able to better understand the client's risks, claims history, and global reach. Drawing on its technical expertise and multinational capabilities, the Lexington A&E team and the broker developed a customized solution to protect against the client's risk challenges in several countries.

BENEFIT

The client gained a customized and comprehensive global program by working together with the Lexington A&E team and the broker.

WHY IS THIS IMPORTANT?

The Lexington A&E team's technical expertise delivers responsive, client-specific solutions.

Customized Solutions

ISSUE

Following a recent acquisition, a middle market engineering firm required an insurance solution to address the expanded operations of the merged firm.

SOLUTION

The Lexington A&E team quickly developed an understanding of the disparate exposures of the combined firm allowing for a comprehensive creative solution that helped the client address additional risks presented by the merger.

BENEFIT

The client received specific, appropriate coverages that meet the unique challenges presented by its new risk profile.

WHY IS THIS IMPORTANT?

The Lexington A&E team addresses challenging risks with flexibility guided by decades of experience.

Proven Claims and Risk Management Expertise

ISSUE

A mid-sized firm experienced an increase in claims resulting from the expansion of their business into new areas of practice.

SOLUTION

In advance of renewal, the Lexington A&E team suggested legal reviews of the client's contracts to ensure fair allocation of risk. It also provided two risk management seminars for the client that focused on mitigating exposure.

BENEFIT

The client received actionable risk management insights from the Lexington A&E team's in-house experts and its third-party partners.

WHY IS THIS IMPORTANT?

Holistic risk management benefits all parties, mitigates exposure, and reduces costs.

What is Lexington A&E?

Lexington A&E (Architects and Engineers) is a market leader that provides:

- Professional liability coverage solutions.
- Technical expertise to help solve client risk challenges.
- Innovative insurance solutions for clients of all sizes, from the middle market to large multinationals.
- Risk management expertise, and specialized, in-house claims services.

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

Lexington Insurance Company, an AIG company, is a leading U.S.-based surplus lines insurer. AIG refers to American International Group, Inc., and is the marketing name for its worldwide property-casualty, life and retirement, and general insurance operations. For additional information, please visit www.aig.com. All products and services are written or provided by subsidiaries or affiliates of AIG. Certain property-casualty coverages may be provided by a surplus lines insurer. Coverage is subject to actual policy language. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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