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





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 Annual Revenue	Limit and Structure
General Contractor/	Mines	\$19 million	\$1 million each claim/\$1 million aggregate primary with
Construction Manager		annual revenue	\$15,000 deductible (Policy Consolidation of PL and CPL)
Research & Development/ Process Engineering	Aerospace/Industrial	\$2 million annual revenue	\$1 million each claim/\$2 million aggregate primary with \$20,000 deductible
Geotechnical Engineer/ Lab Testing	Government & Office Buildings	\$8 million annual revenue	\$2 million XS \$5 million
Custom Machine/	Manufacturing/	\$120 million	\$1 million each claim/\$5 million aggregate primary with
Equipment Manufacturer	Industrial	annual revenue	\$50,000 deductible
Mechanical & Electrical	Aerospace/Industrial	\$21 million	\$1 million each claim/\$2 million aggregate primary with
Engineer		annual revenue	\$10,000 deductible
Civil & Electrical	Energy/Power Plants	\$4.5 million	\$ 5 million XS \$20 million
Engineering		annual revenue	(Contract Specific)
Design/Build Contractor	Data Centers	\$350 million contract value	\$5 million each claim/\$5 million aggregate primary with \$35,000 deductible (Policy Consolidation of PL and CPL)
Environmental/Process	Alternative Energy/	\$21 million	\$5 million each claim/\$5 million aggregate primary with
Engineering	Carbon Capture	annual revenue	\$500,000 deductible

Lexington Professional Liability Solutions for Architects, Engineers and Contractors

Discipline	Area of Practice	Approximate Annual Revenue	Limit and Structure
Specialty Contractor	Multi-Family Residential	\$125 million contract values	\$5 million each claim/\$5 million aggregate primary with \$50,000 deductible (Policy Consolidation of PL and CPL)
Custom Machine/ Equipment Manufacturer	Manufacturing/ Industrial	\$120 million contract values	\$2.5 million each claim/\$2.5 million aggregate primary with \$250,000 deductible
Design/Build Contractor	Skateparks	\$12 million contract values	\$2 million each claim/\$4 million aggregate primary with \$25,000 deductible
Specialty Fabrication Contractor	Steel Structures	\$7 million annual revenue	\$5 million each claim/\$5 million aggregate primary with \$50,000 deductible
Design/Build Contractor	Office Buildings & Industrial Warehouses	\$15 million annual revenue	\$5 million XS \$5 million
Custom Machine/ Equipment Manufacturer	Waterway Steel Gates, Pre-Cast Stairways	\$12 million contract values	\$2 million each claim/\$3 million aggregate primary with \$50,000 deductible
General Contractor	Multi-Family Residential & Higher Education	\$33 million contract values	\$1 million each claim/\$1 million aggregate primary with \$10,000 deductible (Policy Consolidation of PL and CPL)
Design/Build Contractor	Virtual Reality Theatres & Immersive Experiences	\$3 million annual 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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