

# A&E Advantage

## Architects & Engineers Professional Liability Insurance Program *Eligibility & Submission Guidelines*



### Carrier Information

- AXIS Insurance
- Admitted
- A+ XV A.M. Best rating

### Program Eligibility

- Design professionals in private practice focused on the building and construction industry
- Run by a licensed design professional
- 3-year weighted average annual billings up to \$7.5 million
- Low frequency and severity of claims

### Target Client Disciplines

- Civil Engineers
  - Project types: Roads, site development, surveying, sewer, water, municipal services
- Mechanical and Electrical Engineers
  - Firms not involved in products or industrial control panels
- Land Surveyors
  - All project types except Marine
- Landscape Architects
- Graphic Designers, Interior Designers and Planners
- Architects
  - Project types: Commercial, municipal, healthcare, education, industrial
  - Reduced appetite for single family residential greater than 50%
  - Residential condominiums, townhomes or multi-family residences not to exceed 25%
- Construction Management, Project Management – must have licensed design professional

### Submission Requirements

Our application is preferred, though any new or renewal application is acceptable. Including the following information will help expedite the underwriting review:

- Minimum 3 years billings – current and/or forecast, past year and prior year
- Client Discipline
- Project Types – if greater than 50% single family home residential, include highest construction value
- Services
- 5-year loss history
- Requested limits and deductibles
- Up to two active and one completed Specific Project Excess endorsement
- Include expiring, target, and/or 3 or 5 year aggregate premiums. Larger firms are evaluated with a calculated loss ratio
  - In the absence of loss ratio, the review is delayed
- Include request for special endorsements
- Copy of declarations page showing retroactive date

### Submit new business to:

[aeinsurance@aon.com](mailto:aeinsurance@aon.com)  
1.877.266.4929  
[www.aonaeadvantage.com](http://www.aonaeadvantage.com)

