

What to Look for in Your A&E Professional Liability Insurance Provider

By Paul Dillon

Senior Vice President, Executive Underwriter
Berkley Design Professional, a Berkley Company

September 10, 2025



In the professional liability market for design firms, the value of an insurance provider extends well beyond price. It lies in thoughtful underwriting, proactive risk management and a claims team that genuinely understands the industry.

At Berkley Design Professional, we've worked closely with agents and brokers across the country who serve the unique needs of architects and engineers (A&E). Over time, we've listened carefully to what they say makes an insurance provider stand out and what keeps them coming back with new business and renewals.

Based on our brokers' feedback and ongoing industry insights, here are three qualities that distinguish Berkley Design Professional as a trusted partner in the A&E professional liability insurance marketplace.

1. Creative and Flexible Coverage

A solid policy form is the key to dependable coverage. At Berkley Design Professional, we adopt a flexible and innovative approach to underwriting that meets the real-world needs of A&E firms. For example, we recently issued an enhanced primary policy form with significant updates, including:

- Definition of insured: Now covers independent contractors
- Waiver of subrogation: May apply to parties with a written agreement with the insured (excluding their subcontractors or sub-consultants)
- Extended reporting period: New option to extend reporting up to five years
- Cannabis coverage: Clearly included in the policy to address an emerging risk

We also clarified our definitions of claim, contractors pollution coverage, professional services and deductible credits, making it easier for agents and brokers and their clients to understand how our policy works and how coverage applies.

For an additional premium, our policies feature several elements that agents, brokers and clients appreciate:

- Project limits enable firms to allocate specific coverage to individual projects. This helps manage liability, meet client requirements and maintain the overall policy limit.
- Run-off 3 Year policy providing ongoing protection for work completed before a firm closes or changes ownership, ensuring claims related to past work are still covered.
- Separate defense limits allocate funds specifically for legal defense, so indemnity coverage isn't depleted by high legal costs.

Berkley Design Professional also offers admitted follow-form excess policy options, which provide coverage above the primary policy, following the same terms. This is especially beneficial for A&E firms handling complex or high-value projects.

2. Proactive Risk Management

Agents and brokers often say that an insurance provider's approach to risk management speaks volumes about its long-term commitment to clients. That's why we've invested heavily in risk management tools that help A&E professionals mitigate risks, while also enhancing their business practices and improving operational efficiency.

Our BDP Risk® platform, an award-winning learning management system (LMS), is designed specifically for A&E professionals. It provides:

- On-demand eLearning content including webinars, case studies and presentations,
- Free continuing education (CE) credits,
- Support from a dedicated learning management team and,
- Practical tools such as a Contract Review Guide, Go/No-Go checklist and planning templates.

Clients who complete a Berkley Design Professional course are eligible for a 15% risk management education credit. New clients can also qualify for this credit through our Early Access Program. By participating in our risk education offerings and applying sound contract practices, firms can save up to 40% on their professional liability insurance.

3. Claims Handling that Builds Trust

Claims are the decisive moment for any insurer. We've consistently heard from agents and brokers that claims handling is one of the main factors in choosing and staying with a carrier. That's why we've structured our claims department to provide responsive, expert support when it's needed most.

At Berkley Design Professional, our in-house claim professionals have decades of experience managing A&E professional liability claims. Each professional handles 125 matters or less, well below the industry average for professional liability claims adjusters, allowing us to provide responsive, high-quality and personalized service for our policyholders.

We take a proactive, advocacy-based approach, working to protect our clients' deductibles and help them navigate challenging situations with confidence. Our goal is simple: Let design professionals stay focused on their work, while we manage the claim with care and expertise.

Designed Around What Matters to You

At Berkley Design Professional, we understand that our long-term success depends on the trust and partnerships we build with agents, brokers and policyholders. The feedback we receive continuously shapes how we innovate, improve and deliver our products and services. We aim to be a dependable, long-term partner for agents, brokers and A&E firms that value strong coverage, practical resources and responsive claim support.

About the Author



Paul Dillon has more than 25 years of experience as a professional and management liability underwriter, including writing architects and engineers professional liability for 10 years with leading carriers.

Paul earned a Bachelor of Arts degree in political science from the University of California, San Diego, and a Juris Doctorate from California Western School of Law. He is a licensed attorney and P&C insurance agent in the state of California. Paul is based in San Diego and can be reached at pdillon@berkleydp.com.

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.



© 2025 Berkley Design Professional, a Berkley Company.
All Rights Reserved.