

Lawyers' Professional Liability E&O Coverage for Smaller Law Firms

Smaller law firms face many of the same professional liability exposures as their larger counterparts but often find it difficult to access tailored insurance solutions to meet their specific risk management needs. Somo International's U.S. Lawyers' Professional Liability team has the flexible solutions and industry experience needed to protect your small but growing law firm.



Within Somo Pro, U.S., a dedicated team of specialized underwriters with expertise in Lawyers' E&O provides tailored coverage solutions for smaller law firms through a network of select brokers. Our U.S. Lawyers' Professional Liability team has developed a flexible approach to offering bespoke E&O coverage to law firms with between 5 and 19 attorneys, backed by Somo International's exceptional financial strength, our experienced claims professionals and our tailored approach to risk control. With a flexible underwriting approach, we look to develop long-term relationships with each client.

COVERAGE FEATURES

- Up to \$3M capacity available
- Minimum SIR of \$5,000
- Flexibility to provide lead, follow, or excess coverage based on specific program structure
- \$10,000 in Disciplinary Coverage; claims arising out of disciplinary proceedings subject to coverage under the policy
- Mutual Choice of Defense Counsel
- Punitive Damages Coverage, where insurable.
- Non-Practicing Reporting Period for retired attorneys.
- Dedicated in-house claims professionals who are experienced attorneys with specialized LPL expertise

TARGET CLASSES

- Firms with between 5 and 19 attorneys
- No area of practice limitations, except for foreclosure and collections

ADMITTED & NON-ADMITTED OPTIONS

Lawyers' Professional Liability risks are written on our surplus lines paper, unless we are following an admitted insurer on either a primary quota share or follow form excess basis. In those cases, we may offer admitted capacity.

SUBMISSION REQUIREMENTS

- Recently completed long-form application or latest renewal application with most recent long-form application (other professional liability carriers' applications are acceptable)
- 5 years of currently valued carrier loss runs
- Copy of insured's current policy

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About Sompo International

Sompo International Holdings Ltd. (Sompo International) is a global specialty provider of property and casualty insurance and reinsurance, headquartered in Bermuda. Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a company driven by its core values, a carrier that holds promise, trust and the commitment to protect at the center of everything it does. We maintain excellent financial strength as evidenced by the ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard and Poor's on our principal operating subsidiaries. For more information about Sompo International, please visit www.sompo-intl.com.



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