

Insurance Solutions for Law Firms

Sompo International offers innovative and customized solutions that enable law firm partners and administrators to manage the many risks associated with running their firm—from safeguarding the well-being of employees, physical property and critical data against unforeseen events to protecting the firm, its stakeholders and reputation from lawsuits stemming from claims of negligence or personal injury.

We offer worldwide coverage and a full range of capabilities to support U.S. domiciled law firms of all practice types.



Innovative and Custom Solutions

- Unique coverage enhancements and flexibility with a willingness to utilize broker property manuscript forms
- Guaranteed cost and alternative risk transfer mechanisms available, including deductibles, SIR, retro rating plans and captive programs
- Dedicated in-house claims professionals, most of whom are attorneys, leveraging strategic partnerships as needed to achieve fair and appropriate outcomes for our insureds
- Comprehensive risk control services addressing a wide variety of potential exposures, including business interruption, workplace violence, crisis management, cyber breach, pay equity, employment practices liability and ergonomics/workstation design

Sompo International insures
80% of the AMLaw 100

Deep Industry Expertise

- Empowered underwriters and claims professionals with extensive experience addressing the unique exposures of law firms
- Insights and risk mitigation strategies on topics specific to attorneys and practice managers including how firms can maintain client relationships while protecting themselves against malpractice claims, fraud prevention for the firm and its clients and more
- Access to a network of industry-leading service providers at preferred rates and/or premium discounts where allowed by law

Financial Strength of an A+ Rated Global Carrier

- Significant capacity across all lines of business
- Ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's
- Part of Sompo Holdings, Inc., which holds more than \$100 billion in total assets

About Sompo International

Sompo International Holdings Ltd., a global specialty provider of property and casualty insurance and reinsurance, underwrites agriculture, professional lines, property, marine, energy, casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines, weather risk and specialty lines of reinsurance. Sompo International is a wholly owned subsidiary of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market.

Products	Coverage Highlights & Features*	Significant Capacity†	Contacts
Lawyers' Professional Liability (Lawyers' E&O)	<ul style="list-style-type: none"> • Primary capacity offered on a surplus lines basis • Lead primary offered for firms with fewer than 300 attorneys • Low excess preferred for larger firms either on a surplus line or admitted basis; Primary quota share as a following market and as a lead on case by case basis will be considered • New York domiciled law firms qualified for the Free Trade Zone considered on an admitted basis 	\$10M on selected risks Minimum SIR of \$25,000	<p>John Muller Senior Vice President, Professional Firms Leader, Sompo Pro T +1 917 421 4961 E jmuller@sompo-intl.com</p> <p>Stuart Pattison Senior Vice President, Sompo Pro T +1 917 281 0744 E spattison@sompo-intl.com</p>
Management Liability, including D&O (including Side-A), EPLI, Fiduciary and Crime	<ul style="list-style-type: none"> • Excess and lead Side-A DIC coverages offered for firms of all sizes • Primary coverage considered on a case by case basis for small and mid-size firms 	\$25M for each line of business; \$250,000 minimum SIR for primary	<p>Scott Gagliardi Vice President, Commercial Management Liability T +1 213 270 7017 E sgagliardi@sompo-intl.com</p>
Property	<ul style="list-style-type: none"> • Lead/Primary capacity offered on an admitted or surplus lines basis. Willing to utilize approved broker manuscript property forms. • Coverage for fine art, valuable papers, and other unique assets • Coverage for terrorism, including high-concentration risk • Flexible business interruption loss adjustment methodology 	Property: \$500M Critical Catastrophe: \$25M limit	<p>Will Rodriguez Senior Vice President, Financial Institutions & Professional Services Leader Somo Global Risk Solutions T +1 917 281 0750 E wrodriguez@sompo-intl.com</p>
Primary Casualty including Commercial Auto, Workers Compensation and General Liability	<ul style="list-style-type: none"> • Lead/Primary capacity offered on an admitted or surplus lines basis • Broad suite of coverage enhancements available across all lines • Variety of unique program structures available • Ability to handle high employee concentrations 	General Liability and Auto: \$1M Limit, can increase based on risk Workers Compensation: Statutory limits	
Lead Umbrella/ Lead Excess Casualty	<ul style="list-style-type: none"> • Up to \$25M in capacity • Flexible forms and rating • Business crisis response coverage up to 10% of the per occurrence limit 	\$25M; \$50M total capacity when ventilated	
Cyber & Network Risk	<ul style="list-style-type: none"> • All areas of practice considered • Primary and excess attachments considered • Electronic data 	\$15M	<p>Richard DePiero Senior Vice President, U.S. Cyber Lead, Sompo Pro T +1 212 471 1761 E rdepiero@sompo-intl.com</p>
Surety	All types of surety bonds including: <ul style="list-style-type: none"> • Judicial and litigant (appeal, lien and injunction) • License and permit (collection agency and money transmitter) • Probate for administrators and executors • Notary and ERISA • Bankruptcy trustee • Performance and payment 	\$100M	<p>Brian Beggs Executive Vice President, Surety T +1 646 681 0192 E bbeggs@sompo-intl.com</p>

* Please note that not all of the products are available in all states and surplus lines products can only be offered through licensed surplus lines producers.

† Please visit our website for up-to-date capacity information.