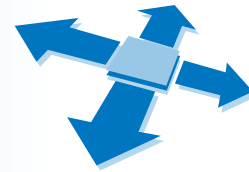


# PROFESSIONAL INDEMNITY CRIB SHEET AS AT 14th JULY 2011



solicitorassist.com

These are the Qualifying Insurers who we have access to, those highlighted in blue are the ones we will access on your behalf. We are one of five brokers nationwide who can access the

new business schemes available from Marsh. To cover 100% of the market, you will need to send submissions independently to those Qualifying Insurers in black.

**Allianz** 4 plus partner practices, not actively looking to underwrite a lot of new business

**Liberty** 2-3 Partner scheme via Marsh Insurance Brokers (Solicitorassist have direct access)

**Alpha** All sizes of practice up to 10 partners. Solicitorassist access via Indemnity Risk Solutions (a wholesale professional indemnity provider)

**QBE Insurance** 4 plus scheme via AON Insurance Brokers only

**Aviva** 4 plus partner practices, not actively looking to underwrite a lot of new business

**QBE Insurance** 10 plus partner practices

**Chartis** All sizes of practice although they are not looking to underwrite any new business and will be applying rate increases to renewals

**Travelers** All sizes of practice

**Vision** Sole practitioners only via LPinsure.co.uk

**Hannover** 4 partner plus scheme but also designated insurers for Connect2Law Firms. New business appetite is currently unknown. Scheme via Locktons only

**W R Berkley** Two partner plus, are not overly keen on any previous conveyancing exposure during the past 6 years

**XL Insurance** 1,2 & 3 partner scheme via AON Insurance Brokers only

**Lemma** Unknown at present

**XL Insurance** 4-10 partner scheme via Marsh Insurance Brokers (Solicitorassist have direct access)

**Zurich Insurance** All sizes of practice although they are not looking to underwrite any new business for firms with less than 10 partners

## How to present you and your firm to Qualifying Insurers

Answer every question thoroughly on the proposal form, if you want to explain an answer in greater detail, attach this information on a separate sheet.

Obtain your up to date claims summaries from all insurers since 2005. These should be obtainable from the brokers who placed your business in that year.

If you have had to make notifications of potential claims or had claims made on your previous policies, give an explanation of what happened and the risk management / procedures you have put in place to prevent this from happening again.

Ensure all copy correspondence is provided in respect of any disciplinary, investigation or monitoring visit. This should include any findings and your response to those findings.

Over the 2011 and 2012 renewal periods you will see a change

in the market. Both new and existing Qualifying Insurers will be reviewing all the information in their possession about those they want to insure and those they already insure as come 2013, they will all want the same thing, not to pick up or be stuck with a risk that in previous years would normally have ended up in the Assigned Risk Pool, as they will then be 100% responsible for its losses.

We are different from a lot of brokers listed by the Solicitors Regulation Authority.

Solicitorassist is one of only a handful of specialist brokers, who have the experience of placing solicitor's professional indemnity risks and have access to the majority of qualifying insurers.

The difference is, we tell you which insurers we are going to and why. If the broker you approach can't confirm each individual qualifying insurer they are applying to on your behalf, then move on.

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