

## *Hanover Professional and Executive Lines*

# The Hanover's excess and surplus lawyers professional liability offering

At Hanover, we understand that law firms engaged in non-standard areas of practice or those with frequent and/or severe losses find it difficult to obtain coverage from a standard market carrier. That's why we developed a non-admitted lawyers professional liability solution that's available on a primary basis, as well as admitted and non-admitted excess options.

### Target appetite

Our excess and surplus lines appetite is a natural extension of our standard lines appetite, targeting small to mid-sized firms with between one to thirty attorneys. In addition to our admitted appetite, we can also consider a variety of additional practice areas, including but not limited to:

- Class action
- Collections
- Individual and corporate tax
- Intellectual property
- Mergers and acquisitions
- Oil and gas
- Securities
- Water rights

We are not a market for cannabis, crypto-currency or tribal law.

Each account is entertained on a case-by-case basis with particular attention given to:

- Loss history, including claim circumstance and remedial action
- Venue
- Case values

### Policy highlights

Available to a limited number of partners, our specialized solution offers the flexible coverage and dynamic pricing needed to meet the coverage needs of firms that have experienced a shock loss event. Written on "A" rated Hanover Atlantic paper, our solution includes a variety of insuring agreements and supplementary agreements, such as:

- Professional services coverage
- Personal injury coverage
- Pre-claim assistance
- Disciplinary proceedings
- Subpoena assistance

Additional product features include:

- Claims made and reported
- Primary and excess, with excess provided on a follow form basis
- Up to \$5/5M limits with admitted and non-admitted optional claims expenses outside the limits capped at \$1M
- Minimum deductibles starting at \$5K

## Experienced risk management

Our team of experienced, in-house risk management experts provide first-hand knowledge of specific risks facing legal professionals for relevant and actionable risk management strategies. Our program includes:

- Online risk management portal—hanoverprorisk.com—featuring articles on a wide range of topics, online trainings, sample engagement letters and contracts, and more
- Risk management hotline staffed by risk management and claims professionals where policyholders can discuss industry best practices and potential claims

## Expert claims services

Our dedicated professional liability claims team has an average of two decades of industry expertise and experience in the areas of professional negligence, injury-related cases and property damage. You can count on us to handle even the most complex claims, ensuring proactive communication throughout the claim and fair resolution. Here's what you and your clients can expect:

- Convenient 24/7 claims reporting through e-filing, phone or fax
- Coordinated efforts of our in-house litigators, defense counsel and extended network of law firms with the goal of resolving claims quickly and equitably
- Quick turnaround on payments

## The Hanover advantage

Our capabilities and experienced team are aligned in a way that enables you to quickly respond to opportunities and compete in the evolving marketplace. Plus, our partner strategy gives you a unique advantage through:

- **Expertise**—Our team has extensive experience building insurance solutions for lawyers.
- **Efficiency**—We take a solution-based approach and can provide a quick indication off a competitor's application.
- **Responsiveness**—Our quick turnaround time allows you to promptly respond to your agents and capitalize on short notice opportunities.
- **Stability**—Our company has a long-term commitment to the E&S market.
- **Ratings**—The Hanover Atlantic Insurance Company Ltd., has a financial strength rating of A (Excellent) by A.M. Best.

## Get in touch

Let us show you how we can help you win.

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