

A woman with dark hair, wearing glasses and a dark blazer over a white collared shirt, is looking upwards and to the right. The background is a blurred office or courtroom setting with columns.

**Solicitors Professional
Indemnity Insurance**

Designed with you in mind

We understand the needs of lawyers because we have always had experienced lawyers on our team. Market leading since 2000, by working together our years of experience across the legal sector, along with yours, has helped shape our Professional Indemnity offering.

We're more than just Professional Indemnity Insurance – we go beyond standard

Preventing claims

We can help you manage your business risk. Using our extensive experience plus a wealth of claims data, we learn from what's gone by so you don't have to.



In-house Risk Management team

Our in-house risk consultants and claims team partner closely to analyse trends and identify the underlying causes of business risk, sharing their knowledge with all our internal teams and with business to help you make the right business decision.

[→ LEARN MORE](#)



Webinars, whitepapers and advice

We share our knowledge and opinions to help you make the right decisions for your business.

[→ LEARN MORE](#)

Supporting you through a claim

We understand that even the best-prepared law firms can have claims. We work hard to build a trusted partnership with you such that should you need our support, we will be here to help from start to finish and allow you to focus on what really matters to you – running your business.



Travelers Legal

Your claim will be managed by our in-house legal team, who are dedicated to your needs and can share their knowledge to help prevent future claims.

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Personal service

If you need support at any stage – from underwriting through claims handling – you will have named contacts to consult for seamless service.



Wellbeing support at the point of claim notification

We understand how stressful a claims experience can be, so your policy includes access to confidential counselling if you need it..

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Financially secure

AA+ and AA financial rating

[→ LEARN MORE](#)



Early Renewals

An early deadline you'll be happy to meet

[→ LEARN MORE](#)



Financial flexibility

Extended policy lengths and spread payment options

[→ LEARN MORE](#)



Market leading

Insuring ambitious businesses since 1853

[→ LEARN MORE](#)

In-house risk management team

Our risk managers are qualified lawyers who work closely with clients to improve business practices and mitigate business risk. Travelers has accumulated a wealth of claims data and statistics, which our risk consultants and claim team use to analyse and identify:

- frequency and severity of claims in different areas of work
- types of errors that lead to claims
- underlying causes of errors
- current trends.

Our risk consultants also partner with the underwriting teams to assess the risk profiles of prospective and existing clients by reviewing proposals and business plans. This provides insight into new developments in legal service businesses as the market responds to changing conditions, as well as the factors that determine success or failure for a legal services firm.

They conduct regular horizon scanning of developments affecting the legal services sector, including evolving issues such as cyber-risk and changes in regulation. All of this means we can offer you:

- tailored seminars or workshops in which we share our experience of claims in relevant areas of practice for teams, departments and firms
- advice on controlling and mitigating risks
- presentations on thought leadership.

Meet our team



Paul Smith is a solicitor and senior risk management consultant. After a period in general practice he moved into solicitors' professional indemnity, joining the Solicitors Indemnity Fund in 1991 as a claims handler. He joined Travelers in 2010 as a member of the Risk Management team.

Paul works alongside underwriters, claim colleagues and others within Travelers, providing risk management guidance and information both internally and externally. His work with customers includes visits, presentations and discussions with law firms to address their risk exposures and report on claim trends.



Lianne Shing is a solicitor and senior risk management consultant. She is qualified in Australia, England & Wales, and Ireland, and, since 2005, has worked as a defendant insurance litigator in government, private practice, and in-house legal teams. Lianne has considerable expertise in defending professional negligence claims, which have been successfully resolved at trial and through ADR. She joined Travelers in 2014 to handle claims against solicitors, directors and officers and companies (Management Liability), and financial institutions. She joined the Travelers Risk Management team in 2022.

EXCLUSIVE TO TRAVELERS POLICYHOLDERS 

Travelers Legal

Our Professional Indemnity clients benefit from the dedicated support of Travelers Legal – our own in-house law firm whose sole clients are Travelers policyholders. With Travelers Legal the focus is always on working as part of the Travelers team to achieve the best possible results for policyholders. We are fully authorised and regulated by the Solicitors Regulation Authority.

Travelers Legal support our Professional Indemnity clients by:

- Handling actions against Travelers policyholders, representing and protecting their interests every step of the way.
- Collaborating extensively with all parts of Travelers and incorporating analysis from the company's significant claims experience, built up over decades.
- Providing an efficient and effective end-to-end legal service.

Whether it's helping risk managers assess loss exposures or managing claim/trend reviews, we help our insureds achieve optimal claim outcomes. From initial notification to final settlement, you will be interacting with a small, dedicated team. It means we know our clients better and are fully engaged with their situations.

Where required, our claim professionals can call on global resources, including engineers, electronic discovery experts, forensic scientists and technicians with the background and experience to investigate virtually any loss scenario. In addition, we can access a vast repository of technical information gathered during thousands of claim investigations.



Wellbeing support at point of claim notification

At Travelers, we know individuals in the legal services industry take great pride in serving the best interests of their clients, so missteps in any area can hit hard and have a significant impact on personal wellbeing and performance.

That's why we are proud to offer a post-claim wellbeing service. If you are involved in a professional indemnity insurance claim, you will be able to email a dedicated address to arrange a video or telephone assessment with a specialist, they will direct you to the appropriate service and typically you will have 6 sessions approved initially. We may also cover additional follow up sessions if you and your specialist agree they're necessary, to support your healthy mental wellbeing. These additional sessions are at the full discretion of Travelers and require prior approval.

We offer this service through our partner HelloSelf, a third-party provider of wellbeing and counselling support. They are a team of clinical psychologists, counselling psychologists and CBT Therapists providing different types of wellbeing support.

This service is included in your policy and is fully confidential. Neither Travelers, nor your employer, will know who has used the service and your participation will not affect the claim in any way. We encourage all who are eligible to use the service for any issue, seemingly big or small.



Our Financial Strength

Solid. Stable. Secure.

At Travelers, we are committed to strong risk management when it comes to not only our clients, but also to our own asset base and investment decisions. This has helped us build the solid financial foundation we must have to meet policyholder needs.

The year-on-year performance of our investment portfolio is a critical contributor to our financial strength. It demonstrates to our customers that we can meet any claims we must pay. Despite significant disruption in the world's financial markets, our investment portfolio, capital position and liquidity continue to be very strong.

Travelers Insurance Company Limited is part of The Travelers Companies, Inc. (Travelers) – a leading provider of property liability insurance for motor, home and business. The group has more than 30,000 employees and more than 150 years of experience in the industry. Travelers is traded on the New York Stock Exchange as TRV and is one of 30 select companies that comprise the Dow Jones Industrial Average.

The group has total assets of approximately \$116b and shareholders equity of approximately \$21.5 billion as of December 31, 2021. The company generated revenues of approximately \$34.8 billion in 2021.

Travelers Europe has the ability to leverage its parent company's financial size, strength and capacity. Using established technology platforms, maintaining strong underwriting discipline and sharing product expertise gives us a competitive advantage in the marketplace.

Current Ratings

Travelers has earned these financial strength ratings:

A.M. Best

A + +

Standard & Poor's

AA

www.travelers.co.uk/about-us/financial-strength

EXCLUSIVE TO TRAVELERS POLICYHOLDERS 

Early Renewals

We know you have many demands on your time, renewing your insurance doesn't need to be one of them. many demands on your time. Renewing your insurance doesn't need to be one of them.

Travelers offers Early Renewals to qualifying policyholders. It gives you less paperwork to process and more time to focus on your business.

When your renewal time approaches, we will only ask for you to confirm key information. Then we will send you the renewal information you need weeks ahead of your renewal date, leaving ample time for you to make an informed decision.



Financial flexibility and policy administration

This is an area we continue to look at, as we know how important cash-flow and affordability can be to organisations of all sizes, here are some of the ways we try to help.

We have the ability to offer flexible policy lengths – from 6 or 18 months, this can be tailored dependent on the financial objectives you have for the policy.

To simplify your policy renewal, where appropriate we can offer a quick renewal process, with reduced submission information as well providing details on the renewal premium weeks ahead of the renewal date – taking that pressure off.

We do not charge administration fees, if you need to make changes to your policy mid term. A conversation with the named underwriter will help identify the impact of the change on risk, and if there is a perceived impact, this will be reflected in the premium you pay, up or down.

We look at claims history over the past five years and use this knowledge to ensure the premium reflects the no or low claims history.

We can refer you to third party credit providers which offer the option to spread payments by monthly instalments.



Insuring ambitious businesses since 1853

Since Travelers began writing insurance in the London market in 1994, we have selected our partners carefully to ensure we bring our customers the best in thought leadership and guidance relevant to their sectors.

By working closely with our partners, we provide our customers with a wealth of knowledge and expertise that addresses their specific needs and opportunities in the legal sector.

The information provided in this document is for general information purposes only. It does not constitute legal or professional advice nor a recommendation to any individual or business of any product or service. Insurance coverage is governed by the actual terms and conditions of insurance as set out in the policy documentation and not by any of the information in this document. Travelers operates through several underwriting entities through the UK and across Europe. Please consult your policy documentation or visit the websites below for full information

