



Surplus Lines Program Protection

In conjunction with our admitted program, Celerity Risk's LawyerGuard® Lawyers Professional Liability Program provides brokers and their clients with alternative insurance solutions to accommodate a larger pool of law firms. Through insurers rated A+ by A.M. Best, law firms with between 6 and 100 attorneys can obtain up to \$5,000,000 per claim and aggregate limits with wide-ranging supplementary coverages and an expansive definition of legal services.

 **Jurisdiction:** All U.S. states except Alaska and Oregon.

 **Eligibility:** U.S. law firms with 6 to 100 attorneys

 **Limits:** Up to \$5,000,000

 **Admission:** Non-Admitted

Coverage Features

- 50/50 softened hammer clause
- Expansive definition of professional services
- Follow Form Excess coverage
- Full prior acts and predecessor coverage available
- Named insured has the right to consent to settlement
- No deductible for claims arising from pro bono services
- Primary and Excess coverage
- Punitive damages coverage (if insurable under applicable law)
- Reduced deductible for claims settled using mediation
- Risk management and loss control services
- **Supplementary coverage available, including:**
 - Crisis event coverage up to \$20,000 per event
 - Disciplinary proceeding defense up to \$30,000 per proceeding
 - Loss of earnings up to \$500 per day / \$15,000 per claim
 - Subpoena coverage up to \$25,000
- **Tail coverage available, including:**
 - Death / disability tail included
 - Retirement tail included
 - Tails for 1, 2, 3, or 5 years

Celerity Risk is a premier managing general underwriter providing tailored professional liability and management liability solutions nationwide. Offering both primary and excess coverage across a wide range of industries, our team brings deep expertise and decades of experience to every risk we underwrite.

Celerity Risk's products are accessible exclusively through wholesale distribution and are backed by the financial strength of carriers rated "A" or higher by A.M. Best.



Target Appetite

Firms with 6 to 100 full-time attorneys that have operations with:

- Docket control (dual and independently monitored)
- Engagement letters used 100% of time
- Limited number of fee suits
- Firm Receivables (low % > 180 days)
- No single client that is a high percent of firm's revenue (excludes insurance companies)
- Prefer no Officer / Director / Ownership in client
- Revenue per attorney between \$200,000 and \$400,000
- Thorough conflict checks

Will consider most areas of practice, including but not limited to:

- Additional or manuscript coverage requests
- Aviation Law
- Banking / Financial Institutions (up to 25%)
- Claim Activity
- Class Action

- Collections / Repossession (greater than \$3M limits and over 50% AOP)
- Cyber Law
- Energy Law
- Entertainment Law
- Environmental Litigation
- Gaming
- Immigration
- Intellectual Property
- Lapses in Coverage
- Oil, Gas and Natural Resources
- Patent Litigation
- Plaintiff Bodily Injury / Property Damage
- Product Liability
- Real Estate
- Securities (up to 15%)

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