



**PROTECTING THE  
LEGAL PROFESSION**  
FROM EVERY POSSIBLE ANGLE

Made possible  
 **QBE**



## No computer can ever take the place of a human being

QBE is a specialist business insurer and reinsurer. We're big enough to make a difference, small enough to be fleet of foot. We may not be the best known, but a large part of the modern world depends on our cover. We have clients as varied as bus and coach fleet operators and major international infrastructure consortiums. For them, we're the buffer between the best-laid plans and uncertain reality.

People who deal with us find us professional, pragmatic and reliable – this is one of the reasons we're still here after 130 years.

Our underwriters are empowered to take decisions that are important to you. (Because we know no computer can replace that human ability.)

And we don't just cover your risk. We help you manage it, meaning that you're less likely to have to make a claim in the first place.

QBE began when an Australian shipping company decided it could insure its own vessels better than anyone else. As it turned out, it could. We still admire that grit and energy. We hope it shows.

## Helping the legal profession with professional indemnity

QBE is a global insurer with an innovative way of working that makes us refreshingly easy to deal with and flexible in our approach. The largest insurer of legal professionals in England and Wales, our 40 years experience in this sector has given us the advantage of being able to offer key insights which can help law firms of all sizes not simply comply with regulations, but actively protect themselves against risk.

As one of the few professional indemnity insurers with an in-house Risk Management team, we provide our clients with a whole range of additional services as part of our overall risk solution.

Our long association with the legal profession means we've worked with thousands of businesses from sole practitioners to international law firms. This has given us a real insight into the practical requirements of the profession. As a result, we tailor our Professional Indemnity cover to whatever you need. Our underwriters have an in-depth understanding of the problems you face, often having been in the profession themselves.



# All year-round engagement

## As your insurance business partner we offer you:

- Risk management both in person and through online questionnaires
- Regular risk bulletins addressing topical issues affecting your industry
- Ability to offer sophisticated benchmarking against your competitors, by practice or territory
- Flexible coverage that can be tailored to suit your business requirements
- Cover can be included for emerging risks, such as cyber and data security
- Dedicated market-leading claims handling
- Claims staff empowered to make decisions
  - Local expertise – by being based in the same region as our clients, we have a closer eye on what's affecting them.

'At QBE we have a grown-up, practical approach. If a claim should be paid, we do.'

**Clare Feist,**  
Senior Claims Adjuster

## Support when you need to make a claim

For maximum speed and efficiency, our claims department is split into two: trade focused and product focused. This helps us ensure you get the support you need from the word go. And as you'll get the same person dealing with you throughout, they'll know exactly how your claim's progressing.

99% of claims are settled by the original QBE representative you deal with.

Your representative will have the back-up of a full support team, so no matter what the problem is, it will be resolved fast.

On top of this, our underwriters and claims experts are all empowered to make decisions, which means they can think creatively, move swiftly and act proactively.

Another of the advantages we can offer our clients is the ability to share data on market claims and trends, which we provide regularly in the form of data tables and risk updates. Smaller insurers don't have the capability to do this.

'Our claims team received a call from a client on Christmas Eve. The next day, a dedicated claims handler was sorting it out over his Christmas lunch.'

**Jamie Thompson,**  
Head of Professional Lines



## Soften the blow with risk management

### We're not just here for you when things go wrong

With Risk Management we can actively reduce your risk in the first place. This not only results in fewer claims and lower premiums, but gives you more time to focus on what you do best - running your business.

Businesses take out insurance to protect themselves against risk but that doesn't make the risk go away, it only softens the blow. Should you need to make a claim it's not just time and money that's at stake, there's also the disruption to your business, the impact on your clients and the damage to your reputation.

Many insurers don't tell you about the benefits of risk management simply because they don't offer it. As one of the few that do, we can also tell you that firms that use it have 17% fewer claims than those who don't. Our Risk Management service offers you:

- A Risk Management team to help you assess your risk and recommend how to reduce it
- Regular industry updates including benchmarks - this means we can help you work out where you sit on the risk scale compared to your competitors
- Business reviews - either in person or through in-depth online questionnaires
- Seminars and publications to keep you up-to-date with the latest market developments
- Regular legal updates to show you what's happening in your profession and how we're responding to it.

## Cover across the globe

### We're well placed to help you

When your business is multinational, cultural differences and diverse regulatory controls expose you to a whole new level of risk. If you have offices abroad or are considering overseas expansion, the impact of multi-territorial controls or the challenges of cultural diversity can be immense. If you're not adequately covered, or don't understand the local regulations, you can leave yourself open to fines or difficulties getting paid for your work.

With our own QBE offices - all of whom comply with our exacting global standards - we're well placed to help you. We can offer you:

- A centrally co-ordinated global risk management service across 150 countries to ensure you're properly covered for every country you work in
- Dedicated multinational case handlers who can talk you through the process
- A liaison service to ensure you're issued with the appropriate policy documentation
- Policies that are fully compliant with local regulatory and tax requirements
- Tracking of your premium and tax payments
- A single premium wherever possible, no matter how many countries you operate in.



## Protection from the intangible

### Cover for cyber and data security breaches

Alongside traditional visible losses like fire and theft, you have an ever-changing range of intangible problems to contend with. Any company that uses computers, email or maintains a confidential customer database, needs to be on their guard against cyber crime. For the legal profession cyber crime is a growing threat. Fraudsters capitalise on the fact that you work to tight deadlines and often in stressful situations, and use this to undermine your standard procedures.

#### Our Cyber and Data Security insurance can help you with the costs of:

- Employing a consultant to find out who hacked into your systems and how they did it
- Reviewing your cyber security and making improvements
- PR and crisis management
- First or third-party cover for mistakes arising from the handling of confidential data
- Replacing lost or damaged documents
- Customer notifications and enquiries following a data breach and the subsequent repair costs
- Government or regulator fines and legal costs
- Any subsequent legally-required credit monitoring
- Loss of income to your business
- Extortion, such as the value of any ransom paid.

## Giving something back

### Premiums4Good

Insurance is unique in being a product people buy in the hope they'll never have to use it. So until your premiums are required to settle claims, why not use them to do some good in the world?

#### Helping you make a difference through your premiums

Until we need the money from our clients' premiums to pay claims, we invest it, typically in shares or bonds. With Premiums4Good, a unique initiative in the insurance industry, we put part of those premiums into investments with an additional social objective, such as Social Impact Bonds or Green Bonds.

- When you insure with QBE, we'll ask you if you'd like 25% of your premium to be used in this way - it's entirely optional
- There's no risk to you - all the investment risk falls to us
- You get annual updates showing the investments we made and the projects which benefitted, which you can use in your own reports to stakeholders, employees and customers
- Premiums4Good complements your other social responsibility initiatives
- Funding goes into projects such as reducing homelessness, improving the prospects of children in foster care, and improving the school performance of children from 'at risk' households.

To find out more please contact [PremiumsForGood@uk.qbe.com](mailto:PremiumsForGood@uk.qbe.com)



## Meet the senior team



### Jamie Thompson

Head of Professional Lines

- Works across other areas including construction, accountants, technology and cyber
- Specialises in underwriting professional indemnity insurance for legal professionals in a number of territories including UK, Canada and Australia
- Joined QBE in 2004

#### Qualifications

- BA (Hons) in History from Trinity College Dublin

#### How to get in touch with Jamie

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E: jamie.thompson@uk.qbe.com



### David Harries

Director of Financial & Specialty Markets

- Combines the roles of the Director of Financial & Specialty Markets team with being the Active Underwriter of Lloyd's Syndicate 386
- Joined QBE in 1984

#### Qualifications

- BSc (Hons) in Economics and Politics from Queen Mary College, University of London

#### How to get in touch with David

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### Clare Feist

Senior Claims Adjuster

- Specialises in the legal profession claims
- Works across other areas including accountants, design and construction
- Joined QBE in 2008

#### Qualifications

- Qualified lawyer
- BA (Hons) degree in Law from Queen Mary University of London

#### How to get in touch with Clare

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## Our business insurance offering

Here's a selection of what we provide across many other sectors:

- Commercial / Financial Liability
- Credit Lines
- Energy
- Financial Institutions
- General Liability
- Marine
- Motor
- Multinational
- Professional Indemnity
- Property
- Specialty

Please visit [QBEurope.com/products](https://www.qbe.com/europe/products) or give us a call: **+44 (0)20 7105 4000**



Made possible



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