

LAWYERS PROFESSIONAL LIABILITY**Two Products: Same Exceptional Coverage, Same Exceptional Service**

Allied World is a long standing market with the expertise needed to understand and underwrite each law firm on its own merits. We offer both admitted and surplus lines products so we can service firms whether they fit the box of standard, admitted markets or not. Law firms can transition seamlessly between the two products without losing continuity. Both products feature our broad coverage form, value-added services and financial strength.

**ALLIED WORLD LPL ASSURESM and ALLIED WORLD LPL ASSURESM E&S: BROAD APPETITE AND FLEXIBILITY FOR TODAY'S LAW FIRMS**

We insure law firms with 3-100 attorneys. Firms that don't fit our admitted LPL Assure product due to practice areas, claims history or excess placements are considered for our LPL Assure E&S surplus lines product. We understand and underwrite each firm on its own merits and have great flexibility to place business with the program that best fits client needs and risk exposure.

	Allied World LPL Assure SM (Admitted Product)	Allied World LPL Assure SM E&S (Surplus Lines Product)
Same Broad Coverage Form	✓	✓
Dedicated In-House Underwriting Team	✓	✓
Dedicated In-House Claims Team	✓	✓
Streamlined Application Process	✓	✓
Risk Management Program, including hotline support and free CLE	✓	✓
Allied World Insurance Company rated "A (Excellent) XV" by A.M. Best	✓	✓
VIP Business Partner for the Association of Legal Administrators (ALA)	✓	✓

WORKING WITH ALLIED WORLD IS EASY

Our process is streamlined with one in-house underwriting team responsible for both products. In most cases, we can work off of a competitor's application to quote and bind. We regularly perform underwriting conference calls with insureds and applicants so that we can best determine coverage needs and risk profile.

POLICY FORM HIGHLIGHTS

The following coverages are available for BOTH the admitted and surplus lines products:

- Unlimited Extended Reporting Period (ERP)
- Free Retirement ERP after 3 years of continuous coverage
- Provisions specifically addressing Privacy and Network Security Wrongful Acts with coverage up to the full limit for no additional premium
- \$25,000 Supplemental Privacy Coverage for Crisis Management, Notification & Credit Monitoring and Data Forensics Expenses
- 50/50 Consent to Settle Provision
- Disciplinary Proceedings, Lost Earnings and Subpoena Coverage
- Coverage for Predecessor Firms, Independent Contractors and Of Counsel
- Mutual Selection of Defense Available

DISTRIBUTION

- Access to our admitted product is exclusively available via our network of State Coordinators
- Access to our surplus lines product is available via our network of State Coordinators and a limited number of approved partners
- Please visit alliedworldinsurance.com for a listing of State Coordinators

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LAWYERS PROFESSIONAL LIABILITY

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RISK MANAGEMENT

We partner with the law firm of Hinshaw & Culbertson to offer valuable loss control services to our policyholders.

The following services are available to all LPL policyholders:

- Risk management helpline: up to two free hours of live risk management support
- Up to five hours of free CLE courses per insured attorney
- Risk management website includes email alerts and *The Lawyers' Lawyer Newsletter*
- Educational portal with access to monthly advisories on topical issues

CLAIMS SERVICE THAT CONSISTENTLY HITS THE MARK

Our claims team has significant expertise across numerous product lines and is committed to the highest levels of professionalism, responsiveness and good faith in claims handling.

FINANCIAL STRENGTH

It's important to know that your provider will be there whenever needed. Allied World maintains a disciplined business approach with a conservative balance sheet, strong financial ratings and solid capital base to give clients confidence that we keep our promises.

ALA MEMBER BENEFITS

We are proud to be the VIP Business Partner for Professional Liability for the Association of Legal Administrators (ALA). ALA members enjoy the following automatically included coverage enhancements:

- Punitive Damages: full limit coverage (where insurable)
- Disciplinary Proceedings: increased to \$20,000 per proceeding/\$100,000 aggregate
- Lost Earnings: increased to \$500 each day/\$30,000 per claim/\$50,000 aggregate
- Subpoena: increased to \$10,000

CONTACTS

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A FAIRFAX Company

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, GmbH, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, GmbH. All rights reserved.

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