

# Employed Lawyers Liability and the importance of *perspective*.

Understanding the challenges and responsibilities of in-house counsel takes expertise. The kind we've amassed at OneBeacon Professional Insurance. It also takes a deep appreciation for the highly regulated and ever-changing environment an in-house practice faces. We have that too. Putting this experience to work, OneBeacon Professional Insurance creates liability protection solutions for your employed lawyers risks — all driven by a team of underwriting and claims attorneys who work together as one for you.

With OneBeacon Professional Insurance, you get the support of our employed lawyers professional liability team that has over 12 years of experience. This includes significant claims handling experience in professional liability claims against attorneys. We also serve on industry panels and speak at conferences and at continuing education seminars on risk management for lawyers.

Eligible Risks	Limits
<ul style="list-style-type: none"> <li>Public, private, or not-for-profit entities that employ lawyers to provide legal services to the entity</li> </ul>	<ul style="list-style-type: none"> <li>\$10M in capacity</li> <li>Primary and excess coverage available</li> </ul>

## Specialized Protection and Features

- Coverage for employed lawyers and paralegals, legal assistants, law students, notaries public, and independent contractor attorneys working under the supervision of employed lawyers, and the foreign equivalents of employed lawyers; optional coverage for temporary attorneys whose services the employer contracts through an agency
- Punitive damages coverage - most favorable venue affirmation where insurable by law
- Broad definition of professional services, including pro bono legal services, personal legal services for directors, officers, or employees of the company and moonlighting legal services
- Side-A retention is generally \$0; Side-B retentions begin at \$5K for smaller, private employers

- Coverage for securities claims, including claims under the Sarbanes-Oxley Act of 2002 and claims brought under foreign securities laws
- Coverage for defense expenses and loss for certain internal claims; defense cost coverage for other intra-organization claims
- Pro bono-only coverage available for large legal departments
- Innocent insured protection
- Defense cost coverage for disciplinary/disbarment proceedings against insured attorneys or paralegals
- Full prior acts coverage
- Non-cancelable except for nonpayment of premium

Professional Liability

Employed Lawyers  
Professional Liability  
Insurance



### Our Employed Lawyers program includes:

- Flexible coverage solutions for small or large legal departments
- Proven relationship-based underwriting expertise
- An experienced and dedicated claims team
- Unparalleled customer service

## Experience has a new measure

There's experience as in knowledge and expertise. And there's experience as in how a company works with and for you.

We are OneBeacon Professional Insurance, combining the best of both to make the insurance experience entirely better for you.

[onebeaconpro.com](http://onebeaconpro.com)

# Employed Lawyers Professional Liability Insurance

## Experience a unique level of commitment

### A standard of superior claims support

In the event of a claim, your clients should expect a high level of performance by the people who handle it. With OneBeacon Professional Insurance that is the norm, never the exception. We pride ourselves on our quality claims service and the expertise of our claims team that makes it possible.

## Experience the benefits of OBPI

- Tailored risk management services
- Industry-leading specialty insurance capabilities
- An entrepreneurial style combined with a focus on service and support
- A decision-making structure that supports faster underwriting decisions
- OneBeacon Insurance Group's financial strength, as affirmed by an A.M. Best rating of A (Excellent)

## We are OneBeacon Professional Insurance

OneBeacon Professional Insurance is a member of OneBeacon Insurance Group. We specialize in professional liability solutions for targeted industries including:

- Hospitals
- Managed Care Organizations
- Long-term Care Facilities
- Medical Facilities
- Physician Groups
- Media
- Lawyers
- Real Estate Professionals
- Design Professionals
- Financial Services
- Technology

Additionally, OneBeacon Professional Insurance provides employment practices liability insurance, management liability and tailored products for complex organizations including health care provider excess insurance and HMO reinsurance. General liability, property and workers' compensation coverages are also available for financial institutions.

**About OneBeacon:** OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon's

At OneBeacon Professional Insurance, we believe that knowledge, expertise and constructive collaboration lead to the best insurance solutions. As a result, we have transitioned to an approved access distribution model. One that focuses our efforts on building the strongest possible relationships with selected producers. A broker office may be approved for access to one or more of our underwriting divisions.

In addition, our distribution network includes specialized wholesalers. This makes our products and services accessible to all other agents and brokers.

To discuss how your office can obtain direct access, please email us at [OBPIProducerAccess@onebeacon.com](mailto:OBPIProducerAccess@onebeacon.com)

underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. The company's businesses include OneBeacon Professional Insurance, International Marine Underwriters, OneBeacon Accident Group, OneBeacon Entertainment, OneBeacon Energy Group, OneBeacon Government Risks, A.W.G. Dewar (tuition refund), collector cars and boats written through Hagerty Insurance Agency, OneBeacon Technology Insurance, OneBeacon Specialty Property, OneBeacon Property and Inland Marine, and OneBeacon Excess and Surplus Lines. The company also offers products and services to assigned risk markets through its AutoOne division. OneBeacon's insurance businesses are national in scope.

Your policy may be underwritten by one of the following insurance companies: The Camden Fire Insurance Association, The Employers' Fire Insurance Company, OneBeacon America Insurance Company, OneBeacon Insurance Company, OneBeacon Midwest Insurance Company, Pennsylvania General Insurance Company, Traders & General Insurance Company, Atlantic Specialty Insurance Company and Homeland Insurance Company of New York.

**OneBeacon**  
PROFESSIONAL INSURANCE®

Please refer to the actual policy for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states.

Visit [onebeaconpro.com](http://onebeaconpro.com) for a list of underwriting contacts.

Submit risks to:  
[OBPIsubs@onebeaconpro.com](mailto:OBPIsubs@onebeaconpro.com)  
or fax us at: **866.299.0910**

OneBeacon Professional Insurance  
199 Scott Swamp Road  
Farmington, Connecticut 06032  
877.701.0171

For questions regarding our Employed Lawyers Professional Liability products:

**Stacy Paquet**  
Vice President  
Management Liability  
212.440.6521  
[spaquet@onebeaconpro.com](mailto:spaquet@onebeaconpro.com)

**John Chace**  
Senior Vice President  
Chief Underwriting Officer  
860.321.2555  
[jchace@onebeaconpro.com](mailto:jchace@onebeaconpro.com)

## Our support for your cross-selling opportunities:

- ▶ Management Liability
- ▶ Hospital Professional Liability
- ▶ Managed Care E&O
- ▶ Medical Facilities (Outpatient Risks)
- ▶ Long-Term Care
- ▶ Media
- ▶ Commercial Auto