

Security and flexibility that works *in sync* with today's firms.

Understanding the complexities and risks associated with law firms takes expertise. The kind we've amassed at OneBeacon Professional Insurance. It requires an appreciation for new and more expansive theories of liability considered every day, including the impact they can have on the assets, reputation, and long-term security of a firm. We have that too. Putting this experience to work, we create liability protection solutions for law firms — all driven by a team of underwriting, claims, and risk management experts who work together as one for you.

Eligible Risks

- Firms of two to 150 attorneys
- Larger firms will be considered on an excess basis
- Solo practitioners considered in some states
- For firms with 1-10 attorneys in OH and 1-20 attorneys in NY, NJ and PA, you can access us through our administrator: Couch Braunsdorf, 866.429.4377 x306 or grawding@couchbraunsdorf.com
- For firms with 1-20 attorneys in CT, DC, MA, MD and VA, you can access us through our administrator: USI Affinity Insurance, 610.537.1336 or steve.chaloult@usiaffinity.com

Limits

- Primary and excess coverage available
- Limits up to \$10 million are available

Geographic Notes

- Coverages are available on an admitted basis in 44 states and the District of Columbia
- We will consider risks on a surplus lines and excess basis in WA, MS, WV, AK, HI and OR

Specialized Protection and Features

- Expanded definition of professional legal services and fewer exclusions
- Protection for innocent partners and automatic inclusion of contract and of counsel attorneys
- Available coverage extensions for practice at a prior firm
- Bar association and disciplinary proceedings coverage included (up to \$100K)
- Subpoena assistance coverage included (up to \$25,000)
- Broad personal injury and advertising injury provisions
- Market-leading extended reporting period (tail) options, including optional unlimited tail for retirees and other nonpracticing insureds
- Up to 50% decrease in deductible for settlement during voluntary mediation within 180 days
- 50/50 modified consent to settle provision
- Definition of a claim includes a written demand
- Broad definition of "Damages"
- Loss only deductibles and defense costs outside the limits are available for qualified firms



Underwriting

OBPI has the depth and expertise to address tough law firm risk protection issues. Each territory manager is an experienced professional in the LPL underwriting field and joins a veteran leadership team to form an unbeatable combination at the front end of our LPL product line.

Loss Control

Thorny ethical and professional conduct decisions arise from time to time in any practice. As an OBPI insured, you benefit from the ethics "hot line" service of a recognized national authority on lawyer liability. This allows the insured firm to speak with recognized LPL specialists about the issues facing them.

We also have a website available to assist you with common questions and procedures regarding the practice of law: onebeacon.lawyringlaw.com.

Lawyers' Professional Liability Solutions

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

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.

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

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 for a list of underwriting contacts.

Submit risks to:
lp1subs@onebeaconpro.com
or fax us at: **866.299.0910**

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For questions regarding our Lawyers products:

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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.

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