



# Lawyers Professional Liability

Old Republic Lawyers Specialty Insurance (ORLSI) offers Lawyers Professional Liability (LPL) coverage through an exclusive network of Managing General Underwriters (MGUs), referred to as “State Administrators,” for law firms up to 35 attorneys. Established in 2023, the ORLSI team consists of industry-leading experts in underwriting, claims, and actuarial with combined experience of more than 40 years specific to LPL products. With our underwriting expertise, responsive products, and strong relationships with bar associations, we are well positioned to meet the needs of our insured law firms. ORLSI has a broad underwriting appetite offering solutions to a wide mix of practice areas, firm sizes, and geographies. As a subsidiary of Old Republic International Corporation, we seek long-term partnerships placing our clients at the center of everything we do. From crafting customized solutions based on our clients’ unique needs to extensive expertise in LPL, ORLSI works to exceed our clients’ expectations every day.

## Lawyers Professional Liability Coverage

- Experienced and dedicated team of underwriting and claims professionals exclusively focused on Lawyers Professional Liability insurance
- Expanding insurance and risk management products focused on law firm needs
- Exclusive network of State Administrators (MGUs) for law firms up to 35 attorneys
- Broad area of practice appetite
- Risk Control Hotline for policyholders
- Policy limit options from \$100K/\$300K up to \$5M/\$5M
- Wide range of deductible options, including “First Dollar Defense”
- Option for Claims Expenses Outside Limits of Liability
- Comprehensive policy form offered on a primary admitted basis via PMA Insurance Group

## Key Policyholder Benefits

- Broad definition of “legal services” including pro-bono work and services as arbitrator, mediator, or other neutral fact finder, registered agent, title agent, notary public, administrator, conservator, receiver, executor, guardian, trustee, or any other fiduciary capacity (including investment advice in connection with such capacity). Legal services also include services performed as a professional legal association member, director, or officer, as well as an author or publisher of legal research papers or legal materials or presenter of legal seminars or materials.
- Mutual Consent to Defense Counsel
- Damages include amounts imposed under the FDCA
- Early Claim Resolution Deductible Reduction up to 50% (capped at \$12,500)
- Title Agency Coverage subject to underwriting
- Risk Control Hotline



## Supplementary Payments and Benefits

ORLSI's policy form includes a variety of supplementary payment coverages that are in addition to the policy limits and not subject to a deductible. These supplemental coverages address a variety of issues faced by Insureds in both the business and practice of law.

- **Subpoena Assistance:** Policy provides payment of attorney's fees for response to a subpoena for documents or testimony.
- **Disciplinary Proceedings:** Policy provides payment to each Insured up to \$50K for attorneys' fees and other reasonable costs and expenses resulting from a Disciplinary Proceeding. This supplementary payment is capped in the aggregate at \$100K per policy period.
- **Pre-claim Assistance:** Policy provides payment for all costs and expenses ORLSI incurs from investigating a potential claim. An ORLSI claim professional is available to assist Insureds with Pre-claim issues and inquiries.
- **Regulatory Inquiry:** Policy will reimburse up to \$25K when the Insured is subject to a state or federal regulatory investigation arising from an actual or alleged violation of a Security Breach Notice Law or Privacy Injury and Identity Theft. This supplementary payment is capped in the aggregate at \$25K per policy period.
- **Privacy Event Response:** Policy will pay Privacy Event expenses up to \$10K per event and \$20K in the aggregate for all Privacy Events per policy period.

- **Public Relations:** Policy will pay Named Insured up to \$25K for each Public Relations Event, up to \$50K in the aggregate per policy period.
- **Fee Suit Mitigation:** The policy will reimburse the Named Insured up to \$10K in the aggregate for client withheld fees or expenses when as a result of an attempt to collect fees and expenses, the client brings an otherwise covered claim alleging damages greater than the fee owed to the Named Insured. Reimbursement is subject to specific written documentation, defined in the policy.
- **Discrimination Complaint:** The policy will reimburse the Named Insured up to \$25K for defense of a discrimination complaint. This supplementary payment is capped in the aggregate at \$25K per policy period.
- **Supplemental Claim Expense:** If the aggregate limit of liability is otherwise exhausted, the policy will reimburse up to 10% of such limit of liability (maximum \$100K) for claim expenses incurred in defense of any unresolved or outstanding claims during the policy period.
- **Loss of Earnings:** The policy will reimburse each Insured up to \$500 for each day or part of a day of such Insured's attendance, at the Company's request, at a trial, hearing, or other alternative dispute resolution proceeding. The supplementary payment is capped at \$50K per Insured each policy period.

**ORLSI WORKS TO EXCEED OUR CLIENTS' EXPECTATIONS EVERY DAY.**

### FOR INQUIRIES ABOUT OUR LAWYERS PROGRAM

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ORLSI insurance contracts are underwritten and issued by one or more of the following: Pennsylvania Manufacturers' Association Insurance Company; Manufacturers Alliance Insurance Company; Pennsylvania Manufacturers Indemnity Company, rated A+ (Superior) XV by AM Best. For the latest Best's Credit Ratings, access [www.ambest.com](http://www.ambest.com).

This material is provided for informational purposes to describe the coverages that ORLSI offers. Coverage is subject to underwriting and the applicable policy terms, conditions, and limits. This is not intended to and does not modify the terms and conditions of any insurance policy or imply that any particular claim is covered.

