



## Old Republic Lawyers Professional

# Lawyers Professional Liability

Old Republic Lawyers Professional provides Lawyers Professional Liability (LPL) coverage through an exclusive network of Managing General Agents (MGAs), known as State Administrators, for law firms with up to 35 attorneys. Since 2023, our underwriting, claims, and actuarial professionals have delivered deep, specialized experience across the legal professional liability market. We combine disciplined underwriting with responsive coverage and strong relationships with bar associations to meet the evolving needs of the firms we serve. Our underwriting appetite supports a range of practice areas, firm sizes, and geographic markets. We develop tailored coverage solutions and operate with clarity, reliability, and accountability, supporting our clients with confidence every day.

## Lawyers Professional Liability Coverage

- Experienced and dedicated team of underwriting and claims professionals focused exclusively on Lawyers Professional Liability insurance
- Expanding insurance and risk management solutions tailored to law firm needs
- Exclusive network of State Administrators (MGAs) serving law firms with up to 35 attorneys
- Broad appetite across a wide range of practice areas
- Risk Control Helpline available to policyholders
- Policy limits from \$100,000/\$300,000 up to \$5,000,000
- Flexible deductible options, including First Dollar Defense
- Option for claims expenses outside the limits of liability
- Comprehensive policy form offered on a primary admitted basis through PMA Insurance Group

## Key Policyholder Benefits

Broad definition of “legal services” includes pro bono work and services as an 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 member of a professional legal association, as a director or officer, as an author or publisher of legal research papers or legal materials, or as a presenter of legal seminars or materials.

- Mutual Consent to defense counsel
- Damages include amounts imposed under the FDCPA
- Early Claims Resolution deductible reduction up to 50% (capped at \$25,000)
- Title Agency coverage subject to underwriting
- Risk Control Helpline

## Supplementary Payments and Benefits

Old Republic Lawyers Professional policy 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 risks faced by insureds in the business and practice of law.

- **Law Firm Disposition:** For solo practitioners, the policy reimburses up to \$10,000 for reasonable fees to facilitate the closure of a law firm due to death or disability.
- **Subpoena Assistance:** Pays attorney's fees for responding to a subpoena for documents or testimony.
- **Disciplinary Proceedings:** Pays each Insured up to \$50,000 for attorneys' fees and other reasonable costs and expenses resulting from a disciplinary proceeding. This supplementary payment is capped at \$100,000 in the aggregate per policy period.
- **Pre-claim Assistance:** Pays all costs and expenses incurred in investigating a potential claim. A claims professional is available to assist insureds with pre-claim issues and inquiries.
- **Regulatory Inquiry:** Reimburses up to \$25,000 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 at \$25,000 in the aggregate per policy period.
- **Privacy Event Response:** Pays Privacy Event expenses up to \$10,000 per event and \$20,000 in the aggregate per policy period.
- **Public Relations:** Pays the Named Insured up to \$25,000 for each Public Relations Event, up to \$50,000 in the aggregate per policy period.
- **Fee Suit Mitigation:** Reimburses the Named Insured up to \$10,000 in the aggregate for client-withheld fees or expenses when, as a result of an attempt to collect fees, the client brings an otherwise covered claim alleging damages greater than the fee owed. Reimbursement is subject to specific written documentation defined in the policy.
- **Discrimination Complaint:** Reimburses the Named Insured up to \$25,000 for defense of a discrimination complaint. This supplementary payment is capped at \$25,000 in the aggregate per policy period.
- **Supplemental Claim Expense:** If the aggregate limit of liability is exhausted, the policy reimburses up to 10% of that limit (maximum \$100,000) for claim expenses incurred in the defense of unresolved or outstanding claims during the policy period.
- **Loss of Earnings:** Reimburses each Insured up to \$500 per day (or part of a day) for attendance, at the Company's request, at a trial, hearing, or alternative dispute resolution proceeding. The supplementary payment is capped at \$50,000 per Insured per policy period.

### For inquiries about our Lawyers Program

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Old Republic Lawyers Professional insurance contracts are underwritten and issued by one or more of the following: Pennsylvania Manufacturers' Association Insurance Company; Manufacturers Alliance Insurance Company; and Pennsylvania Manufacturers Indemnity Company, each rated A+ (Superior) by AM Best and A2 (Stable) by Moody's. Rating determinations are subject to change. While the Company seeks to provide accurate information, it does not guarantee the timeliness of the ratings referenced herein and assumes no obligation to monitor rating actions of any rating agency. For the latest Best's Credit Ratings, visit [www.ambest.com](http://www.ambest.com). For the latest Moody's ratings, visit [www.moody's.com](http://www.moody's.com).

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