

Lawyers Professional Liability

Benefits of Working with Embroker Access

Speed

Instantly quote and bind qualifying law firms.

Competitive Pricing

Through technology, Embroker passes savings to your insured clients while creating additional premium incentives for all law firms that utilize a Legal Practice Management System. Our exclusive partnership with **Clio** and **Practice Panther** provides an additional discount to qualifying law firms.

Coverage

Embroker's Lawyers' Professional Liability admitted program, backed by **Everest National (AM Best: A+ /XV)**, has been crafted to meet the needs of law firms with up to 25 attorneys.

Ease of Use

Leverage our intuitive platform to deliver your clients' quotes with multiple pricing options. Variables for qualifying law firms include limits, deductibles, Claims Expense Outside the Limits (CEOL), and First Dollar Defense.

Our Sweet Spot

- Law firms with up to 25 attorneys
- Claims free
- No disciplinary actions on law license
- A physical mailing address (not a PO box)
- Risk management and docket control in place

Not a Fit

Locations:

Alaska and Oregon

Classifications:

- Investment Advisory
- Medical Malpractice
- Class Action Work
- Collections Work
- Patent Work
- Cannabis
- High-Value Commercial Real Estate

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Lawyers Professional Liability

At Embroker, we take pride in offering Lawyers Professional Liability insurance options that specifically target commonly overlooked gaps in coverage in order to prevent claims from arising. As experts in professional liability, we understand the risks that attorneys and law firms encounter on a daily basis.

A Checklist for LPL Policy Eligibility

Quickly determine whether a law firm is eligible for our Admitted LPL by confirming a few facts. Our solution suits companies with all of the following criteria:

- Fewer than 25 attorneys
- Claims free
- No disciplinary actions on law license

Why Use Embroker Access?

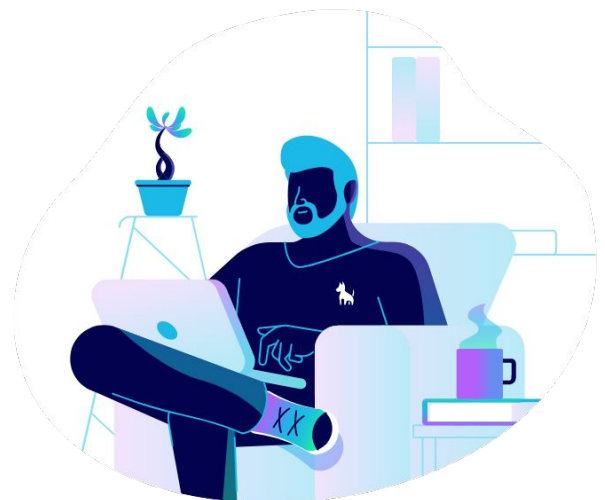
- **Broad coverage at lower relative costs – it's how we create value!**

We position ourselves to insureds as the quality coverage option vs. the low-price option.

- **Ease of doing business on our digital platform.**

Getting the right coverage doesn't have to be a hassle.

The Embroker portal can enable a more expeditious engagement to **quote, bind, renew, reserve accounts, obtain policies, request loss runs, and submit BORs.**



Lawyers Professional Liability

Admitted: Everest National (AM Best: A+ /XV)

LPL Product Attributes

Limit up to **\$5M**

Retention starts at \$1,000

LPL Key Features

- Pre-Claim Assistance, not subject to Deductible
- Softened 50/50 Settlement Provision Clause
- Deductible Reduced 50% for Collaborative Defense
- True Worldwide Coverage
- Coverage applies to Of Counsel and Independent Contractors for services performed on behalf of The Firm
- Minimum retention \$1,000
- Defense Cost Features including First Dollar Defense (Damages Only Deductible) and Claims Expense Outside the Limit



Top Insured's Location

1. Florida
2. California
3. Michigan
4. New Jersey
5. Texas



Top Insured's Main Area of Focus

1. General Corporate Business
2. Commercial Litigation
3. Commercial Real Estate
4. Estate Trust and Probate
5. Family Law