

darwin®

LAWYERS STANDARD PROFESSIONAL LIABILITY

Darwin is committed to being the total market solution and “go to” leader in the Lawyers Professional Liability (LPL) segment. We offer competitive rates and streamlined processing, as well as a state of the art, value added risk management program. We are able to entertain a broad range of firms in virtually all areas of practice, with 1-25 attorneys (all levels of experience) and annual revenues of \$50,000 and above. For the majority of AOPs, we can work off of a competitor’s application to quote and bind a new policy with little to no supplemental information required.

ELIGIBLE RISKS

Darwin utilizes a multi-tiered strategy that groups firms according to their risk characteristic and loss experience.

- All areas of practice (AOPs) are eligible, except Patent Prosecution
- **Other factors considered for segment eligibility:** Claims history relative to firm size, fee suits, accounts receivable, client concentration, staff/attorney ratios, and firm revenues.

FEATURES & HIGHLIGHTS

- Several retention options are available, including zero and aggregate retentions
- Claims Expenses Outside Limit (CEOL) available
- Broad definition of Legal Services includes title agent, notary public, escrow agent, member of accreditation/ethics, peer review/licensing boards and author/publisher of legal research articles or papers
- Broad definition of Claim includes civil proceedings, administrative proceedings and requests to toll or waive the statute of limitations
- Coverage for violations of various privacy laws, including up to \$25,000 notice and credit monitoring costs for no additional premium

Features & Highlights (Cont.)

- Coverage for Predecessor Firms, Independent Contractors and Of Counsel
- Outside Directors Liability coverage built in to the insuring agreement
- Broad definition of Damages specifically includes pre- and post-judgment interest
- Additional limit for disciplinary actions (\$20,000 aggregate)
- Additional limit for lost earnings (\$500 per day/\$5,000 per claim/\$20,000 aggregate)
- Innocent Insured coverage
- Extended reporting period (ERP) options available, including disability, death and cessation of practice
- No pollution, mold or asbestos exclusions
- Worldwide coverage

LIMITS

Primary up to \$5 million

JURISDICTIONS

Available in 50 states on an admitted basis

RISK MANAGEMENT

Darwin offers valuable loss control services and risk management information to our policyholders. We partner with the law firm of Hinshaw and Culbertson, LLP to support each organization's risk management efforts by developing strategies that meet everyday professional challenges. The following services are available:

- Risk management web site and CLE programs
- Email alerts and The Lawyers' Lawyer Newsletter
- Risk management hotline
- Risk management/loss control audits

FINANCIAL STRENGTH

We understand how important it is that a carrier has the financial strength to ensure that it will be there when your clients need us. We believe that our "A (Excellent) XV" rating from A.M. Best, conservative balance sheet, expanding scope of operations and solid capital base put Allied World in a superior position to withstand future economic upheavals and to provide our insureds the protection they need.

CONTACT US.

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State coordinator map: www.darwinpro.com/lawyers
To submit risks: For a listing, please contact Todd Cusano at tcusano@darwinpro.com

This information is provided as a general overview for agents and brokers. Coverage is underwritten by Darwin National Assurance Company (DNA) and Darwin Select Insurance Company (Darwin Select) which currently have an A.M. Best rating of "A (Excellent)." DNA and Darwin Select are subsidiaries of Allied World Assurance Company Holdings, Ltd. Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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