





# Selecting Your Professional Liability Insurance Carrier

**What insurance program will be the best fit for your firm?  
 We invite you to compare MLM's Defense Program to others.**

DEFENSE PROGRAM COVERAGE HIGHLIGHTS*		Your Current Program
<b>Preferred Pricing</b> - MLM extends special pricing to firms with a substantial defense practice	✓	
<b>5% Membership Credit</b> - MLM applies a membership credit to the firm premium on a per attorney basis for each attorney who is a member of a qualifying defense group	✓	
<b>Additional Claim Expense</b> - MLM's additional claims expense benefit is equal to one-half of the policy single limit, up to a maximum of \$250k per policy period	✓	
<b>Increased Supplementary Payment Limit - From \$10k to \$25k</b> - MLM's payment limit includes loss of earnings if you attend a trial at our request and coverage for costs and fees incurred defending disciplinary claims	✓	
<b>Aggregate Deductible</b> - MLM caps the total amount the insured will have to pay in total deductibles regardless of the number of claims in a single policy period	✓	
POLICY COVERAGE HIGHLIGHTS		
<b>First Dollar Defense:</b> MLM offers a loss-only deductible, so that your firm doesn't incur out-of-pocket costs to defend or resolve unsubstantiated claims ( <i>More than half of malpractice claims against attorneys are unsubstantiated</i> ).	✓	
<b>Broad Definition of Professional Services:</b> MLM offers a broad definition of "professional services," so that coverage includes your activities as a mediator, committee member, article author, and more.	✓	
<b>Ethics Complaints:</b> MLM offers disciplinary proceedings coverage of up to \$10,000 per policy period with no deductible ( <i>Ethics complaints against attorneys are far more common than malpractice suits</i> ).	✓	
<b>Other Provisions:</b> MLM's policies are thorough and comprehensive, so you are covered by the best if you are ever faced with a malpractice challenge including:		
<ul style="list-style-type: none"> <li>Innocent Insured Protection</li> </ul>	✓	
<ul style="list-style-type: none"> <li>Coverage for Former Partner/Employee, as well as Independent Contactors</li> </ul>	✓	
<ul style="list-style-type: none"> <li>Coverage for Part-Time and Semi-Retired Attorneys</li> </ul>	✓	
<ul style="list-style-type: none"> <li>Supplemental Payments Per Diem</li> </ul>	✓	
<ul style="list-style-type: none"> <li>Subpoena Assistance</li> </ul>	✓	
<ul style="list-style-type: none"> <li>Free Death &amp; Disability ERE</li> </ul>	✓	
<ul style="list-style-type: none"> <li>An Automatic Grace Period for Reporting Claims</li> </ul>	✓	

\*Visit [www.mlmins.com](http://www.mlmins.com) for qualification details

COMPANY STRUCTURE		Your Current Program
<b>Exclusively Serving Lawyers:</b> MLM is owned and run by lawyers, for lawyers, and works exclusively with lawyers' professional liability insurance.	✓	
<b>Member-Owned:</b> At MLM you're not just policyholders, you're an owner with a stake in the company. We are uniquely aligned with our lawyers' interests and accountable only to them.	✓	
<b>Dividend History:</b> Although no insurance company can guarantee a dividend from year to year, MLM has paid over \$68.5 million in policyholder dividends since 1988.	✓	
<b>Direct Writer:</b> As a direct, there are no brokers or outside agents to work through. MLM focuses exclusively on the needs of lawyers and adds value to the policyholder through direct contact.	✓	
LOYALTY & STABILITY		
<b>Commitment to the Market:</b> MLM has been loyal to Wisconsin attorneys since 2001. Unlike commercial carriers, MLM is unlikely to leave the market, or react to one year's bad results by mass cancellation or sharp uprating.	✓	
<b>Financial Strength:</b> With more than \$190 million in assets and \$105 million in surplus, MLM's financial strength ensures lawyers will be protected far into the future. MLM's stability is reflected in the "A" (excellent) rating from AM Best.	✓	
CLAIMS HANDLING & RISK MANAGEMENT		
<b>Top Local Defense Counsel:</b> With MLM, you will be represented by top local defense counsel with expertise and experience in lawyers' professional liability coverage.	✓	
<b>Expert Claims Staff:</b> MLM's claims attorneys provide invaluable assistance to reduce the associated stress, time, and cost, and offer advice in all areas of ethical compliance and malpractice avoidance.	✓	
<b>Education:</b> Through our onsite webcast studio, MLM delivers more than 4,800 hours of complimentary CLE to our policyholders each year. - A saving of over \$192,000 to our Insureds.	✓	
<b>Risk Management Helpline:</b> MLM's dedicated experts provide guidance to minimize the risk of a malpractice claim and disciplinary complaints.	✓	



For questions and personal guidance contact **Chris Siebenaler, Esq.**, MLM's malpractice insurance advisor for Wisconsin.

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