



# MINNESOTA LAWYERS MUTUAL

INSURANCE COMPANY

PROTECTING YOUR PRACTICE IS OUR POLICY.™

- Minnesota Lawyers Mutual Insurance Company (MLM) policyholders have received annual dividend payments since 1988.
- MLM has an “A-” (excellent) rating by A. M. Best.
- MLM’s policyholder renewal rate exceeds 90%.
- An exclusive website for MLM policyholders, MyLawyersMutual.com™ ([www.mylawyersmutual.com](http://www.mylawyersmutual.com)) is available to MLM policyholders and provides full electronic policy access and the complete MLM Risk Management Library.
- Other benefits of insuring with Minnesota Lawyers Mutual include free legal technology advice and practice management consultation and the opportunity to secure three free CLE credits each year.
- Save 10% by applying online at [www.mlmins.com](http://www.mlmins.com) or [www.mylawyersmutual.com](http://www.mylawyersmutual.com).

## Coverage Highlights

*(available to eligible firms)*

- Full prior acts coverage available, including coverage for lateral hires and firm mergers.
- First Dollar Defense/Loss Only Deductible.
- Broad definition of professional services.
- Predecessor firm coverage.
- Innocent Insured protection.
- Coverage for attorney fees, costs and expenses stemming from disciplinary claim related proceedings.
- Limits of up to \$10MM are available for qualified firms.
- Worldwide coverage for suits brought in US.
- Free ERE is available at death or disability.

**Call 800.422.1370 for more information about insuring with Minnesota Lawyers Mutual.**

**E-mail: [info@mlmins.com](mailto:info@mlmins.com)**

*“Celebrating Over 28 Years of Service to Lawyers”*

[www.mylawyersmutual.com](http://www.mylawyersmutual.com)

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## Lawyers Professional Liability Insurance

**Ownership-** MLM is a mutual company created by the Minnesota State bar Association: a company created by lawyers for lawyers.

**Service-** We strive to provide our customers with outstanding service. MLM's knowledgeable staff is always available to offer help and answer your questions. The online application and payment options mean you can purchase new and renewal coverage online anytime day or night, whenever it is most convenient for you. MLM policyholder satisfaction is reflected by a policy renewal rate over 90%.

**Direct Writer-** Since we are a direct writer of lawyers' professional liability insurance, you deal directly with the company. There are no brokers or agents to work through, meaning your issues will be addressed more effectively and efficiently.

**Stability-** MLM is committed to being an efficient, accountable, and permanent risk management resource to members of the legal profession. MLM's stability is reflected in the "A-" (excellent) rating we carry from A. M. Best.

**Dividend History-** By being responsible in our pricing, MLM has been able to return underwriting profits to our insured attorneys in the form of dividend payments. MLM policyholders have received annual dividend payments consecutively since 1988 totaling almost \$39 million.

**Experienced Claim Handling-** A professional liability claim can be a major disruption to your practice. We understand the importance of evaluating claims promptly and keeping our insured attorneys advised of claim progress every step of the way. MLM provides local defense counsel who are experts in defending legal malpractice claims. We hire only the best because your reputation is as important to us as it is to you.

## RISK MANAGEMENT SERVICES

MLM has always made every effort to bring helpful practice management and claim avoidance information to attorneys in ways that are interesting and informative. The legal profession is the focal point for all of our products and services. This focus helps us gain insight into the unique risk management needs of lawyers and keeps us at the forefront when it comes to protecting lawyers from the increasing threat of legal malpractice claims.

Whether it is personalized, one-on-one advice with an insured or making forms available online, MLM strives to offer attorneys with solutions for their law practice issues. Here is a partial list of the ways we support our customers:

[800 Number to Risk Management Staff](#) • [Legal Technology Advice](#)

[Risk Management Web Site](#) • [Technology Web Site](#) • [Practice Help Forms](#)

[Annual Seminars on Malpractice Prevention](#) • [Staff Seminars on Malpractice](#)

[Online Newsletter](#) • [Small Focus Group Seminars](#) • [Risk Management Audits](#)