

New Lawyers Program

PROGRAM AT A GLANCE

In this tough economic climate, more and more new lawyers are starting their own practice. MLM's New Lawyers Program provides a policy with a relatively low limit to give new attorneys an affordable option while avoiding the risk associated with "going bare." Visit www.mylawyersmutual.com to download an application.

POLICY:

COVERAGE

- Limits of \$200,000/\$600,000
- \$1,000 Per Claim Deductible
- No Prior Acts Coverage
- Securities Exclusion and Patent Law Exclusion Endorsements

ANNUAL PREMIUM SCHEDULE

- Low set premiums for first two years of \$250 and \$500 - after second year, you move into the regular premium rating program.

ELIGIBILITY

- Licensed three years or less from the date of first admission in Minnesota.
- You are currently a solo practitioner.
- You are discipline free.
- You have or intend to have acceptable Docket Control and Conflicts of Interest systems.
- No malpractice claims have been made against you.
- You are not aware of any facts which could reasonably result in a claim being made against you.
- Meet nominal underwriting requirements.

NEW LAWYERS PROGRAM GUARANTEES

- After the first year in the New Lawyers Program, your policy is guaranteed to be renewed for one additional year, if you still qualify. This renewal guarantee is subject to your annual compliance with the original Eligibility Requirements set forth above and any applicable underwriting guidelines. Failure to meet any one of these qualifications and guidelines may void the guarantee.

VALUE-ADDED RISK & PRACTICE MANAGEMENT SERVICES:

- **Starting a Law Practice Online Platform**
Modules guide new attorneys through the basic to successfully start their own law firm.
(LAUNCHING SPRING 2011)
- **Online Practice Tools**
Risk Management Library with hundreds of checklists, forms, and sample documents.
- **Risk Management Education**
Seminars and Webcasts related to malpractice avoidance, legal technology, and law office management.
- **Risk Management Hotline**
Personalized claim avoidance, practice management, and ethics advice provided at any time.

MLM's New Lawyers Program offers a policy with affordable coverage that provides new attorneys starting a solo practice with an affordable alternative to "going bare."

Go to MyLawyersMutual.com to download an application.