



MLM's Risk Management Commitment

By Steve Brady
CEO

Minnesota Lawyers Mutual Insurance Company's (MLM) Mission Statement reads, in part, as follows:



"MLM is committed to being an efficient, accountable and permanent risk management resource to members of the legal profession. Risk management encompasses the entire range of products and services... which are employed to mitigate or remove the danger to lawyers from errors and omissions or other professional risks."

For more than 25 years, MLM has worked diligently to honor that risk management commitment. In the mid 90's, MLM created a wholly owned subsidiary company dedicated to the development and deployment of risk management and related member services. Early efforts included law firm errors and omissions assessments and a focus on the burgeoning area of law firm technology. Over time, these services expanded to include a state of the industry Continuing Legal Education (CLE) program featuring "video vignettes" which were researched, written and delivered by MLM risk management staff. Those video-based CLE seminars were the hallmark of MLM's risk management efforts for the better part of a decade. Now, the next chapter in MLM's risk management saga is unfolding and serves as the subject matter for the remainder of this article.

As effective and meaningful as the vignette based CLE has been, its delivery is somewhat restricted in terms of time, place and topic. These three-hour events are typically presented to fairly large groups of insureds in states where MLM has a significant professional liability presence. They are made available to any interested attorney and, in most instances, are free of charge. Given its design, this CLE format is difficult to deliver to smaller state or county bar groups

or individual firms; nor is it accessible "online" for lawyers interested in receiving their education credits in that manner. From a marketing standpoint, MLM wanted to be in a position to deliver tailored risk management programs to small groups of attorneys on relatively short notice. These identified marketing needs led to the design and development of "face-to-face" CLE offerings for smaller groups of insureds (or potential insureds) and for developing a full blown online CLE capability.

To address increased requests for CLE, MLM chose to modify its education and training delivery model. Effective the first quarter of 2011, MLM combined its Claims Unit with its Member Services (Risk Management) Unit and charged its Vice President of Risk Management Services (Todd Scott) with the development of an industry leading online CLE capability. This organizational change will allow MLM to accomplish the following:

- More effectively match its lawyers professional liability (LPL) marketing efforts with the delivery of CLE seminars (i.e., we can use CLEs as a marketing differentiator);
- Continue to offer its Cadillac vignette-based CLE seminar in key locales;
- Triple the number of staff capable and available to deliver CLE services (former Member Services staff plus Claim Attorneys);
- Offer a job enriching experience to the claim and member services staffs by having them gain experience/expertise in both the claim and risk management areas;
- Specifically focus on the development/deployment of online CLE services.

The 'new' risk management operating model (featuring the combined MLM units) will typically work like this:

- MLM's Regional Sales Directors (RSD) will identify an opportunity to write new business

(Continued on page 2)

SPECIAL EDITION ON MLM SERVICES

Inside:

Featured Articles:

- MLM's Risk Management Commitment 1
- Risk Management Advisors & New #800 HelpLine..... 2
- MLM Webcasts Online CLEs..... 2
- MLM Announces New Lawyers Program 3
- MLM's Online Services..... 3

Questions? Contact MLM at:

Minnesota Lawyers Mutual • 333 South 7th Street • Suite 2200 • Minneapolis, MN 55402 • Phone: 800.422.1370 • Fax: 800.305.1510 • info@mlmins.com

(Continued from page 1)

or renew a key account through the delivery of a CLE seminar either requested by or offered to the potential insured;

- The RSD passes that request on to the claims unit or the VP of Risk Management Services (for online risk management offerings) and it is then collectively determined which group will deliver the CLE, the type of CLE that will be offered, time, place, topic, advertising, registration, accreditation, etc.
- Once decided, the basic CLE information is posted to an MLM intranet calendar and preparation for the delivery of the seminar is underway.

In essence, MLM has developed a three-pronged approach to the delivery of CLE credits: 1) Face-to-face seminars for key accounts or smaller law-related organizations with tailored topics as requested; 2) Online seminars delivered in conjunction with Minnesota CLE that can be streamed to just about any subset of attorneys in any state where MLM is conducting business, and 3) The traditional vignette-based seminars for large groups of insureds in MLM's key business states (which will also be filmed and streamed to other lawyers in that state).

MLM is convinced that the ability to provide a broad-based CLE curriculum will prove to be a key differentiator in the marketing of its LPL product while simultaneously satisfying the demands of its Mission Statement. For more information regarding MLM's CLE capabilities, please check out MyLawyersMutual.com. □

RISK MANAGEMENT ADVISORS AND NEW #800 HELPLINE

By Jayne Harris, Sr. Director of Product Development



The claim department at MLM provides state-of-the-industry services. Our vice president of claims, Tim Gephart, has more than 30 years of insurance industry experience. Tim leads a team of the best claims and practice management advisors in the business. These advisors service our insured lawyers in all states in which MLM policyholders are located.

The claim group is unique in that it provides not only excellent claim service, but numerous CLE seminars and educational programs for MLM insureds and other lawyers. Presentations are also available to local and state bar associations and other legal organizations. Programs can be designed to cover a specific topic or practice specialty. The programs can be tailored to fulfill ethics CLE requirements.

MLM also recognizes the need for information and assistance in handling specific risk management issues discretely. MLM has an established Risk Management Resource Center HelpLine where callers can speak with experienced practice

management advisors to assist them in dealing with a variety of legal malpractice and ethics issues.

This service provides an invaluable resource to help eliminate or reduce risk exposure. Our claims department can assist insureds in identifying liability risks and provide effective, corrective risk management tools. Topics include, but are not limited to:

- Billing
- Calendaring and Docket Control
- Client Communication
- File Systems and Management
- Technology (hardware, software systems, resources)

The Risk Management Resource Center HelpLine is an excellent example of the value-added component of coverage with MLM. Noteworthy inquiries with responses will be made available to all insureds through the "Good Question" column in MLM's quarterly e-mail publication, **The VIEW**. □

MLM WEBCASTS ONLINE CLES

By Todd C. Scott, VP Risk Management

Starting in February 2011, Minnesota Lawyers Mutual Insurance Company (MLM) began rolling out online CLE webcasts for its policyholders. Each month, MLM advertises its online CLEs to a new group of policyholders in order to acclimate more attorneys to the system of registering, logging on, and watching CLE webcasts. If you haven't already received an invitation to view a webcast for CLE credit, you'll be getting one very soon.

Online CLE programming is a new service offered this year where MLM policyholders receive three hours of ethics CLE free-of-charge, and many other online CLE webcasts at substantially reduced rates. It is available through a state-of-the-art CLE web platform where viewers can watch, listen, and participate in the live CLE presentation through their home or office PC.

The online CLE service has been a huge hit with MLM policyholders. In February, 26% of MLM policyholders in Iowa, Nebraska and Maryland signed up for the first CLE webcast that was offered to attorneys in those states. In March, 29% of MLM's Virginia policyholders logged onto an MLM webcast for the first time. MLM policyholders in Illinois, Pennsylvania, and Minnesota will soon have their opportunity to also enjoy this new loss prevention service. Viewers of the first webcast reported the following:

- Over 90% agreed that registration instructions were quick and easy to follow.
- 82% rated the video quality of the webcast above average or excellent.

Questions? Contact MLM at:

Minnesota Lawyers Mutual • 333 South 7th Street • Suite 2200 • Minneapolis, MN 55402 • Phone: 800.422.1370 • Fax: 800.305.1510 • info@mlmins.com

(Continued from page 2)

- 82% rated their total webcast experience above average or excellent.
- 100% indicated they would attend another MLM online seminar.

It is important that the CLE webcast topics be informative, broad-ranged, and timely. The webcast offered during the rollout schedule, “Keeping Good Clients in a Bad Economy,” features nationally recognized speaker Roy S. Ginsburg and is moderated by MLM’s VP of Risk Management, Todd Scott. It was selected for the rollout presentation for its broad message that maintaining good client service is more important than ever to be successful, provide good customer service, and avoid malpractice claims.

MLM is pleased to continue our tradition of bringing our policyholders loss prevention advice on the topics of attorney ethics, practice management, and law office systems through an online web platform. All seminars are accredited for CLE credits in the states where the programs are being offered. As the rollout schedule continues, we will soon be offering monthly online CLEs for attorneys, fulfilling our goal that all policyholders obtain three hours of ethics CLE annually free-of-charge from MLM.

The next time you see an e-mail from MLM announcing a CLE webcast, be sure to take advantage of this new service by creating an account at the web link provided. Then using the discount code sent to you, register for an MLM webcast of your choice. For more information on this CLE service, or any other service offered by MLM, contact your regional sales manager at info@mlmins.com. □

MLM ANNOUNCES NEW LAWYERS PROGRAM

By Chad Saunders, Specialty Marketing Manager

Twice each year, Minnesota Lawyers Mutual has the opportunity to join the Minnesota State Bar Association and various other organizations to welcome the newly admitted to the legal profession. Many within the group start the day by attending their law school’s congratulatory breakfasts prior to meeting up with family and friends that come from near and far to attend the ceremony. As the new admittees scurry into the auditorium and exit as one of Minnesota’s newly admitted attorneys, many stop by to visit and learn more about the various organizations.

There was a time where Minnesota’s admissions ceremony was easy duty for the MLM representatives working the event. As one of those representatives, I’ve learned to watch as the Minnesota Supreme Court justices mysteriously beat the crowd out of the auditorium every year. Justice Alan Page sightings are always worthwhile. Historically, the other sponsoring organizations tended to get much more attention than MLM, as very few of the new attorneys could use our services immediately. This is

no longer the situation. The traditional destinations for the newly admitted attorney, existing law firms, are currently hiring fewer and fewer attorneys. Belt-tightening has restricted hiring in the corporate, non-profit and government sectors as well. It is becoming increasingly common for new attorneys to begin practicing immediately after law school as sole practitioners.

In January of 2011, Minnesota Lawyers Mutual announced its New Lawyers Professional Liability Program. This new program is designed to address the professional liability needs of sole practitioners within the first three years of admission to the bar. The program provides affordable professional liability insurance, as well as practice management resources to these attorneys. It’s our belief that new lawyers will carry malpractice insurance if they can find it at an affordable price. Unfortunately, many attorneys faced with the expenses of a solo practice go without professional liability insurance. Though we work to keep our standard pricing affordable, the cost may still be too much for a new graduate without the financial support of an existing firm. It is in everyone’s best interest for newly admitted attorneys starting solo practices to obtain professional liability insurance without delay.

It is worth noting the practice management aspect of the New Lawyers Program. In addition to our expansive practice management library, there is a growing library of articles and whitepapers available at www.mylawyersmutual.com that new attorneys should find useful. As the program develops, the New Lawyers Program portal to our web site will become an even more valuable resource.

I wanted to highlight the fact that the New Lawyers Program is not expected to be a money-maker for us. We recognized the need in the marketplace and responded to it. As the Minnesota State Bar Association endorsed carrier of lawyers’ professional liability insurance, we sought input from the Insurance for Members Committee. Their input and MLM’s tenacious desire to uphold its founding mission, to provide professional liability insurance and risk management resources to the legal community of Minnesota, led to the New Lawyers Program being born. We truly think of ourselves as the guys and gals in the white hats. Hopefully, our policyholders and prospective policyholders think of us the same way.

You can learn more about the New Lawyers Program at www.mylawyersmutual.com/nlp or by contacting me at csaunders@mlmins.com or calling 612-373-9672. □

MLM’S ONLINE SERVICES

By Jayne Harris, Sr. Director of Product Development

Attorneys today are faced with greater demands from clients, having to do more with less, and the challenges of learning to employ changing technologies. While all undesired outcomes cannot be eliminated, a number of claims brought

Questions? Contact MLM at:

Minnesota Lawyers Mutual • 333 South 7th Street • Suite 2200 • Minneapolis, MN 55402 • Phone: 800.422.1370 • Fax: 800.305.1510 • info@mlmins.com

against attorneys can be prevented simply by utilizing risk management strategies and tools. As illustrated in this issue of **The VIEW**, MLM offers a number of highly-effective services to assist our insured attorneys in avoiding claims and disciplinary actions.

MLM has also recognized the Internet as a tool to meet the needs of insureds by offering online services. Over the last few years, MLM has developed, posted, and maintained content in its Risk Management Online Library, and new services have evolved in response to emerging technologies and opportunities. Most recently, MLM launched *Malpractice Alerts & Decisions* and *Ten Minute Tutor*. The following are highlights of MLM's online services. To access, go to MLM's MyLawyersMutual site at www.mylawyersmutual.com and log in with your username and password.

RISK MANAGEMENT LIBRARY

Found at: My Services - Online Library

As a free service to insureds, the *Risk Management Online Library* continues to be MLM's most regularly used online resource, growing substantially in use and content since its inception. Insureds may review or download materials, including more than 350 practice forms, dozens of checklists and practice aids.

What's New?

MLM's NEWEST booklet in the **Law Practice Management Series: *Ethical Considerations & Malpractice Risk Prevention in Client Communications***

SUBSCRIPTION E-MAIL SERVICE: MALPRACTICE ALERTS & DECISIONS

Found at: My Services - Alerts & Decisions

Malpractice Alerts and Decisions highlight new malpractice issues and defense strategies, and offer analysis and commentary on recent malpractice-related decisions to MLM insureds. All alerts and decisions are archived on the MyLawyersMutual web site and searchable by indexed by topic category.

What's New?

MALPRACTICE ALERT: Real Estate and Collections Attorneys Who Do Foreclosure

TEN MINUTE TUTOR

Found at: My Services - Ten Minute Tutor

The *Ten Minute Tutor* is an ongoing online collection of instructional video presentations from MLM Risk Management experts. Each presentation is short (around ten minutes or less) and practical. With most presentations, there will be supporting written materials associated with these short segments. All the segments will be originally taped from a professional web studio – no segments culled from previously recorded seminars.

What's New?

The first four presentations on *Ten Minute Tutor* offer advice on *Disaster Preparation & Recovery Planning*.

These online services help MLM achieve its goal of providing quality risk management services to insureds, to as wide an audience as possible, and all free of charge.

APPLY FOR A QUOTE TODAY

Not an MLM Insured? Get a quote today.
Our process is fast, convenient and confidential.

www.mlmins.com
(800) 422-1370

Editorial Staff

Managing Editor Jayne Harris
Assistant Editor and Layout Designer Karen Scholtz
Website Development and Technical Advisor Clint Lechner
Website Graphics Pat Gibbs



MyLawyersMutual.com
Looking for checklists, law practice management booklets and risk management CLE resource materials?
Look no further!
www.MyLawyersMutual.com

Haven't received your Username and Password?

E-mail info@mlmins.com with your identifying information and preferred e-mail address to receive your log-in and password within 24-hours.

or
Call 800.422.1370 and your MLM Account Manager will provide you with your log-in and password over the phone.

Questions? Contact MLM at:

Minnesota Lawyers Mutual • 333 South 7th Street • Suite 2200 • Minneapolis, MN 55402 • Phone: 800.422.1370 • Fax: 800.305.1510 • info@mlmins.com