

Due to recent flooding in Illinois, Minnesota Lawyers Mutual Insurance Company extends the following considerations to our policyholders in the affected areas of Cook, Kane, Lake and McHenry Counties:

1. The option to defer premium payments, interest free, for up to 60 days from the original due date. This deferral is applicable to payments due on or before September 30, 2017.

If you financed your premium with AFCO Credit Corporation, this deferral does not apply to your AFCO Premium Finance Agreement and your obligation to make your loan installment payments to AFCO. Your premium finance agreement is a contract between you and AFCO. Please call 800-624-2206 to contact AFCO directly.

2. An additional 60 days to give us notice of a claim from the last day allowed under the terms and conditions of the policy or longer, as may be deemed reasonable under the circumstances of the insured or claimant. This includes the transmittal of information or payment of funds. This grant may be extended if deemed reasonable given an individual policyholder's circumstances.

These considerations will remain in effect for the duration of your current policy term, or as otherwise indicated above. Please contact Bill Lansdon or Russ Patterson at 800-422-1370 to make the appropriate arrangements.

Sincerely,  
Paul M. Ablan, President and CEO  
Minnesota Lawyers Mutual Insurance Company

For 35 years, MLM has assisted lawyers who have lost everything due to floods, fires, and other disasters. If this disaster has personally affected you or your colleagues, we offer the following resources:

- **Risk Management Helpline.** Contact MLM's Risk Management HelpLine at 855-692-5146 for help on what to do with damaged client files, managing your case load while operating from a temporary location, replacing lost or damaged office systems, and other important disaster recovery issues.
- **Disaster Recovery Material.** For guidance in identifying the next step after a disaster, download the attached *guide*, [Managing Practice Disruptions, Law Firm Recovery from Natural Disasters](#)

You may contact The Illinois Department of Insurance if you wish to file a complaint regarding any disaster-related dispute or issue. The Department's toll-free complaint hotline is 1-866-445-5364, or you may file a complaint online at: <https://mc.insurance.illinois.gov/messagecenter.nsf>