

Security and flexibility that works *in sync* with today's firms.

Understanding the complexities and risks associated with law firms takes expertise. The kind we've amassed at OneBeacon Professional Insurance. It requires an appreciation for new and more expansive theories of liability considered every day, including the impact they can have on the assets, reputation, and long-term security of a firm. We have that too. Putting this experience to work, we create liability protection solutions for law firms — all driven by a team of underwriting, claims, and risk management experts who work together as one for you.

Eligible Risks

- USI Affinity is the exclusive administrator on behalf of OneBeacon Professional Insurance for law firms with 1-20 attorneys in CT, DC, MA, MD and VA. Submit risks to steve.chalout@usiaffinity.com or call (610) 537-1336
- For risks outside this program, please contact Tom Johnson at OneBeacon Professional Insurance, (312) 821-4718 or tajohnson@onebeacon.com. Coverage is available on a primary admitted basis in 44 states (excluding WA, MS, WV, AK, HI and OR). Excess and surplus lines coverage is also available

Limits

- Primary coverage available
- Limits up to \$5 million are available; some accounts may qualify for additional limits

Other Products

- Part time attorneys
- Moonlighting coverage for corporate attorneys

Specialized Protection and Features

- Expanded definition of professional legal services and fewer exclusions
- Protection for innocent partners and automatic inclusion of contract and of counsel attorneys
- Available coverage extensions for practice at a prior firm
- Bar association and disciplinary proceedings coverage included (up to \$100K)
- Subpoena assistance coverage included (up to \$25,000)
- Broad personal injury and advertising injury provisions
- Market-leading extended reporting period (tail) options, including optional unlimited tail for retirees and other nonpracticing insureds
- Up to 50% decrease in deductible for settlement during voluntary mediation within 180 days
- 50/50 modified consent to settle provision
- Definition of a claim includes a written demand
- Broad definition of "Damages"
- Loss only deductibles and defense costs outside the limits are available for qualified firms



Underwriting

OBPI has the depth and expertise to address tough law firm risk protection issues. Each territory manager is an experienced professional in the LPL underwriting field and joins a veteran leadership team to form an unbeatable combination at the front end of our LPL product line.



Loss Control

Thorny ethical and professional conduct decisions arise from time to time in any practice. As an OBPI insured, you benefit from the ethics "hot line" service of a recognized national authority on lawyer liability. This allows the insured firm to speak with recognized LPL specialists about the issues facing them.

We also have a website available to assist you with common questions and procedures regarding the practice of law: onebeacon.lawyringlaw.com.



Lawyers' Professional Liability Solutions

Experience a unique level of commitment

A standard of superior claims support

In the event of a claim, your clients should expect a high level of performance by the people who handle it. With OneBeacon Professional Insurance that is the norm, never the exception. We pride ourselves on our quality claims service and the expertise of our claims team that makes it possible.

Experience the benefits of OBPI

- Tailored risk management services
- Industry-leading specialty insurance capabilities
- An entrepreneurial style combined with a focus on service and support
- A decision-making structure that supports faster underwriting decisions
- OneBeacon Insurance Group's financial strength, as affirmed by an A.M. Best rating of A (Excellent)

About USI Affinity

Over the last 50 years, USI Affinity has grown to become a leading administrator of Bar Association and Lawyer Professional Liability insurance programs nationwide. Through proven performance and market clout, USI Affinity has relationships with more than 30 prestigious state, regional, and city bar associations. USI Affinity's reputation and market position provide the necessary leverage to ensure competitively priced, quality product offerings due to their close relationships with the most respected insurance companies nationwide.

We are OneBeacon Professional Insurance

OneBeacon Professional Insurance is a member of OneBeacon Insurance Group. We specialize in professional liability solutions for targeted industries including:

- Hospitals
- Managed Care Organizations
- Long-term Care Facilities
- Medical Facilities
- Physician Groups
- Media
- Lawyers
- Real Estate Professionals
- Design Professionals
- Technology

Additionally, OneBeacon Professional Insurance provides employment practices liability insurance, management liability and tailored products for complex organizations including health care provider excess insurance and HMO reinsurance.

About OneBeacon: OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding

company that is publicly traded on the New York Stock Exchange under the symbol "OB". OneBeacon Insurance Group's underwriting companies offer a range of insurance products sold through select independent agents, regional and national brokers, and wholesalers.

As one of the oldest property and casualty insurers in the United States, OneBeacon traces its roots to 1831 and the Potomac Fire Insurance Company. Today, OneBeacon's specialty insurance businesses are national in scope while personal lines business is concentrated in the Northeastern United States.

Your policy may be underwritten by one of the following insurance companies: The Camden Fire Insurance Association, The Employers' Fire Insurance Company, OneBeacon America Insurance Company, OneBeacon Insurance Company, OneBeacon Midwest Insurance Company, Pennsylvania General Insurance Company, Traders & General Insurance Company and Homeland Insurance Company of New York.



AFFINITY

OneBeacon
PROFESSIONAL INSURANCE™

Please refer to the actual policy for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states.

Submit risks to:
steve.chaloult@usiaffinity.com
or call: 610.537.1336

Experience has a new measure

There's experience as in knowledge and expertise. And there's experience as in how a company works with and for you.

We are OneBeacon Professional Insurance, combining the best of both to make the insurance experience entirely better for you.

onebeaconpro.com