



# MINNESOTA LAWYERS MUTUAL

INSURANCE COMPANY



Protecting Your Practice is Our Policy.®





# By Lawyers, For Lawyers

The late 1970s and early 1980s were turbulent times for lawyers seeking legal malpractice insurance. Increases in claims frequency and severity led to soaring premiums and limited coverage. Rates doubled as carriers cut back on coverage. MLM was established in 1982 by the Minnesota State Bar Association to provide Minnesota attorneys with stable professional liability insurance and risk management services. MLM has since expanded its insurance and services to 15 states.

Financial strength and stability remain our primary objectives, as they have been for over 35 years. MLM has achieved an enviable reputation and has earned tremendous loyalty from its insureds all while the organization maintained its initial vision: lawyers' professional liability insurance through a mutual company run by and for the benefit of the policyholders.

## We are looking ahead.

Our Board of Directors continues the storied tradition of those who founded this company. MLM understands the issues lawyers face.

## We are here to help.

Much has been accomplished in support of lawyers, but there is much more to be done. We are positioned as a leader in our industry due largely to our financial strength, our responsiveness to the unique needs of our constituents and our competitive pricing.

## We welcome you.

Other insurance companies see you as a number. Because we were founded by attorneys and governed by an all attorney board of directors, we are closely aligned with your interests. At Minnesota Lawyers Mutual, you are an owner with a stake in the company.

## Efficient, Accountable, Permanent

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

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*The truth is, as a company, MLM understands the issues lawyers face, and it is going to be around when we need it.*

-Charles Bateman

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## MLM insures lawyers in 15 states.

Connecticut \* Illinois \* Indiana \* Iowa \* Maryland  
Massachusetts \* Minnesota \* Nebraska \* North Dakota \* Ohio  
Pennsylvania \* South Dakota \* Tennessee \* Virginia \* Wisconsin

# Protecting Your Practice

Claims made against lawyers threaten the reputation and financial stability of both the firm and the individual attorney. MLM's policy is thorough and comprehensive, so you are covered by the best if you are ever faced with a malpractice challenge.

MLM also protects your firm through the dissemination of malpractice avoidance information and education developed by our highly regarded risk management experts.

“

*I am a believer in your company, after my 35th year in practice I received a disciplinary complaint...and MLM stood by me...and got me to the other side with grace and humor.*

- Kris Vanderman

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MLM understands your needs.

We work exclusively with lawyers' professional liability specializing in small to mid-size firms.

## Policy Highlights\*

MLM's Lawyers' Professional Liability policy is thorough and comprehensive. You can be confident with MLM if you are ever faced with a claim.

- Full prior acts coverage
- First dollar defense
- Predecessor firm coverage
- Innocent insured protection
- Supplementary payment coverage
- Limits of up to \$10,000,000
- Broad definition of "professional services"
- Worldwide coverage for suits first brought and resolved in the U.S., its territories, or Canada

**"A" (excellent) rating from A.M. Best.**

\*Disclaimer: Availability of described coverages may be limited by state or other applicable laws, and by Minnesota Lawyers Mutual underwriting criteria.

## Risk Management Services

MLM offers an array of comprehensive risk management services to keep your losses down and your firm strong.

- **Online Education** – MLM's online education catalog provides you with convenient and cost-effective access to our Live Webcasts, Webcast Replays, and archived On-Demand programs. Each month MLM delivers a new program addressing an attorney malpractice, legal ethics, or practice management topic. - a \$165 value
- **Electronic Access to Practice Resources** – Aiding members by helping reduce risk in their practice - forms, checklists, articles, booklets and more!
- **Consultative Services** – Insureds can call MLM's HelpLine anytime they are concerned about something that may have occurred in their practice. Providing early intervention to our insureds minimizes the risk of potential claims!
- **Risk Management Newsletter** – Addressing current risk management issues and providing strategies to reduce exposures in today's practice.

## THE MLM ADVANTAGE

At Minnesota Lawyers Mutual,  
lawyers' professional liability  
insurance is all we write.

Minnesota Lawyers Mutual  
has paid over \$68.5 million  
in dividends since 1988.

When you choose  
Minnesota Lawyers Mutual,  
you're partnering with a company  
that you can trust and rely on.

**Get a Quote Today!**

Apply for a quote online

**[www.mlmins.com](http://www.mlmins.com)**

or speak to your

Regional Sales Director

**Chris Siebenaler, Esq.**

**612-373-9641**



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LAWYERS  
MUTUAL**  
INSURANCE COMPANY

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### OWNERSHIP.

As a mutual insurance company, we are owned by our policyholders. We are committed to serving our policyholders' interests, whether through the return of revenue in the form of dividends, or through personal service that is second to none, or by providing responsive claim handling and high-quality risk management services.

### STABILITY.

MLM was created over 35 years ago when it was difficult for attorneys to find a reliable provider of malpractice insurance. We were then, and are now, committed to being an efficient, accountable, and permanent risk management resource to members of the legal community. MLM's stability is reflected in the "A" (excellent) rating from A.M. Best.

### DIVIDEND HISTORY.

As a mutual company, MLM has been able to return underwriting profits to our insureds in the form of dividend payments. MLM policyholders have received annual dividend payments consecutively since 1988 totaling over \$68.5 million.

### DIRECT WRITER.

As a direct writer of lawyers' professional liability insurance, you deal directly with the company. There are no brokers or outside agents to work through. This means that your questions are being handled more effectively and efficiently because we have eliminated the middle man.

### EXPERT CLAIMS HANDLING.

A professional liability claim is a major disruption to your practice. We understand the importance of evaluating claims promptly and keeping our insureds advised of their claim progress every step of the way. MLM provides top 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 claims avoidance information to attorneys in ways that are interesting and informative. Whether it is personalized one-on-one advice or online education we have sought to offer attorneys many solutions for helping them maintain a safe practice.

### EXPERT SERVICE.

Our daily mission is to provide our clients with outstanding customer service. MLM's knowledgeable staff is always available to offer help and answer questions. The online application and purchase options mean you can purchase new and renewal coverage online anytime, day or night, when it is convenient for you.