



## Affinity Programs

# Lawyers' Professional Liability Policy Highlights

- **Limits of Liability** range from a minimum of \$100,000 per claim/\$300,000 aggregate up to a maximum of \$10M/\$10M. Claims expense outside limits coverage is available, subject to underwriting.
- **Deductibles** range from \$1,000 to \$250,000 on either aggregate or per-claim basis. Optional first dollar defense coverage is available, subject to underwriting.
- By endorsement to the policy, **claims** may be handled by defense counsel mutually agreed upon by law firm and the carrier.
- **Broad definition of "Legal Services"** includes Arbitrator, Mediator, Title Agent, Notary Public, Expert Witness, Author/Publisher/Presenter of legal research papers, materials or seminars and customary Fiduciary Capacities such as Administrator, Conservator, Executor, Trustee and Guardian, together with investment advice given in connection with such fiduciary services.
- **Broad definition of "Insured"** includes the Firm, Predecessor Firm and Lawyers within the Firm, who are Partners, Associates, Directors, Officers and Employees; including lawful spouse or domestic partner of an Insured; covers Of Counsel and Independent Contractors for work performed on behalf of the Firm; also includes those lawyers within the Firm who are government affairs advisors or lobbyists.
- **Supplementary payments up to \$500** per day for loss of earnings while in attendance at a trial, hearing, arbitration proceeding or mediation for a covered claim against the Insured. Maximum limit is \$15,000 per Insured. Maximum aggregate limit per policy period is \$50,000 despite the number of Insureds or the number of such proceedings.
- **Supplementary payments of up to \$25,000** per policy period for reimbursement of attorney fees and other reasonable costs or expenses incurred in responding to a Program demand pursuant to the recovery rights of the Centers for Medicare and Medicaid Services (CMS) under the Medicare, Medicaid and SCHIP Extension Act of 2007 (MMSEA), regardless of the number of such demands or the number of Insureds subject to such demands.
- **Supplementary payments up to \$20,000** for attorney fees, attorney costs and court costs incurred in responding to a regulatory investigation arising from an actual or alleged violation of a privacy breach notice law that occurred during the Insured's rendering of legal services, regardless of the number of investigations or the number of Insureds who are subject to such investigations.
- **Supplementary payments up to \$50,000** for each Insured and all Insureds in the aggregate for attorney fees and other reasonable costs, expenses or fees resulting from any one Disciplinary Proceeding received by the Insured and reported to the Company during the policy period involving covered legal services. Maximum limit is \$100,000 despite the number of proceedings.

In the event of a determination of No Liability, the Company will reimburse the Insured up to a maximum of \$100,000 regardless of the number of Insureds or the number of proceedings.
- **Supplementary payments up to \$20,000** for reasonable fees, costs and expenses incurred by the Named Insured for consulting services provided by a public relations firm in response to a crisis event as defined in the policy.
- **Privacy Claims included in definition of "claim,"** affording coverage for claims alleging privacy injury and identity theft that occurred in the rendering of legal services.
- **Client Network Damage Claims included in definition of "claim,"** affording coverage for claims alleging that a security breach or electronic infection caused network damage to a client's network in the rendering of legal services.

- **50% reduction of the deductible**, up to a maximum of \$25,000, if mediation of a claim takes place either without institution of arbitration proceeding or service of suit or within 60 days of the institution of such proceedings or service of suit, and the claim is resolved by the process of mediation. By endorsement to the policy, the deductible will be reduced by 50%, up to a maximum of \$25,000, if a claim is resolved within 364 days of its reporting to the Company for an amount recommended to the Insured by the Company.
- **50% reduction of the deductible**, up to a maximum of \$25,000, if the Insured utilized an engagement letter, as defined by the policy, in connection with the legal services that are the subject of a claim.
- **Assistance in responding to a subpoena** arising out of legal services rendered by an Insured, including production of documents and preparation of sworn testimony, provided the subpoena arises out of a civil lawsuit to which the Insured is not a party.
- **Coverage is provided** for claims arising out of legal services by an Insured rendered to another Insured as a client.
- **Optional Extended Reporting Period** is available for a one-year, two-year, three-year or six-year period or for an unlimited period.
- **Non-Practicing Extended Reporting Period** at no extra charge for retiring or non-practicing lawyers who have been continuously insured by the Company for at least three consecutive years.
- **Death or Disability Extended Reporting Period** at no extra charge.
- **No deductible applies** to claims first made against the Insured and reported to the Company during the death or disability or non-practicing extended reporting periods.
- **Full Prior Acts Coverage** available.
- **Broad Settlement Clause:** The policy requires the Insured's consent to settle a claim. No "hammer clause."
- **Pro Bono Deductible Waiver** waives deductible obligation for a claim arising from pro bono legal services.

### CNA's Commitment to the Profession

- Largest writer of Lawyers Professional Liability insurance for law firms of every size in the U.S.
- More than 60 years of experience insuring attorneys in the private practice of law
- More than 200,000 attorneys insured with the Program
- Endorsed by some of the largest state bar programs in the country including: Colorado, Connecticut, Iowa, Louisiana, Massachusetts, New York and Pennsylvania
- Largest writer of federal and state judges professional liability in the U.S.
- Rated "A" (Excellent), XV (> \$2 billion) by A.M. Best
- Providing Risk Control Seminars (CLE approved) with premium discounts for more than 20 years
- Five dedicated attorneys who work exclusively with lawyers and law firms lead CNA's LPL risk control program
- Risk Control Hotline, staffed by CNA risk control team, provides CNA policyholders with a resource for discussing issues and questions that arise in the day-to-day practice of law.
- Risk Control practice aids and e-newsletter available to insureds at no additional charge
- Live Risk Control Seminars provide valuable instruction, practical guides, checklists and risk control recommendations to help firms navigate today's complex legal environment. These courses also may qualify for CLE credit.
- Launched market-leading Engagement Agreement initiative in 2013 to assist the Legal Services Industry in managing and mitigating their risk.
- Underwriting, Claim and Risk Control headed by former private practitioners
- More than 20 dedicated Claim Counsel and Claim Professionals with extensive lawyers professional liability experience
- Panel Defense Counsel comprised of state and regional law firms across the country with extensive experience and commitment to the profession
- 24/7 connectivity to CNA and its exclusive State Administrators via [www.cna.com/agentcenter](http://www.cna.com/agentcenter) by logging onto [lawyersinsurance.com](http://lawyersinsurance.com)
- Employed Lawyers Program (20+ years) providing coverage to lawyers employed by corporations
- Allied vendor program provides valuable practice management, IT and research services at

For more information visit [cna.com/lawyers](http://cna.com/lawyers).



Affinity Programs

# CNA Lawyers' Professional Liability Coverage Comparison

You work hard to protect your firm, your reputation and your bottom line from a multitude of risks. But as you strive to provide outstanding service to your clients, you face challenges that may result from allegations of errors or omissions in the performance of your professional responsibilities. The CNA Lawyers Professional Liability (LPL) Policy is designed to cover various types of potential exposures that are routinely excluded from most general liability policies.

Take a few moments to evaluate our coverages, compare them with the current insurer, and see why law firms turn to CNA for their professional liability insurance needs.

Lawyers' Professional Liability Coverage Highlights	CNA	Your current carrier?
60 years of experience insuring attorneys	✓	
A.M. Best A (Excellent) Rating	✓	
Large network of LPL defense firms comprised of state, regional and national law firms	✓	
Broad definition of "Legal Services"	✓	
Broad definition of "Insured"	✓	
Supplemental payments up to \$500/day for loss of earnings	✓	
Insured vs. Insured coverage for legal services rendered as a client	✓	
Supplementary payments up to \$100,000 in determination of no liability in Disciplinary Proceedings	✓	
Risk control educational materials available	✓	
Reduced deductible up to \$12,500 for early resolution of a claim via mediation	✓	
Coverage for crisis event expenses up to \$20,000	✓	
Privacy claims included in definition of claim	✓	
Client Network Damage Claims in the rendering of legal services included in definition of claim	✓	
Assistance in responding to a subpoena arising out of legal services rendered by the insured	✓	
Broad Settlement Clause with no "hammer clause"	✓	
Regulatory Inquiry Expenses benefit up to \$20,000	✓	
Engagement letter credit toward deductible up to \$25,000	✓	

For more information visit [cna.com/lawyers](http://cna.com/lawyers).

Insert State Administrator contact information:

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## Affinity Programs

# Lawyers' Professional Liability Claim Services

## Help Your Law Firm Get Back to Business

At CNA, we understand that no matter how prepared you are for the unexpected, there's always the possibility you may need to file a claim. And should you ever need to, our experienced Lawyers Professional Liability claim team is ready to handle your claim accurately and efficiently, so you can get back to doing what you do best.

### CNA's Lawyers Professional Liability Claim Team

- The majority of our Lawyers Professional Liability claim professionals are attorneys with an average of more than 16 years of claim legal experience.
- CNA's claim team has customer centers staffed with dedicated specialists with extensive experience in defending law firms.
- Our claim professionals are highly experienced in the jurisdictions where they work, leveraging their knowledge of state laws and procedures.

### Our Claim Satisfaction Survey Reflects How Customer Respondents View Working with CNA\*

- 99% were satisfied with the level of communication with their legal counsel.
- 99% of the legal counsel customers worked with allowed for meaningful and ongoing input in developing a resolution strategy.
- 97% found reporting their claim was an easy process.
- 97% agreed that the CNA claim professional was courteous and professional.
- 96% received a confirmation that their claim was received within 24 hours of reporting it.

\* 2014 Lawyers Professional Liability Claims Customer Satisfaction Survey

**Here Are Some Recent Examples of CNA's  
Customer Feedback**

- "My CNA claim team and assigned counsel were not only courteous and professional, but were knowledgeable and reassuring in a time of concern for any practicing attorney and this was greatly appreciated."
- "I really appreciate your firm's understanding of the legal process and the stress associated with a claim/potential claim. You are very proactive."
- "I appreciate the fact that counsel keeps me fully informed and discusses strategies with me, especially since there is no substance to the claim and the claimants have absolutely no damages."
- "I think highly of CNA and am always treated with respect and courtesy and in a very timely and prompt manner. Great insurance company with a great staff. Thank you."

With more than 100 years of experience and an "A" rating for financial strength, CNA policyholders know we'll be there for them when they need us the most.

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## Affinity Programs

# CNA Lawyers Professional Liability Allied Vendor Program

CNA has identified companies offering services that may help to strengthen your law firm's risk control programs and provide needed services outside of an insurance carrier's purview. The below companies that participate in our Allied Vendor Program can assist you in developing critical programs and procedures that may help you avoid and manage professional liability exposures in your law practice. As a value-added service for our customers, many of our Allied Vendors offer their services at preferred rates for CNA insureds that reference the Allied Vendor Program.

### Practice Management Software



American LegalNet is a leading provider of a "Desktop to Courthouse" software suite for all sized firms and legal departments that enhances workflow efficiency, minimizes risk and reduces cost. American LegalNet's industry-leading suite of products includes the award-winning eDockets, Forms WorkFlow and eFiling Portal, which encompasses docketing, calendaring, court rules, court forms and electronic court filing. In addition, a significant menu of supporting professional services is offered. CNA policyholders will receive a 10% discount.



LawBase is a leading case and matter management software package that is currently being used by thousands of law firms, Fortune 500 corporate legal departments and government agencies nationwide. LawBase was developed by Synaptec Software, a veteran company in the software field with more than 32 years of experience in developing the most adaptable, intuitive case and matter management product on the market today. CNA policyholders will receive a 10% discount.



Clio is a cloud-based legal practice management platform that keeps your all-important matters, contacts and documents as available as your nearest internet device. If you already use other popular cloud services such as Dropbox or Google Apps, Clio will make you smile by tying them together in a single, easy-to-use system. With dozens of more advanced features like terrific time-tracking, comprehensive calendaring, and beautiful billing, Clio will save you time and help you look polished and professional to your clients. We are pleased to offer CNA policyholders a 10% lifetime discount. [Click here](#) to get started with your Free Clio Trial!



### Document Management Software



Metajure is a new generation Document Management System (DMS) that automatically captures, tags and stores

100% of a firm's documents and emails, eliminating the need for lawyers and staff to waste time manually profiling work product. With MetaJure, retrieving information is easy and intuitive thanks to a Google-like search tool that's accessible even from mobile devices. Lost files or document evidence are among the top five most commonly alleged errors in professional liability claims. With MetaJure, lawyers stop wasting time on unproductive tasks, find documents they want when they want them, and proactively manage their professional liability risk. And, MetaJure works as a stand-alone DMS or alongside traditional document management systems. We are pleased to offer CNA policyholders a 10% discount on their first year of MetaJure.

### Docketing, Calendaring and Case Watching



CourtAlert is a leader in providing court data and case management software to large law firms and departments. CourtAlert

provides a variety of services to meet the needs of our clients such as anonymous electronic watching of any U.S. Federal case, all courts in New York, as well as other jurisdictions. We offer Premier Docketing Software – our patented case management system is considered one of the best in the industry. In addition, we offer risk-reduction services such as ECF Assurance, a method to verify that you are aware of changes in your Federal Court cases even when the court does not notify you – an issue that has resulted in the loss of millions. CourtAlert's innovative and attentive support team is the foundation of our reputation. CNA policyholders will receive a 10% discount. Get started today: (NY) 212-227-0391, (LA) 213-612-7771, Info@CourtAlert.com.



JuraLaw® by Law Bulletin Publishing Company is a completely web-based (SaaS) national solution that combines full-featured case, calendar and docket management with the

enhanced content of court calendars, court dockets and court rules. This legal case management software helps law firms to mitigate the potential for legal malpractice exposure by keeping a firm's lawyers on track for critical deadlines and on time for court appearances. JuraLaw offers over 150 reports, as well as search filters for case monitoring and business analysis purposes. JuraLaw can easily be integrated with Outlook calendars and NetDocuments, a document management system. JuraLaw tenured customer support and account management teams include experienced courthouse and docket professionals. These teams insure that law firm personnel take advantage of JuraLaw features that will make their docketing most efficient and accurate. Since 1984, Chicago's top law firms have come to depend upon Law Bulletin for their docketing needs. JuraLaw provides docketing you can count on from a company you can trust. CNA policyholders will receive a 10% discount.

### Court Reporting, Record Retrieval and Trial Support



U.S. Legal Support provides court reporting, record retrieval and trial support services to local and national law firms, major corporations and insurance carriers.

At U.S. Legal Support, we believe in providing personalized services tailored to fit the needs of our clients. As one of the largest full-service litigation support companies in the nation, we provide local specialists with national resources. Contact us to learn more about our custom solutions. CNA policyholders will receive a 10% discount.

### Data and Communication Security



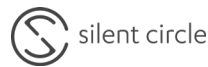
Virtru empowers law firms, Fortune 100 legal departments, federal agencies, state and local governments, and more to unlock

the power of their data while maintaining control and managing risk, everywhere the data is stored and shared. Virtru provides flexible, easy to use, and trusted privacy technologies that govern access to data throughout its full lifecycle – from creation to transmission, storage, analysis and sharing – to ensure compliance, protect intellectual property and manage risk. More than 5,000 organizations around the globe trust Virtru for data security and privacy protection. CNA policyholders receive a preferred 25% discount on Virtru services.



IronBox provides data protection services such as cloud-based secure file transfer and email encryption for CNA clients. Our

elegant and simple to use interface design results in higher compliance and satisfaction rates. IronBox helps our clients protect sensitive data and stay compliant with data protection requirements such as HIPAA, HITECH, SOX, PCI, NERC, CIP, CNA and numerous other federal, state and international laws. IronBox is designed and coded by leading security experts and our systems automatically apply multiple layers of protection to data-at-rest, in-transit and more with the highest available encryption technologies (AES 256 and variable length RSA). CNA policyholders receive a preferred 15% discount on IronBox services.



Silent Circle is a global private communications company headquartered in Switzerland, providing a revolutionary

Enterprise Privacy Platform that enables private and secure communications via voice, video, text and file transfer on mobile devices. Silent Circle was co-founded by Mike Janke, former Navy SEAL, security expert Phil Zimmerman, the creator of both PGP, the most widely used email encryption software in the world, and ZRTP, the secure VoIP standard, and 2012 inductee into the Internet Hall of Fame, and Jon Callas, creator of Apple's whole disk encryption and co-founder of PGP Corporation. For more on Silent Circle, go to silentcircle.com. CNA policyholders will receive a 10% discount for Silent Circle Mobile. This discount includes Silent Phone for iOS and Android devices.

**IP Solutions**

Alt Legal is a different kind of IP docketing software. Developed by attorneys and IP paralegals, our award-winning, automated software is trusted by Am Law firms, leading IP boutiques and corporate legal departments to handle hundreds of thousands of filings daily.

Our cloud-based tools automatically update statuses and deadlines, collect client details, and generate new IP filings. Simply, our service, technology and ease-of-use are like nothing else on the market. We never charge for migration, setup or support.

We are pleased to offer CNA policyholders a 10% lifetime discount.

**New Business Intake, Conflict Management and Information Security Software**

Intapp provides software products and services that enable law firms to thrive in an increasingly competitive marketplace by improving client service, increasing profitability and reducing operational costs. Intapp's risk practice group focuses on understanding existing pressures and emerging trends, and translating this knowledge into products and best practices. Intapp offers innovative risk products for law firm new business intake, conflict management and information security.

**Online Payment System for Legal Fees and Expenses**

LawPay was developed specifically to help law firms streamline billings and collections, providing a simple, secure solution for legal clients to pay their bills online. LawPay is the industry leader in legal payments, providing a cost-effective solution for more than 55,000 law firms around the country. It's available through all 50 state bars, 60+ local and specialty bars and the ABA as a vetted and approved payment solution for the legal industry. LawPay is also the ALA's Exclusive VIP Partner for Payment Processing. Learn more at [lawpay.com](http://lawpay.com)

Please note that although CNA Risk Control screens participating companies, all services are directly contracted with the vendor. CNA is not a party to any of these agreements with the vendors noted herein. Please directly contact the company for additional information.

**eDiscovery and Consulting Services**

RVM Enterprises, Inc. is a preferred provider of eDiscovery and consulting services to leading corporations and Am Law 100 firms around the globe. RVM's services include Forensics, Data Processing and Production, Data Hosting, Advanced Data Analytics, Managed Document Review and Consulting Services. A leader in the eDiscovery industry for two decades, RVM's expertise has been recognized by many organizations. It has been named the Best End-to-End eDiscovery Service Provider by both the New York Law Journal and the New Jersey Law Journal. RVM was also distinguished for the fifth consecutive time on the Inc. 5000 honor roll, an exclusive ranking of the nation's fastest growing private companies. When reaching out to RVM for services, please let us know that you are a CNA policyholder to receive your 10% discount.

**Cybersecurity**

Designed Privacy is a cybersecurity and data privacy risk management practice that helps firms mitigate cyber risks from ransomware, data breaches and social engineering to the largest risk of all – human risk. Our approach leverages tested principles of behavior-design to drive positive digital behaviors among staff, IT personnel and leadership. Our services include risk assessments to identify security gaps, security engineers to help with remediation, incident response simulations and our flagship program, The PhishMarket™, a security awareness program that fosters positive behavior change. CNA insureds receive a free social engineering test to assess their phish susceptibility and 50% off our annual PhishMarket™ programs. [Learn more here.](#)



KnowBe4 is the world's largest security awareness training and simulated phishing platform, proven effective in helping organizations manage the ongoing problem of social engineering and reducing vulnerabilities to ransomware, malware and other data breaches. The KnowBe4 platform is user-friendly and intuitive. It was built to scale for busy IT pros that have multiple fires to put out. KnowBe4's goal was to design the most powerful yet easy-to-use platform available. Customers of all sizes can get the KnowBe4 platform deployed into production extremely fast. Their Customer Success team gets you going in no time, without the need for consulting hours. [Learn more here.](#)

For more information, visit [cna.com/lawyersriskcontrol](http://cna.com/lawyersriskcontrol).