



ChubbPro Lawyers Professional LiabilitySM

From Chubb Professional

It's Chubb. Or it's Chance.

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In today's increasingly competitive legal environment, law firms know all too well the real potential for costly litigation and large losses. When a lawsuit occurs, whether it's over an actual or a perceived error, a law firm faces defense expenses that can reach six-figure amounts, not to mention a settlement or jury verdict that could be millions.

Law firms need an experienced insurance company that will work hand-in-hand with them to provide comprehensive professional liability insurance and risk management. This is exactly what **ChubbPro Lawyers Professional LiabilitySM** insurance offers. We protect small and large law firms alike, including many of the world's most prestigious law firms. Our customers appreciate and have benefited from having an insurance partner that understands their business.

PROGRAM FEATURES

- **Claims-made policy form, not claims made and reported.**
- **Broad definition of claim**, including written demand for arbitration, disciplinary or grievance proceedings before a court or bar, and appeals.
- **Broad definition of professional services**, including notary public, acting in a fiduciary capacity, arbitrator or mediator, government affairs advisor or lobbyist, title insurance agent, and paralegal or legal assistant.

- **Innocent partner protection.** Even if an individual attorney is found to have acted dishonestly, coverage for innocent attorneys and the firm is preserved.
- **Broad definition of loss, including punitive damages coverage** (where insurable by law).
- **Prompt advancement of defense costs and the right to choose counsel.** ChubbPro Lawyers Professional Liability both funds the defense of any covered claim and permits the customer to choose its own defense counsel.
- **Option to extend the reporting period**, even if the firm cancels or chooses not to renew its coverage.
- **Non-cancelable by the insurer** (except for nonpayment of premium).
- **Up to \$25 million aggregate in limits available for claims.**

RISK MANAGEMENT DESIGNED FOR LAW FIRMS

At Chubb, we believe that good risk management works like preventive medicine in maintaining a law firm's financial health. Therefore, in addition to providing insurance protection, we work closely with our customers to provide valuable risk management tools designed to ward off lawsuits before they can occur.

WHY LAWYERS PROFESSIONAL LIABILITY INSURANCE FROM CHUBB?

Underwriting expertise—Our underwriters are extensively trained in the lawyers professional liability business, and many have experience in private practice. Our in-depth knowledge of and experience with the intricacies of law firms make us unique in the business. Our dedicated specialists don't merely underwrite insurance; we partner with law firms to help solve complex problems that are unique to their operation.

Financial stability—Chubb's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard & Poor's and A.M. Best Company, the leading insurance rating services. In fact, three members of the Chubb Group of Insurance Companies were recognized in the January 2004 issue of *Best's Review* as being among only 15 property/casualty insurers, out of more than 3,300, that have maintained an A.M. Best rating of A+ or higher for 50 consecutive years. Agents, brokers, and prospective customers often seek out our services because our reputation in the market is well known.

Outstanding claim service—Chubb's guiding philosophy in each and every claim settlement has always been to treat each customer the way we would like to be treated if we experienced the same loss—with empathy, promptness, expertise, and fairness. We are dedicated to a high level of integrity, open dialogue, and the amicable resolution of disputes whenever possible. We strive for cooperation and partnership with customers to provide either a vigorous defense against meritless claims or a prompt and appropriate settlement where warranted. Our commitment has earned us an enviable reputation for unparalleled claim service.

Local presence—Chubb's branch office network spans the United States and 31 countries around the globe. Our local presence helps ensure that we are in touch with the particular competitive and legal issues that are specific to a geographic region. We make it our business to give customers the individual attention they deserve.

CONTACT US TODAY

Protect your law firm. For more information about our **ChubbPro Lawyers Professional Liability** insurance policy, please contact your trusted insurance agent or broker, or visit us on-line at www.chubb.com.

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Chubb Group of Insurance Companies

Warren, NJ 07059

www.chubb.com

For promotional purposes, Chubb refers to the member insurers of the Chubb Group of Insurance Companies underwriting coverage: Chubb Insurance Company of Europe, S.A.; Chubb Insurance Company of Australia, Limited; Chubb Indemnity Insurance Company; Chubb Insurance Company of Canada; Chubb Argentina de Seguros, S.A.; Chubb do Brasil Companhia de Seguros; Chubb de Chile Compañía de Seguros Generales, A.S.; Chubb de Colombia Compañía de Seguros, S.A.; Chubb de Mexico Compañía Afianzadora, S.A. de C.V.; Chubb National Insurance Company; Federal Insurance Company; Great Northern Insurance Company; Northwestern Pacific Indemnity Company; Pacific Indemnity Company; Vigilant Insurance Company; Executive Risk Indemnity Inc.; Executive Risk Specialty Insurance Company; and Quadrant Indemnity Company. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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