

**Members of PADC have access to MLM's Defense Program
- a professional liability policy
with preferred pricing & enhanced coverage.**

How do PADC members benefit from MLM's Defense Program?

Managing your practice can be stressful. The last thing you want to think about is your lawyers' professional liability insurance, but it also can be one of the most important decisions you make. Let PADC, an organization you trust, help guide you through its partnership with and endorsement of MLM.

PADC has chosen to endorse MLM's Defense Program because it offers preferred pricing and coverage enhancements to firms with substantial PADC membership. These coverage enhancements are offered at no additional cost to you.

Perhaps the most valuable of these coverage enhancements is additional claim expense: ***'ADDITIONAL CLAIM EXPENSE OF 50% OF THE POLICY LIMIT, UP TO \$250,000, PER POLICY PERIOD.'***

Most professional liability insurance limits include claim expenses such as defense costs. In protracted cases, these claim expenses can erode a significant portion of your policy limits, potentially affecting your ability to settle a case or satisfy an entire judgment against you.

Consider a case with \$200,000 of claim expenses. If your policy limits are \$500,000, after claim expenses, there would only be \$300,000 remaining to make any necessary indemnity payment. If you have \$250,000 in additional claim expense through MLM's Defense Program, claim expenses would first be deducted from this enhancement before eroding the policy limits. You would have your full \$500,000 policy limits still available to ensure that your practice is protected.

As a member of PADC, this great enhancement is offered to you for free should you insure with MLM.

Why should PADC members consider MLM for their professional liability insurance?

- Not only does PADC trust MLM's Defense Program, it is the only plan endorsed by the PADC. No other carrier can make that claim.
- MLM was created by lawyers, is run by lawyers, and exclusively serves lawyers. Over the years, MLM has grown to be an industry leader by meeting the unique needs of lawyers.
- Members can rest easy knowing MLM is financially secure.
- MLM has paid a dividend every year since 1988. In 2019, MLM returned \$4M to its policyholders.

How much does coverage cost?

Each attorney who is a member of PADC receives a 5% discount on their premium. For more information, speak with MLM's Pennsylvania-based Regional Sales Director **Jeff Brien** (jbrien@mlmins.com / **215-495-2866**) or visit us online at www.mlmins.com for a hassle-free quote.