



ALA XL INSURANCE SAN DIEGO VERSION FIRMS WITH ADMINISTRATORS ARE ELIGIBLE FOR AN INSURANCE CREDIT

Firms that employ legal administrators are known to have better risk management procedures and processes. Ahern Insurance Brokerage (AIB) and XL Insurance are now providing a professional liability insurance premium discount to San Diego-area law firms that employ a full-time legal administrator. The propriety program is available through the San Diego County Bar Association (SDCBA) endorsed program with AIB. AIB is the endorsed professional liability brokerage of the SDCBA. XL Insurance is one the most prominent writers of professional liability insurance in the country and has an "A" (Excellent) rating by A.M. Best, with total assets exceeding \$54 billion.

AIB, one of largest independently owned insurance brokerage firms specializing in the insurance needs of law firms, has been a long-term supporter of the ALA statewide and the San Diego Chapter. According to AIB CEO/President W. Brian Ahern, "We recognize the value legal administrators have within the legal profession. XL is a great partner for us because the company understands how critical an administrator is to the firm."

In addition to the premium credit given for employing a full-time legal administrator, additional credits are offered for firms whose members have taken at least three hours of any Bar sponsored Continuing Legal Education seminars

on ethics, risk management and/or loss avoidance in the past 12 months. (The credit is given based on percentage of the firm's participation.) AIB and XL will be teaming up with the San Diego County Bar Association to offer annual risk management seminars. A credit will also be given to firms that have 10% or more attorneys on staff that who are Certified Legal Specialists.

Firms that meet the aforementioned requirements for credits can be eligible for up to a 15% discount on the firm's annual professional liability premium.

For more information, contact AIB, 858-571-9030.



Endorsed Protection

- PROPRIETARY PROFESSIONAL LIABILITY PROGRAM OFFERED BY XL INSURANCE
- ADMITTED "A" RATED CARRIER BY A.M. BEST
- PREMIUM DISCOUNTS AVAILABLE TO SDCBA MEMBERS

EXCLUSIVE NEW PROFESSIONAL LIABILITY PROGRAM WITH XL INSURANCE

Policy Highlights:

- Premium discounts available if the firm attends or has the following:
 - Attending SDCBA MCLE Seminar,
 - Full-time Firm Legal Administrator
 - Certified Legal Specialist
- \$50,000 Defense Expense Outside the Limits of Liability
- Free retirement and disability ERP options (subject to policy conditions)
- Payment of up to \$35,000 for the Defense of Disciplinary Actions (does not erode limit)

COVERAGE PROVIDED BY: **XL INSURANCE**

AHERN INSURANCE BROKERAGE
LAW FIRM INSURANCE SPECIALISTS

FOR ADDITIONAL INFORMATION PLEASE VISIT WWW.AHERNINSURANCE.COM

9655 GRANITE RIDGE DRIVE
SUITE 500
SAN DIEGO, CA 92123
T: 858.571.9030
F: 858.571.9010
LICENSE # 0C04825