

Named Insured: Endorsement No: Premium: Policy No: Effective Date:

LAWYERS PROFESSIONAL LIABILITY INSURANCE FOUNDERS SPECIALTY REWARDS ENDORSEMENT

It is agreed that:

1. Retention Incentive

For each completed **Policy Period** of continuous **Claim-Free** experience with the Founders Specialty Purchasing Group for Lawyers, Inc. (the RPG), a 10% reduction shall be applied to the Retention specified in item 5 of the Declarations up to a maximum reduction of 50% after five (5) completed **Policy Periods** of such continuous **Claim-Free** experience.

2. Additional Claims Expense Incentive

For each completed **Policy Period** of continuous **Claim-Free** experience with the RPG, an additional aggregate amount of \$50,000, to be used solely for **Claim Expenses**, shall be provided to the **Named Insured** at no additional cost, up to a maximum aggregate amount of \$250,000 of such additional **Claim Expenses** after five (5) completed **Policy Periods** of such continuous **Claim-Free** experience. Such amount shall be in addition to, and not part of the Limits of Liability specified in Item 4 of the Declarations, or if applicable, any **Additional Defense Limit of Liability**, and shall be excess of the Retention specified in Item 5 of the Declarations.

Solely with respect to the coverage provided by this endorsement:

Claim-Free means that the combined total incurred amount shown on the **Insurer's** loss runs provided to the RPG for all **Claims**, **Disciplinary Proceedings** and facts, circumstances or situations reported pursuant to Section VI. B. is less than \$5,000 times the number of **Policy Periods** that the **Named Insured** has had continuous coverage through the RPG.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.



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LAWYERS PROFESSIONAL LIABILITY INSURANCE Risk Purchasing Group Name Change

Wherever reference to "Founders Specialty Purchasing Group for Lawyers, Inc." or "Founders" is found in the policy or any of the endorsements, it is changed to "Vanguard Specialty Purchasing Group for Lawyers, Inc." or "Vanguard", respectively.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.