



BAR ASSOCIATIONS INSURANCE AGENCY, INC.

FRANKLIN MORRIS - Coordinating Broker

The Bar Associations Insurance Agency, Inc. is the marketing arm of the Bar Associations Insurance Trust of 1990 and a joint venture of the Maryland State Bar Association and the Bar Association of Baltimore City.

Providing excellence and value in insurance and benefits services, selected and endorsed by your Bar Associations—for you, for your family, for your practice.

THE BAR ASSOCIATIONS INSURANCE AGENCY, INC. analyzes and endorses insurance programs to ensure Bar members access to high quality insurance products they can purchase with confidence at discounted rates. In keeping with this goal, the Agency selected FranklinMorris as exclusive coordinating broker to provide insurance services for members through the Agency.

The Agency, through FranklinMorris, endorses a carefully selected group of financially strong and reputable insurance companies that can offer you and your practice excellent coverage at competitive prices. Doing business with the Agency offers you the insurance coverage you want and provides financial support to your Bar Associations.

FRANKLINMORRIS, established in 1976, has a long tradition of working with attorneys and their firms and is a highly regarded insurance and employee benefit firm. Their commitment is to secure and maintain the highest standard of excellence in all that they do and to establish a relationship of trust with each of their clients.

PROVIDING EXCELLENCE AND VALUE IN INSURANCE AND BENEFIT SERVICES

- Life insurance
- Disability income insurance
- Business overhead expense insurance
- Group life insurance
- Group long-term and short-term disability insurance
- Group and individual dental plans
- Individual and employer-sponsored long term care insurance
- Lawyers professional liability insurance
- General business owners insurance

MARYLAND STATE BAR ASSOCIATION AND BAR ASSOCIATION OF BALTIMORE CITY

MEMBER INSURANCE BENEFITS AT A GLANCE

PRODUCT	MEMBER ADVANTAGE	FOR DETAILS
Disability Income Insurance	10% Premium discount Non-cancelable, Guaranteed level premiums to age 65 Unisex pricing available for females	FranklinMorris 410-539-2320 or baragency@franklinmorris.com
Disability Income Insurance <i>Designed to protect your ability to contribute towards retirement. (Available by rider at additional cost.)</i>	10% Premium discount Non-cancelable, Guaranteed level premiums to age 65	FranklinMorris 410-539-2320 or baragency@franklinmorris.com
Business Overhead Expense Insurance	10% Premium discount	FranklinMorris 410-539-2320 or baragency@franklinmorris.com
Group Life, Long-term and Short-term Disability Income Insurance	Premium discounts Guaranteed issue for groups of 2 or more	FranklinMorris 410-539-2320 or baragency@franklinmorris.com
Term Life Insurance Accidental Death and Dismemberment (rider option)	Group rates, volume discounts available to members, their spouses, children and employees	Bertholon-Rowland Corporation 1-800-727-2525 www.brcorp.com
Group and Individual Dental Plans	Premium discount No deductibles, maximums or claim forms	DentaQuest 1-800-879-0288
Long Term Care Insurance	Premium discounts may be available to members, spouses, partners, parents, parents-in-law, and other family members Additional spousal and preferred health discounts may be available Special Law Firm programs offered	FranklinMorris 410-539-2320 or baragency@franklinmorris.com
Lawyers Professional Liability Insurance	Optimal combination of carrier and premium based on firm's areas of practice, loss experience and management oversight	Mason & Carter, Inc. 410-539-6767 or masoncarter@franklinmorris.com
Lawyers Professional Liability Insurance Lloyd's of London	Exclusive access to Lloyd's Bar Associations Insurance Trust program offering long-term insurance stability, broad coverage and high limit options Premiums based on individual firm profile	Metro/Risk, Inc. Insurance Brokers 410-752-7797 or metrorisk@franklinmorris.com
General Insurance <i>Businessowners (Property and General Liability) Business Automobile Workers Compensation Court and Estate Bonds</i>	Customized coverage, optimal combination of carrier and premium based on analysis of firm's property/casualty exposures	Mason & Carter, Inc 410-539-6767 or masoncarter@franklinmorris.com
Insurance and Employee Benefit Consulting Services for Members and their Firms	Objective review and analysis of insurance products for employee benefit programs, estate analysis and personal needs on a fee-for-service basis	Franklin/Morris Consulting Services, Inc. 410-539-2320 or baragency@franklinmorris.com
Insurance and Employee Benefit Brokerage Services for Members and their Firms	Negotiation and implementation of insurance and employee benefit programs	FranklinMorris 410-539-2320 or baragency@franklinmorris.com