



CUG.COMments

A Newsletter from Chicago Underwriting Group, Inc.
Underwriters of D & O and Professional Liability Insurance

Issue 48

January 2007

In this issue . . . We outline our current underwriting preferences for Directors & Officers Liability and Lawyers Professional Liability.

This first newsletter of 2007 is an appropriate time to set out our underwriting appetite. It provides producers with a guide to the types of business we encourage you to submit.

This year, for the first time, we are including Lawyers Professional Liability underwriting preferences. Like our Directors & Officers program, we have underwritten LPL for over 20 years. While D&O is the dominant discipline, the LPL program is still a significant contributor to our overall business and we continue to be a respected and consistent participant in the market for attorney malpractice insurance.

In previous years many of you will have seen the handy-sized cards which show this information and we will be printing the cards again this year, with our contact details on the reverse side.

We will include a card with the original mailed binder for the first account each broker binds in 2007, and you can also receive a supply of cards at any time by letting us know at info@cug.com.

If you have any questions about the "preferences" please contact any underwriter listed on the back page.



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CUG.COMments
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D&O Underwriting Preferences - January 2007

(Subject to change at any time)

Coverage	Yes	Will Consider	No, thanks
<p>Public Company D&O</p> <p>PRIMARY</p> <p><i>Capacity: Up to \$15,000,000</i></p>	<ul style="list-style-type: none"> ■ Small to midsize market caps ■ Technology ■ Life Sciences * ■ Insurance Companies ■ IPOs <p>Other than ►►</p>	<ul style="list-style-type: none"> ■ "Fortune 1000" ■ Turnaround situations, companies emerging from bankruptcy ■ Reverse Mergers <p>Other than ►►</p>	<ul style="list-style-type: none"> ■ "Fortune 200" ■ Financial Institutions ■ Financial Services ■ Tobacco ■ Gaming ■ Healthcare ■ Utilities ■ SPACs **
<p>Public Company D&O</p> <p>EXCESS</p> <p><i>Capacity: Up to \$15,000,000</i></p>	<ul style="list-style-type: none"> ■ All Classes ■ IPOs <p>Other than ►►</p>	<ul style="list-style-type: none"> ■ Financial Institutions ■ Financial Services ■ Gaming ■ Healthcare ■ Utilities ■ "Fortune 100" <p>Other than ►►</p>	<ul style="list-style-type: none"> ■ Tobacco ■ SPACs **
<p>Side A Only</p> <p>1. EXCESSFIRST™ Lead layer of a Side A / DIC Program</p> <p>2. Excess Side A</p> <p><i>Capacity: Up to \$15,000,000</i></p>	<ul style="list-style-type: none"> ■ All Classes <p>Other than ►►</p>	<ul style="list-style-type: none"> ■ "Fortune 100" ■ Financial Institutions ■ Financial Services <p>Other than ►►</p>	<ul style="list-style-type: none"> ■ SPACs **

* *Life science companies which have products at an advanced clinical trial stage are typically at a heightened risk level and will be underwritten accordingly.*

** *Special Purpose Acquisition Companies, also known as "Blank Check" companies.*

Old Republic Insurance Company Ratings:

A.M. Best: A+ (XI) ♦ Standard & Poors: AA ♦ Moody's: Aa2

Not all products are available in every state; check with your underwriter.

LPL Underwriting Preferences - January 2007

(Subject to change at any time)

Coverage	Yes	Will Consider	No, thanks
<p>Primary Lawyers Professional Liability</p> <p><i>Capacity: Up to \$15,000,000</i></p>	<ul style="list-style-type: none"> ■ Firms with over 10 full-time attorneys and less than 60 attorneys 	<ul style="list-style-type: none"> ■ Firms with 7-10 full-time attorneys 	<ul style="list-style-type: none"> ■ Firms with under 7 full-time attorneys ■ Firms with any involvement in plaintiff class actions/ mass tort ■ Firms with significant (typically 50% or over) involvement in: intellectual property, plaintiff PI/PD, securities or corporate tax ■ Firms with over 60 attorneys
<p>Excess Lawyers Professional Liability</p> <p><i>Capacity: Up to \$15,000,000</i></p>	<ul style="list-style-type: none"> ■ Firms with over 10 full-time attorneys 	<ul style="list-style-type: none"> ■ Firms with 7-10 full-time attorneys ■ Firms with significant (typically 50% or over) involvement in intellectual property or plaintiff PI/PD ■ Firms with limited (less than 20%) securities or corporate tax practices ■ Firms with over 150 attorneys 	<ul style="list-style-type: none"> ■ Firms with under 7 full-time attorneys ■ Firms with any involvement in plaintiff class actions/ mass tort ■ Firms with significant (typically 50% or over) securities or corporate tax practices

Old Republic Insurance Company Ratings:

A.M. Best: **A+ (XI)** ♦ Standard & Poors: **AA** ♦ Moody's: **Aa2**

Not all products are available in every state; ask your underwriter or visit www.cug.com

CUG DIRECTORY

PRESIDENT

Marty Perry 312.750.8806 | mperry@cug.com

D&O UNDERWRITING

Andrea Amoni 312.750.8967 | aamoni@cug.com

Tracy Burns 312.750.8977 | tburns@cug.com

Jim Crockett 312.750.8979 | jcrockett@cug.com

Clancy Foley 312.750.8960 | cfoley@cug.com

Frank Kastelic 312.750.8968 | fkastelic@cug.com

Vu Le 312.750.8988 | vle@cug.com

Rich Mealle 312.750.8971 | rmealle@cug.com

Diane Vasti 312.750.8809 | dvasti@cug.com

David White 312.750.8978 | dwhite@cug.com

LPL UNDERWRITING

Jim Crockett 312.750.8979 | jcrockett@cug.com

Clancy Foley 312.750.8960 | cfoley@cug.com

CLAIMS

Vivian Y. Cohn 312.750.8807 | vcohn@cug.com

Mike Early 312.750.8804 | mearly@cug.com

Joanne Henriades 312.750.8803 | jheniades@cug.com

MARKETING

Peter Woan 312.750.8805 | pwoan@cug.com

ACCOUNTING

Terry Johnson 312.750.8808 | tjohnson@cug.com

MAIN LINE 312.750.8800

FACSIMILE 312.750.8965

WEB SITE WWW.CUG.COM



CHICAGO UNDERWRITING GROUP, INC.

191 North Wacker Drive, Suite 1000
Chicago, Illinois 60606-1905

ADDRESS CORRECTION REQUESTED