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	FranklinMorris 410-539-2320 or baragency@ franklinmorris.com
Disability Income Insurance *Designed to protect your ability to contribute towards retirement. (Available by rider at additional cost.)*	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 available to members, spouses, parents, and parents-in-law. Additional spousal and preferred health discounts may be available.	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
General Insurance *Businessowners* *(Property and General Liability)* *Business Automobile* *Workers Compensation* *Court and Estate Bonds*	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