

## Bundle Up This Winter With Excess Coverage Through the PLF

By Melanie Hughes

We've made it to December! The leaves have magically cycled through their awe-inspiring fall colors, and the discarded foliage now dots our sidewalks and lawns. The days of high heat advisories are behind us, and we excitedly check the extended forecast for those little snowflake icons. Apple, cinnamon, and gingerbread-spiced items like tea and candles abound to get us into the seasonal spirit.

As we transition to winter, the last quarter of the year also brings an opportunity to examine your firm's profile and how it might have changed over the past year. Have you added staff, expanded into new practice areas, or opened an additional office? Has your firm's revenue grown due to an increase in clients or higher-value cases? If the answer to any of these questions is yes, it might be time to explore excess coverage.

The PLF Excess Coverage application for 2024 is now available online at <https://www.osbplf.org/excess/how-to-apply.html>. Please note that you will need to set up an account to access the application. Renewing firms desiring a January 1 start date must submit their applications by January 2, 2024. Applications will be underwritten in the order received, with the

possibility of a gap in coverage for renewing firms who submit applications after this date.

Whether you are a first-time applicant or a renewing firm, it's best to get your application in as soon as possible to avoid the rush. Underwriting turnaround time is heavily dependent on the volume received during renewal season, and the application queue increases dramatically as the year-end approaches. Submitting your firm's excess application early will minimize processing delays and allow extra time to provide supplemental information, if requested.

If you have questions about excess coverage or the application, email [excess@osbplf.org](mailto:excess@osbplf.org) or contact an Excess Underwriter at 503.639.6911.

Warm winter wishes to you and yours! We hope you find the time to meet with family or friends, or simply cozy up with a blanket in front of a warm fire.

Additional information about PLF Excess Coverage is available on the PLF website. ■



Melanie Hughes is a PLF Professional Liability Underwriter.