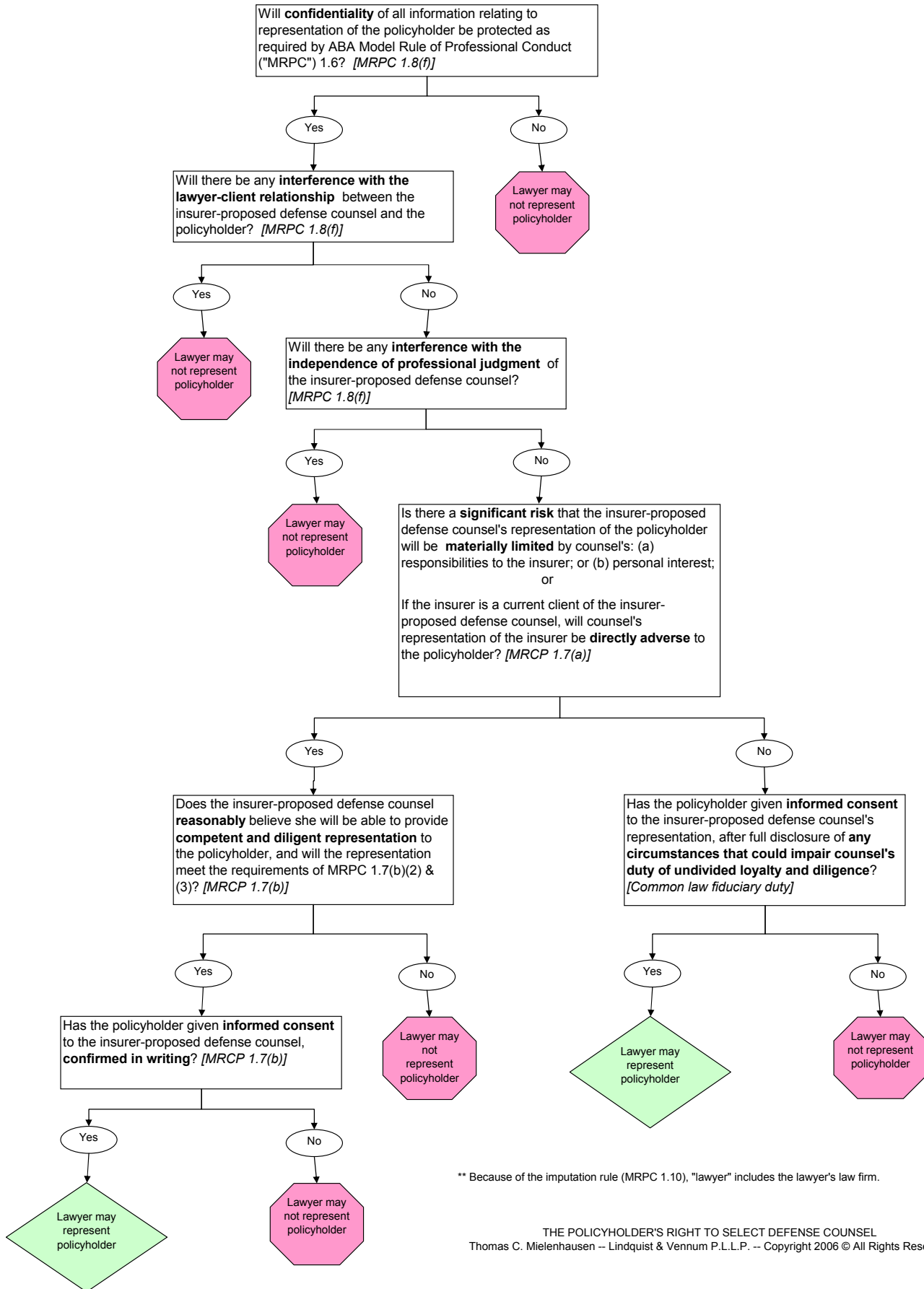


ADDENDUM A: Conflict Analysis and Informed Consent Requirements When Liability Insurer Proposes Lawyer To Defend Policyholder**



** Because of the imputation rule (MRPC 1.10), "lawyer" includes the lawyer's law firm.