

Lawyers Professional Liability Application

NOTICE: THIS IS AN APPLICATION FOR A CLAIMS-MADE POLICY, WHICH SUBJECT TO ITS PROVISIONS APPLIES ONLY TO CLAIMS WHICH ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR DISCOVERY PERIOD, IF APPLICABLE. CLAIM EXPENSES ARE INCLUDED WITHIN THE LIMIT OF LIABILITY. THE INFORMATION CONTAINED AND STATEMENTS MADE WITHIN THIS APPLICATION ARE INCORPORATED INTO, AND WILL FORM THE BASIS OF, ANY POLICY OF INSURANCE ISSUED BY THE INSURER. THE APPLICANT AND ALL SIGNORS OF THIS APPLICATION REPRESENTS THAT THE INFORMATION CONVEYED IS TRUE AND CORRECT.

Please fully answer all questions and submit requested information. Bold-faced terms are defined in the Policy and have the same meaning in this **Application**. Any information provided, whether physically attached or available on the Applicant's web site, shall be deemed incorporated into this **Application**. Supplemental applications are available at www.lawyerguard.com.

A. General Information

1. **Named Insured:** _____
 Address: _____
 City: _____ County _____ State: _____ Zip Code: _____
 Mailing: _____
 Website: _____ Telephone No. _____
 Date of Formation: _____ **Please attach a copy of your firm's letterhead.**

2. a. Limits Requested:* \$100,000/\$300,000 \$250,000/\$250,000 \$250,000/\$500,000
 \$500,000/\$500,000 \$500,000/\$1,000,000 \$1,000,000/\$1,000,000 \$2,000,000/\$2,000,000
 \$3,000,000/\$3,000,000 \$4,000,000/\$4,000,000 \$5,000,000/\$5,000,000 Other: _____

***Minimum allowable limits for defense within limits is \$500,000/\$500,000**

b. Deductible Requested: \$1,000 \$2,000 \$2,500 \$3,000 \$4,000 \$5,000
 \$10,000 \$15,000 \$20,000 \$25,000 \$35,000 \$50,000 Other _____

Annual Aggregate Deductible: Currently have Interested in quotation

Deductible Applies to Damages Only: Currently have Interested in quotation

3. Effective Date desired: _____ Retroactive Date on current policy? Yes No. -> If yes: _____

4. Total number of attorneys this year: _____ *If more than 7, attach additional sheets as necessary.*

Attorney Name	Position (see key)	Admitted to Bar M / Y	Joined Named Insured M / D / Y	Annual Hours Worked (OC, IC or PT only)	Attended Ethics/ Loss Prevention CLE in past 12 months
1					
2					
3					
4					
5					
6					
7					

Partner/Owner/Member (P), Employed Attorney (E), Of Counsel (OC), Independent Contractor (IC), Part-Time Attorney (PT)

5. a. Number of attorneys who joined or left the Named Insured with the past two years: _____ Joined _____ Left

b. Number of non-attorney Staff currently employed by the Firm: _____

6. Gross Billings of the **Named Insured** by Year: Current Year (estimated) \$ _____ Last Year \$ _____
7. Does any one client account for 10% or more of the **Named Insured's** annual billings? Yes No
*If yes, please provide details on the last page of this **Application**, including the name of each such client and the % of total firm billings.*
8. Does the **Named Insured** practice from Additional Locations? Yes No
*If yes, please provide details on the last page of this **Application**, including the address of such locations, the name of the Partner in charge, the % of the **Named Insured's** total gross revenues from such location, the # of attorneys and staff at each location, and how such offices are controlled.*

B. Firm Practice Profile

9. Indicate the percentages of overall billings generated by the following areas of practice:

- | | |
|---|---|
| <p>_____ Administrative</p> <p>_____ Admiralty - Defense</p> <p>_____ Admiralty - Plaintiff</p> <p>_____ Anti-trust/Trade Regulation</p> <p>_____ Appellate</p> <p>_____ Arbitration/Mediation</p> <p>_____ Aviation</p> <p>_____ Banking/Financial Institutions* (<i>Fin. Institutions Supp</i>)</p> <p>_____ Bankruptcy</p> <p>_____ BI/PI Defendant General Liability</p> <p>_____ BI/PI Defendant Medical Malpractice</p> <p>_____ BI/PI Defendant Other</p> <p>_____ BI/PI Defendant Products Liability</p> <p>_____ BI/PI Plaintiffs General Liability* (<i>Plaintiff Supplement</i>)</p> <p>_____ BI/PI Plaintiffs Medical Malpractice* (<i>Plaintiff Supp</i>)</p> <p>_____ BI/PI Plaintiffs Other* (<i>Plaintiff Supplement</i>)</p> <p>_____ BI/PI Plaintiffs Product Liability* (<i>Plaintiff Supplement</i>)</p> <p>_____ Civil Rights/Discrimination</p> <p>_____ Class Action/Mass Tort-Defense* (<i>Class Action Supplement</i>)</p> <p>_____ Class Action/Mass Tort-Plaintiff* (<i>Class Action Supplement</i>)</p> <p>_____ Collection/Repossession* (<i>Collections Supplement</i>)</p> <p>_____ Commercial Law</p> <p>_____ Communication/FCC</p> <p>_____ Construction/Building Contracts</p> <p>_____ Consumer Claims</p> <p>_____ Copyright/Trademark* (<i>Intellectual Property Supplement</i>)</p> <p>_____ Corporate-General</p> <p>_____ Corporate Formation</p> <p>_____ Criminal</p> <p>_____ Domestic Relations</p> <p>_____ Eminent Domain</p> <p>_____ Employee Benefits/ERISA</p> <p>_____ Entertainment/Sports* (<i>Entertainment Supplement</i>)</p> <p>_____ Environmental* (<i>Environmental Supplement</i>)</p> <p>_____ Environmental Lit-Defense</p> <p>_____ Environmental Lit-Plaintiff* (<i>Plaintiff Supplement</i>)</p> | <p>_____ Foreign</p> <p>_____ Health Care</p> <p>_____ Immigration/Naturalization</p> <p>_____ Insurance Coverage</p> <p>_____ Insurance Defense</p> <p>_____ Investment Counseling/Money Management</p> <p>_____ Labor Law - Management</p> <p>_____ Labor Law - Union</p> <p>_____ Labor Litigation - Defense</p> <p>_____ Labor Litigation - Plaintiff</p> <p>_____ Litigation - General - Defense</p> <p>_____ Litigation - General - Plaintiff* (<i>Plaintiff Supplement</i>)</p> <p>_____ Mergers & Acquisitions</p> <p>_____ Municipal/Governmental - Other</p> <p>_____ Municipal/Governmental - Zoning</p> <p>_____ Oil/Gas/Minerals* (<i>Oil/Gas/Minerals Supplement</i>)</p> <p>_____ Patent* (<i>Intellectual Property Supplement</i>)</p> <p>_____ Probate/Wills/Estates* - Assets <1M</p> <p>_____ Probate/Wills/Estates* - Assets 1M-5M (<i>Probate/Wills/Estates Supplement</i>)</p> <p>_____ Probate/Wills/Estates - Assets >5M (<i>Probate/Wills/Estates Supplement</i>)</p> <p>_____ Public Utilities</p> <p>_____ Real Estate - Commercial* (<i>Real Estate Supplement</i>)</p> <p>_____ Real Estate - Escrow Agent* (<i>Real Estate Supplement</i>)</p> <p>_____ Real Estate - Foreclosure* (<i>Real Estate Supplement</i>)</p> <p>_____ Real Estate - Residential* (<i>Real Estate Supplement</i>)</p> <p>_____ Real Estate - Synd./Development* (<i>Real Estate Supp</i>)</p> <p>_____ Real Estate - Title Work* (<i>Real Estate Supplement</i>)</p> <p>_____ School Law</p> <p>_____ Securities/Bonds/Loans* (<i>Securities Supplement</i>)</p> <p>_____ Social Security Law</p> <p>_____ Taxation - Corporate - Opinions* (<i>Tax Supplement</i>)</p> <p>_____ Taxation - Corporate - Preparation* (<i>Tax Supp</i>)</p> <p>_____ Taxation - Individual* (<i>Tax Supplement</i>)</p> <p>_____ Water Rights Law</p> <p>_____ Workers Comp - Defense</p> <p>_____ Workers Comp - Plaintiff</p> <p>_____ Other (<i>Please describe on last page of Application</i>)</p> |
|---|---|

** ATTACH A SUPPLEMENT FOR ANY AREA OF PRACTICE IN BOLD/MARKED WITH ASTERISK**

C. Firm Insurance History

10. For the past three years, state:

Carrier Name	# of Attys	Limits	Deductible	Effective Dates	Premium

11. Has the **Named Insured** or any **Predecessor Firm** ever had a gap in coverage? Yes No
If yes, please provide a detailed narrative on the last page of this Application.
12. a. Is coverage desired for any **Predecessor Firm**? Yes No
*If yes, please complete the **Predecessor Firm** chart on the last page of this Application.*
 b. List the earliest date from which the **Named Insured** (including **Predecessor Firms**) has had uninterrupted "claims made" coverage: ___/___/___
13. a. Any exclusions on the current policy that were specifically tailored for the **Named Insured**? Yes No
 b. Has the **Named Insured** or **Predecessor Firm** purchased any extended reporting (tail) coverage? Yes No
If yes to either a. or b. above, provide details:
- c. Has any attorney in the **Named Insured** obtained any extended reporting (tail) coverage during the last seven years? Yes No
If yes, explain the details for each such attorney, identifying the carrier and the effective dates of such coverage on the last page of this Application.

D. Internal Procedures

14. **Conflicts of Interest**
- a. Do you have procedures in place for identifying conflicts of interest? Yes No
- b. Are conflict checks performed before accepting any new cases/matters? Yes No
- c. If a potential or actual conflict exists, is written disclosure made to all parties involved? Yes No
- d. How do you maintain your conflicts of interest avoidance system? *(Please check all that are applicable).*
 Computer Index File Conflict Committee Oral/Memory Other _____
- e. How often is the conflict of interest system updated? Daily Weekly Other _____

15. **Docket Control**

- a. Which of the following are used in your docket control system? *(Please check all that are applicable).*
 Single Calendar Dual Calendar Master Listings Tickler Computer
- b. How frequently are deadlines cross-checked? Daily Weekly Other _____
- c. Are at least two individuals involved in maintaining the docket control system? Yes No

16. **Engagement Letters**

Indicate percentage of use. If not used by the **Named Insured**, indicate 0%. All blanks should be answered.

- a. Engagement letters on new cases/matters to the **Named Insured** _____%
 If used:
 - Do they clearly define who is being represented? Yes No
 - Do they define the specific services to be performed? Yes No
 - Do they describe billing rate and procedures? Yes No
- b. Declination or "non-engagement" letters on new cases/matters that will not be undertaken _____%
- c. Scope of service/engagement letters on new cases/matters for existing clients _____%
- d. Termination or disengagement letters when representation on existing cases/matters ends _____%

17. If you are a sole proprietor, have you made arrangements with another attorney to handle your cases/matters when you are on an extended absence from your practice? Yes No N/A
If yes, please list name and address:

18. Does the Named Insured share office space, letterhead or support staff with another firm? Yes No
*If yes, please provide details on the last page of this **Application**.*

E. Firm Clients, Billing and Collection

19. In the past three years, how many times has the **Named Insured** sued, entered into arbitration, or sent outstanding client bills to a collection agency in order to collect fees? _____

If more than 2 times,

- a. What is the average fee suit amount? _____
- b. Have steps been taken to avoid a possible counter suit? Yes No
- c. Have steps been taken to prevent fee suits in the future? Yes No
- d. Briefly explain these steps

20. What percentage of Firm receivables are currently over 90 days old? _____ 180 days old? _____

21. Please complete the following chart for your 5 (five) largest clients based either on your gross revenue or billable hours (check one).

Name	Industry	Area of Legal Services for Client	% of Firm's Revenue Derived from Client	No. of Years Represented

22. Please estimate the number of hours of Pro Bono legal work provided by the firm during the past 12 months. _____

F. Attorney Profiles

NOTE: Answer the following questions only after making a reasonable and thorough inquiry of all attorneys in the Firm:

23. In the past five years, has any current or former attorney of the **Named Insured**:
- a. been refused admission to practice, or the subject of a bar complaint or disciplinary action? Yes No
 - b. been declined, cancelled or non-renewed for professional liability insurance coverage? Yes No
 - (NOT APPLICABLE IN MISSOURI)** Yes No
 - c. provided professional services other than legal services? Yes No
 - d. suffered from an impairment that might hinder their ability to provide competent, courteous and timely **Professional Services**? Yes No

*If yes to any of the above, provide an explanation for each such attorney at the end of this **Application**.*

24. In the past five years, has any current or former attorney of the **Named Insured**:
- a. handled any class action or mass tort litigation on behalf of the **Named Insured** or other firm? Yes No

- b. provided **Professional Services** in any way related to a security or securities transactions? Yes No
- c. provided **Professional Services** or served as a fiduciary, committee member, director, officer, partner or employee of any Financial Institution? Yes No

If yes to any of the above, complete the Class Action, Securities, and/or Financial Institutions Supplements, as applicable.

25. Does any attorney in the **Named Insured** (including any such attorney's spouse):
- a. serve as an officer, director, partner, committee-member or employee of any outside entity? Yes No
- b. hold any ownership or equity interest in any clients of the **Named Insured**? Yes No

*If yes to any of the above, complete the Outside Interests chart on the last page of this **Application**.*

G. Claims Experience

26. After inquiry, has the **Named Insured** or any attorneys to be insured under this policy:
- a. been the subject of a professional liability claim or suit, or entered a tolling agreement with a client with respect to a threatened professional liability claim, in the last five (5) years (or earlier if the claim is still open)? Yes No
- b. have knowledge or information of any fact, circumstance or actual or alleged act, error or omission which may reasonably be expected to give rise to a professional liability claim(s) under the proposed policy? Yes No

If yes to any of the above, complete the Claim Supplement.

It is understood and agreed that, without limiting any rights of the underwriter, if such knowledge or information exists, any claim arising therefrom is excluded from this proposed insurance.

H. Representations

The undersigned authorized owner, partner, director, or officer represents on behalf of the Named Insured and all persons/entities for whom insurance is being sought that to the best of his/her knowledge and belief after diligent inquiry, the statements set forth herein and attached hereto are true. It is understood that the statements in this Application, including material submitted to or obtained by the underwriter, are material to the acceptance of the risk, and relied upon by the underwriter. The Insureds further agree that in the event of any material misrepresentation or omission in the Application, including materials submitted to or obtained by the underwriter, this Policy shall be void. No misrepresentation shall be deemed material unless knowledge by the Insurer of facts misrepresented would have led to a refusal by the Insurer to make such contract. The undersigned authorized owner, partner, director or officer of the applicant declares that the statements set forth herein are true. The undersigned agrees that if the information supplied on this Application changes between the date of this Application and the effective date of the insurance, that he/she will immediately notify the Insurer of such changes, and the Insurer may withdraw or modify any outstanding quotations or authorizations or agreements to bind the insurance.

Signing this **Application** does not bind the applicant or the **Insurer** to complete the insurance, but it is agreed that this **Application** shall be the basis of the contract should a policy be issued, and it will be attached to and become part of the Policy.

New York-Fraud Prevention – General Warning

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY IS NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION

SIGNED: _____ DATE: _____
 PLLD A00NY 0911

PRINTED NAME: _____ TITLE: _____

Predecessor Firms (please attach additional sheets as necessary)

Name of Predecessor Firm	Date Established	Date Dissolved	Total Number of Principals, Owners, Officers and Partners at Dissolution	Number of Principals, Owners, Officers and Partners Who Joined Successor	At Least 50% of Assets Assumed by Successor (Y/N)?

Outside Interests (please attach additional sheets as necessary)

Attorney	Name of Entity	% Ownership	Type of Business	Position Held by Attorney	Firm Client (Y/N)?	If Yes, % of Firm's Gross Billings	Separate D&O Insurance (Y/N)?

Supplemental Information

Instructions: Use this form to provide additional information or request descriptions or explanations necessary to provide a true and complete response to all questions, statements or requests for information contained in the **Application**. Please identify the number of each question or statement on the **Application** to which your responses relate. Attach additional sheets if necessary. Please sign all forms in the **Application**.

SIGNED: _____ DATE: _____

PRINTED NAME: _____ TITLE: _____