

**PROFESSIONAL LIABILITY INSURANCE FOR LAW FIRMS
APPLICATION**

NOTICE: This professional liability coverage is provided on a **Claims Made** basis. Only claims that are first made against the insured and reported to the Company during the policy term are covered, subject to the policy provisions.

Applicant Instructions: Carefully read all statements and questions on this application. Answer all questions in ink. If a question does not apply, state "N/A". If space is insufficient to answer all questions fully, use separate sheets of paper. Application and all attachments must be signed and dated by named applicant, partner or officer. A copy of your business stationery must be attached.

Effective Date Requested For This Application _____ / _____ / _____

Limits of Liability Desired: \$ _____ Deductible Desired \$ _____

1. a. Name of Applicant (Firm Name): _____
b. Name of Designated Contact: _____
c. Physical Address: _____
(Street) (City) (County) (State) (Zip)
d. Telephone Number: (____) _____ Facsimile Number: (____) _____

2. Date Firm Established _____ / _____ / _____

3. Applicant is: _____ Sole Proprietor _____ Professional Association _____ Partnership
_____ P.C. _____ LLC _____ Other (please describe)

4. During the past six (6) years, has the number of lawyers in the firm been altered by more than 30% in any one year? If Yes, provide additional information on the Detail Information Addendum. Yes No

5. List all predecessor firms of Applicant. If not applicable, state N/A. A predecessor firm is any legal entity, which is engaged in the practice of law to whose financial assets and liabilities the applicant is the majority successor in interest.

Name of Firm	Date Established	Date of Merger

6. Does the applicant:
a. have any additional office locations? Yes No
b. share office space with lawyers who are not a part of the applicant firm? Yes No
c. share secretarial service/staff with others who are not a part of the applicant firm? Yes No
d. share letterhead with non-firm members? Yes No
If Yes to any of the above, provide details on the Detail Information Addendum and supply a sample of the letterhead.

7. If the Applicant is a sole practitioner, is a backup lawyer available in the applicant's absence? Yes No
Name and address of backup attorney: _____

8. Number support staff: _____ Law clerk/paralegal _____ Secretarial/clerical _____ Other: _____
If ratio of staff to attorneys is greater than 2:1, provide details on the Detail Information Addendum.

9. List below, all LAWYERS of the firm. Attach a separate sheet if additional space is required.
"O" Owner/Officer/Director "P" Partner "E" Employed lawyer "OC" Of Counsel "IC" Independent Contractor

Name of Attorney	Designation	States of Admission	Year Admitted	Date of hire with applicant or predecessor firm	Number hours CLE in the past 12 months

If additional space is needed, complete the Attorney Detail Supplement.

10. Complete the following for each Part-time Attorney, Of Counsel, Independent Contractor, or Per Diem hired by the firm.

Name of Attorney	Designation	Date of Hire	Hours worked per week for applicant	Separate Professional Liability Insurance?
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>

11. Is any lawyer proposed for this insurance an employee of any organization other than the applicant? Yes No
If Yes, provide details on the Detail Information Addendum.

12. Has any lawyer proposed for this insurance provided any professional services as an Accountant, Realtor, Investment Advisor, Insurance Agent, Professional Agent or other non-legal capacity?..... Yes No
If Yes, provide details on the Detail Information Addendum.

13. Does any lawyer proposed for this insurance:
 a. act as a director, officer, partner or trustee for, or exercise any form of managerial or fiduciary control over, any business enterprise of a client other than the applicant? Yes No
 b. own, manage, have financial control over, or equity interest in, any business enterprise of a client other than the applicant or its predecessor firms? Yes No
 If Yes to a or b above, complete the Outside Interests Supplemental Application.

14. Has any lawyer proposed for this insurance ever been denied the right to practice, suspended from practice, disbarred, reprimanded or had other disciplinary action taken against him or her by any court or administrative agency? If Yes, provide details on the Detail Information Addendum. Yes No

15. List All Lawyers Professional Liability Insurance carried during the past consecutive five (5) years for the applicant and/or any predecessor firm thereof. If no current coverage is in force, check the box:

Policy Inception	Policy Expiration	Insurance Company	Policy Limits	Deductible	Annual Premium	Number Attorneys

16. Insurance Details:
 a. Inception date of the applicant's first continuous claims made professional liability insurance: _____
 b. Does the current policy have a retroactive/prior acts date applicable to the applicant?..... Yes No
 If Yes, provide exact date. _____
 c. Does the current policy have any limiting endorsements or exclusions? Yes No
 If Yes, provide details: _____
 d. Has the applicant, its predecessor firms, or any lawyer proposed for this insurance, purchased an Extended Reporting Period (ERP) Endorsement?..... Yes No
 If Yes, please complete: Effective from ____ / ____ / ____ to ____ / ____ / ____

17. Indicate the percent of the Applicant's income derived from the following types of practice. (MUST TOTAL 100%)

DEFENSE	%	Ad Valorem Tax – Commercial	Provide Additional Information*	%
Admiralty		Ad Valorem Tax – Residential	Corporate General	
Arbitration / Mediation		Administrative Law	Environmental	
BI/PI		Adoptions	Fiduciary	
Civil Rights / Employment		Antitrust Trade Regulations	Investment Cnslng / Money Mgt	
Class Action / Mass Tort		Bankruptcy	Mergers & Acquisitions	
Commercial Litigation		Collection	Oil and Gas	
Criminal		Communication	Other:	
Insurance Company		Construction	Venture Capital	
Medical Malpractice		Corporation Formation		
Product Liability		Divorce	Complete Additional Supplement	
Workers Compensation		Estate Planning	Abstracting / Title	
		ERISA	Banking / Financial Institutions	
PLAINTIFF (complete supplement)		Family Law (other than Divorce)	Bonds	
Admiralty		Foreclosures	Copyright	
BI/PI Plaintiff		Health	Entertainment	
Civil Rights / Employment		Housing Court	Limited Partnerships	
Class Action / Mass Tort		Immigration	Patent	
Commercial Litigation		International	Private Placements	
Medical Malpractice		Labor – Employee / Union	Real Estate – Residential	
Product Liability		Labor – Management	Real Estate – Commercial	
Workers Compensation		Local Government / Municipal	Real Estate Development	
		Public Utilities	Securities – Federal	
TAX – Individual Preparation		Social Security	Securities – State	
TAX – Commercial Preparation		Water Law	Syndications	
TAX – Opinions		Wills and Trusts	Trademark	

* Provide additional information on the Detail Information Addendum or complete the appropriate supplement.

18. Within the past six (6) years has the applicant or any attorney proposed for this insurance:

- Provided any legal services for or on behalf of any financial institution? Yes No
 - Provided any legal services for or in connection with any IPO, Bond, Private Placement, Syndication or any Securities related matter? Yes No
 - Provided any legal services for or on behalf of any Class Action matter?..... Yes No
 - Provided any legal services for any Entertainment client or the Entertainment industry? Yes No
 - Provided any legal services for or in connection with any Copyright, Patent or Trademark matter?..... Yes No
 - Provided any legal services for or in connection with any Environmental matter?..... Yes No
- If Yes to any of the above, complete the appropriate Supplement.

19. Do you require Title Insurance Coverage?..... Yes No

- Number of lawyers who are Title Agents:
- Name of Title Company Represented:
- Do you require coverage for a Title Agency (provide name)?
- If Yes, is the agency wholly owned by the firm and/or its members?..... Yes No

20. Gross Revenue for the past three (3) years:

Most Recent Twelve (12) months	One (1) Year Prior	Two (2) Years Prior

21. Within the past six (6) years, has any one client generated 20% or more of gross revenue?..... Yes No
If Yes, complete the following table.

Name of Client	Services Provided	Percentage of Gross Revenue

22. Docket/Diary Control System:

a. Do you maintain a central docket control system? Yes No

b. Does the applicant have at least two (2) methods for docket control? Yes No

c. Does the applicant utilize a computer program for docket control? Yes No

d. Does the ultimate responsibility for docket control, including entry, rest with the handling lawyer? Yes No

e. Does the applicant crosscheck its docket controls? Yes No

f. If Yes, how frequently? _____

If No, provided details on the Detail Information Addendum.

23. How many suits for fees were initiated by the Applicant against clients during the past 24 months?..... _____

a. How many have been resolved? _____

b. What percentage of fees are more than 90 days past due? _____

c. How frequently are invoices provided to clients? _____

24. Does the applicant utilize the following for **ALL** clients?

a. Engagement letters that include the scope of services & fee arrangements? Yes No

b. Non-engagement/declination letters? Yes No

c. Disengagement/closing letters? Yes No

If No, provide details on the Detail Information Addendum.

25. Does the applicant maintain a conflict of interest avoidance system?..... Yes No

If No, provide details on the Detail Information Addendum.

a. Systems used to check conflicts of interest: _____

b. How frequently are checks made for conflicts of interest? _____

c. How are conflict of interest situations addressed and disclosed to clients/potential clients? Check all that apply.

Non-Engagement Letters Signed Waiver Obtained from all parties

Oral Disclosure to all parties Referral to other lawyer / law firm

26. Does the applicant communicate with clients by electronic mail? Yes No

a. If Yes, are records maintained of all electronic mail communications? Yes No

b. Does the firm have guidelines restricting the types of communication over the internet? Yes No

27. Does the applicant have a website? Yes No

If Yes, provide the Web Address: _____

a. Does the website offer legal advice? Yes No

b. Does the applicant collect sensitive or confidential information at the web site? Yes No

c. Is all information collected kept confidential? Yes No

c. Does the applicant have a firewall installed to protect the network and prevent hacker attacks? Yes No

d. Does the applicant have virus-detecting software installed to protect against viruses? Yes No

e. Does the applicant have back-up and recovery systems in place? Yes No

28. Has any application for Lawyers Professional Liability Insurance on behalf of the applicant, its predecessor firms or any lawyers proposed for this insurance been declined, policy canceled or renewal of such insurance been refused? Yes No

If Yes, provide details on the Detail Information Addendum.

29. During the past five (5) years, has any claim or suit been filed against the applicant, its predecessor firms or any of the lawyers proposed for this insurance? Yes No

If Yes, complete a Claim Supplement for each claim or suit. Number? _____

30. After inquiry, is the applicant, its predecessor firms or any lawyer proposed for this insurance aware of:

a. any circumstance, act, error, omission or personal injury which could be the basis of a claim or suit? Yes No

b. any potential malpractice claim or suit reported to a previous insurance carrier? Yes No

c. any adverse judgment that could be the basis of a claim or suit? Yes No

d. any missed statute of limitations? Yes No

If Yes to any of the above, complete a Claim Supplement for each. Number? _____

NOTICE: To avoid loss of coverage, it is imperative that all known claims and/or circumstances, acts, errors or personal injuries that could result in a professional liability claim against the applicant, its predecessor firms or any lawyers in the firm be reported to your current insurer within the time period specified in your current policy.

The undersigned represents and warrants that the statements set forth herein are true, complete and accurate and that there has been no attempt at suppression or misstatement of any material facts known, or which should be known, and agrees that this application and all supplements and attachments hereto shall become the basis of any coverage and a part of any policy that may be issued by the Company.

The execution of this application does not bind the undersigned to purchase any coverage offered, nor does the receipt and or review of this application bind the Company to offer coverage or issue a policy.

The undersigned understands and accepts that any policy issued will provide coverage on a **Claims Made and Reported** basis.

Warning: Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance 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 subjects the person to criminal and civil penalties.

Notice To Arizona Applicants:

For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Notice To California Applicants:

For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in prison. Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Notice to Colorado Resident Applicants:

It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Notice To Delaware Applicants:

Any person who knowingly, and with the intent to injure, defraud or deceive an insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Notice To District Of Columbia Applicants:

It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, any insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Notice To Indiana Residents:

A person who knowingly and with the intent to defraud an insurer files a statement of claims containing any false, incomplete or misleading information commits a felony.

Notice To Nevada Applicants:

Pursuant to NRS 686A.291, any person who knowingly and willfully files a statement that contains any false, incomplete or misleading information concerning a material fact is guilty of a felony.

Notice To New Jersey Applicants:

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Notice to Ohio Resident Applicants:

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Notice To Pennsylvania Applicants:

Any person who knowingly and with the 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 thereto commits a fraudulent insurance act, which is a crime and subjects such a person to criminal and civil penalties.

Notice To Virginia Applications:

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

APPLICANT'S AUTHORIZATION AND CERTIFICATION

The undersigned on behalf of the applicant firm and all members of the firm authorizes the release of all information to the Company from any past or present bar association of which any member of the firm is currently or has been a member; any person(s) who has information concerning any firm member's fitness to practice; any insurance company to which the applicant firm or any member of the firm has applied for professional liability insurance, whether such coverage was granted or not; and any employer for whom any member of the firm performed legal services, whether as an employee or an independent contractor.

The applicant firm and all members of the firm understand that the information requested by the Company may include, but not necessarily be limited to, any occurrence, incident, claim or suit in which any member of the firm may be or may have been involved; any denial, suspension, revocation or other disciplinary action taken by any bar association, governmental licensing authority, court, administrative agency or other appropriate authority; or any action of a civil or criminal nature taken against the firm or any member of the firm that resulted from or was alleged to have been a part of any professional activities. The applicant firm and all members of the firm understand that the information will be used in addition to the application in determining whether the Company will issue insurance to the firm.

The applicant firm and all members of the firm agree that the persons providing the information and their agents, directors and employees, shall not incur any liability as a result of any information released in good faith pursuant to this authorization including any errors, omissions or mistakes contained in such information.

The applicant firm and all members of the firm understand that this is an application for insurance, and shall not bind the Company to the issuance of insurance, nor shall it bind the firm to the acceptance of a policy.

THE UNDERSIGNED ON BEHALF OF THE APPLICANT FIRM AND ALL MEMBERS OF THE FIRM CERTIFIES THAT THE ABOVE APPLICATION HAS BEEN READ AND THAT ALL STATEMENTS MADE IN THIS APPLICATION ARE TRUE, MATERIAL AND COMPLETE. THE UNDERSIGNED UNDERSTANDS THAT: (1) IF THE POLICY IS ISSUED, THIS IS DONE BY THE COMPANY IN RELIANCE UPON THESE REPRESENTATIONS; AND (2) ANY COVERAGE OBTAINED BY FRAUD, MATERIAL MISREPRESENTATION OR OMISSION IS VOID.

Signature of Partner, Officer or Owner _____ Date _____

Print or Type Name _____ Title _____

Firm Name _____

**PROFESSIONAL LIABILITY INSURANCE FOR LAWYERS AND LAW FIRMS
DETAIL INFORMATION ADDENDUM**

Use this addendum to capture the detailed information requested in the Application. This addendum is a part of the application and will become a part of any policy issued. Any warranty or fraud statements on the signature page of the application are applicable to the information provided herein.

1. Changes in number of attorneys of more than 30% in any one (1) year during the past six (6) years:

2. Docket / Diary System:

3. Audit:

4. Fee Suits (include number resolved):

5. Conflict of Interest System:

6. Back-Up Attorney:

7. Engagement / Nonengagement / Disengagement Letters:

8. Web Site Details:

9. Support Staff:

Position	Number	Responsibilities

10. Office Sharing / Staff Sharing / Letterhead Sharing Details:

11. Additional Office Locations:

Address	Purpose	Number attorneys	Number Support Staff

12. Employee of an organization other than the applicant firm:

13. Other Professional Services Details:

14. Area of Practice Details:

a. Corporate General:

b. Environmental:

c. Fiduciary:

d. Investment Counseling / Money Management:

e. Limited Partnerships:

f. Mergers & Acquisitions:

g. Oil and Gas:

h. Other:

i. Venture Capital:

15. Disciplinary Action Details:

16. Declination / Cancellation / Non-renewal Details:

17. Additional Details:

The undersigned represents and warrants that the statements set forth herein are true, complete and accurate and that there has been no attempt at suppression or misstatement of any material facts known, or that should be known, and agrees that this application and all supplements and attachments hereto will become the basis of any coverage and a part of any policy that may be issued by the Company.

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Signature of Partner, Officer or Owner _____ Date _____

Print or Type Name _____ Title _____