



**LAWYERS'  
MUTUAL**  
INSURANCE COMPANY

**LAWYERS PROFESSIONAL LIABILITY INSURANCE**

**STANDARD APPLICATION**

**Claims Made & Reported Policy**

Please complete this form to the best of the Firm's knowledge and return with a **sample of the Firm's Letterhead**

**I. General Information:**

Applicant Firm name: \_\_\_\_\_ Principal address: \_\_\_\_\_

Primary contact number: \_\_\_\_\_ Primary fax number: \_\_\_\_\_

Primary contact e-mail: \_\_\_\_\_ Website address: \_\_\_\_\_

Date the Firm was established (Month/Day/Year): \_\_\_\_\_ Effective date requested: \_\_\_\_\_

Does the Firm have a satellite office(s): \_\_\_\_\_ (Y/N) If yes, provide address(es): \_\_\_\_\_

Is the Applicant Lawyer a Solo Practitioner?  Yes  No

Firm Business **TYPE**\*: \_\_\_\_\_

\***TYPE** = Individual, Partnership, Professional Corporation (PC), LLP, Association, or Other.

**List ALL Lawyers practicing on behalf of the firm:**

Total No. of Lawyers: \_\_\_\_\_

| Lawyer Name | Office | Bar No., Admit Date & State | Degree Year | Date of Hire | Full Time or Part Time (working 20 hours or less per week) | Position | Prior Acts Date Requested* |
|-------------|--------|-----------------------------|-------------|--------------|------------------------------------------------------------|----------|----------------------------|
|             |        |                             |             |              |                                                            |          |                            |
|             |        |                             |             |              |                                                            |          |                            |
|             |        |                             |             |              |                                                            |          |                            |
|             |        |                             |             |              |                                                            |          |                            |
|             |        |                             |             |              |                                                            |          |                            |

Does the Firm employ any provisionally licensed attorneys? \_\_\_\_\_ (Y/N) If yes, how many? \_\_\_\_\_

**Office:** Designate at which office Lawyer(s) primarily work - principal office or satellite office

**Position:** Employee, Owner, Partner, Associate, Independent Contractor, Of Counsel, Provisionally Licensed Lawyer, etc...

\*If requesting prior acts coverage, applicant must attach current insurance Declaration pages to confirm prior acts date requested

**List all employed, non-attorney staff in each category:**

Total No. of Non-Attorney Staff: \_\_\_\_\_

| Accountant | Administrator | Clerical | Insurance Agent/Broker | Investigator | Paralegal | Real Estate Agent/Broker | Other |
|------------|---------------|----------|------------------------|--------------|-----------|--------------------------|-------|
|            |               |          |                        |              |           |                          |       |

**IMPORTANT:** This is an application for a **Claims-Made and Reported Policy**. The Policy issued by Lawyers' Mutual Insurance Company EXCLUDES coverage for your prior acts. This means that the Company will not defend or indemnify you for any claim arising out of an act, error or omission which occurred prior to the Policy effective date. However, prior acts coverage is available upon request and approval with submission of proof of current coverage.

**II. Firm – Area(s) of Practice:** Complete the table below based on the *Average Caseload during the last 3 years*

| Area(s) of Practice                               | % of Cases | Area(s) of Practice                   | % of Cases |
|---------------------------------------------------|------------|---------------------------------------|------------|
| Administrative Law                                |            | Healthcare                            |            |
| Admiralty / Marine - Defense                      |            | Immigration & Naturalization          |            |
| Admiralty / Marine - Plaintiff                    |            | Immigration & Naturalization – EB-5   |            |
| Anti-Trust / Trade Regulation                     |            | Insurance Defense                     |            |
| Appellate                                         |            | International Law                     |            |
| <b>Arbitrator / Mediator</b>                      |            | <b>Investment Litigation</b>          |            |
| <b>Banking / Financial Institutions</b>           |            | Juvenile Dependency                   |            |
| Bankruptcy                                        |            | Labor Law - Management                |            |
| <b>Business Litigation</b>                        |            | Labor Law - Union / Employee          |            |
| <b>Cannabis</b>                                   |            | Landlord / Tenant / Unlawful Detainer |            |
| Civil Rights / Discrimination                     |            | <b>Mergers / Acquisitions</b>         |            |
| <b>Class Action / Mass Torts</b>                  |            | Oil / Gas / Mineral Rights            |            |
| Collection                                        |            | <b>Other</b>                          |            |
| <b>Commercial or Civil Litigation - Defense</b>   |            | PAGA                                  |            |
| <b>Commercial or Civil Litigation - Plaintiff</b> |            | <b>Patent Law</b>                     |            |
| Construction / Building Contracts                 |            | Pension and Employee Benefits (ERISA) |            |
| Consumer Claims                                   |            | <b>Personal Injury - Defense</b>      |            |
| <b>Copyright Law</b>                              |            | <b>Personal Injury - Plaintiff</b>    |            |
| <b>Corporate Law</b>                              |            | <b>Real Estate</b>                    |            |
| Criminal Law                                      |            | <b>Securities / Corporate Bonds</b>   |            |
| Elder Law / Social Security                       |            | <b>Special Practice</b>               |            |
| <b>Employment Law</b>                             |            | Special Education                     |            |
| <b>Entertainment / Sports Law</b>                 |            | Tax Opinions                          |            |
| <b>Environmental Law</b>                          |            | Taxation                              |            |
| Estate, Probate, Trusts & Wills < \$2M            |            | <b>Trademark Law</b>                  |            |
| Estate, Probate, Trusts & Wills > \$2M            |            | Workers Compensation - Defense        |            |
| <b>Family Law / Dissolution</b>                   |            | Workers Compensation - Plaintiff      |            |
| Government Contracts / Municipal                  |            |                                       |            |

Please provide a brief description for each of the Firm’s Area(s) of Practice that were highlighted in **Bold**:

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**III. Claim Experience and Bar Discipline:** Please explain any Yes response below.

- After inquiry of all Lawyers in the Firm, does Applicant have knowledge of any act, error, omission or disagreement which might reasonably give rise to a claim or suit? If yes, explain. \_\_\_ Yes \_\_\_ No
- Has any claim(s) been made against Applicant or any current or former Lawyers arising from the performance of professional services during the past 10 years? If yes, **complete the Supplemental Claim Sheet on page 5.** \_\_\_ Yes \_\_\_ No
- Has Applicant or any current or former Lawyer at the Firm ever withdrawn or had application declined for any professional liability policy or ever had any such policy non-renewed, cancelled, rescinded or coverage restricted? If yes, explain. \_\_\_ Yes \_\_\_ No
- Have any disciplinary proceedings been brought by the State Bar of California or any other state bar against any current or former Lawyer at the Applicant Firm? If yes, explain. \_\_\_ Yes \_\_\_ No
- Has the Applicant or any Lawyer at the Firm sued for fees during the past 5 years? If yes, explain. \_\_\_ Yes \_\_\_ No
- Briefly describe the Firm’s billing collection procedures: \_\_\_\_\_
- Has any Lawyer at the Firm been charged/convicted of any State or Federal offense? If yes, explain. \_\_\_ Yes \_\_\_ No

**IMPORTANT:** This Policy **WILL NOT PROVIDE COVERAGE** for any actual or potential **CLAIMS KNOWN** to any applicant/insured **PRIOR TO THE INCEPTION OF THIS POLICY**, including matters disclosed on this application. Any such claim(s) should be reported to your current carrier prior to expiration of your current Policy.

**IV. Limits and Deductible:**

**Please check the desired option(s)**

|                      |                                      |                                      |                                      |                                  |                                  |                                  |                                  |
|----------------------|--------------------------------------|--------------------------------------|--------------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <b>Policy Limits</b> | <input type="checkbox"/> \$100K/300K | <input type="checkbox"/> \$250K/750K | <input type="checkbox"/> \$500K/1.5M | <input type="checkbox"/> \$1M/3M | <input type="checkbox"/> \$2M/4M | <input type="checkbox"/> \$3M/5M | <input type="checkbox"/> \$5M/7M |
|----------------------|--------------------------------------|--------------------------------------|--------------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|

*All Policies include a \$50,000 Defense and Containment Cost Allowance outside the Policy Limits*

|                   |                               |                               |                               |                                |                                |                                |                                 |
|-------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|---------------------------------|
| <b>Deductible</b> | <input type="radio"/> \$1,000 | <input type="radio"/> \$2,500 | <input type="radio"/> \$5,000 | <input type="radio"/> \$10,000 | <input type="radio"/> \$25,000 | <input type="radio"/> \$50,000 | <input type="radio"/> \$100,000 |
|-------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|---------------------------------|

*The Maximum Deductible for solo lawyer is \$5,000  
The Deductible Applies to Costs of Investigation & Defense as well as Settlements & Judgments*

**V. Firm Management:**

1. Does the Firm use written letters on all matters for all clients for the following?
  - a. Engagement letter on new matters, outlining scope of representation & billing procedures \_\_\_ Yes \_\_\_ No
  - b. Declination or non-engagement letter on new matter not undertaken \_\_\_ Yes \_\_\_ No
  - c. Scope of service letter for new matters handled for existing clients \_\_\_ Yes \_\_\_ No
  - d. Termination or disengagement letters at completion/termination of representation \_\_\_ Yes \_\_\_ No
2. Does the Firm use a procedure to protect valuable and irreplaceable documents? \_\_\_ Yes \_\_\_ No
3. Does the Firm use a system to cross reference clients to prevent potential conflicts of interest? \_\_\_ Yes \_\_\_ No  
 Manual conflict check    Computerized conflict check    Other: \_\_\_\_\_
4. If a conflict or potential conflict exists are written disclosures made? \_\_\_ Yes \_\_\_ No
5. How often is the conflicts system updated? \_\_\_\_\_
6. Who is responsible for performing the conflicts check? \_\_\_\_\_
7. Does the Firm have a back-up attorney in the event of leave of absence? \_\_\_ Yes \_\_\_ No
8. Does the Firm employ dual calendaring systems? *Select applicable two.* If no, explain. \_\_\_ Yes \_\_\_ No  
 Lawyer calendar    Matching staff calendar    Computerized    Other: \_\_\_\_\_
9. Who has the ultimate responsibility for the calendar system? \_\_\_\_\_
10. How often are the calendars cross checked?  Daily    Bi-Weekly    Weekly    Other \_\_\_\_\_
11. Does any Lawyer at the Firm serve as an owner, director, officer or trustee of a business other than the Applicant Law Firm? If yes, provide position held, length of service, nature of business and whether D&O coverage carried. \_\_\_ Yes \_\_\_ No
12. Has any Lawyer at the Firm represented or served as director, officer, executive or committee member of any financial institution in any manner in last 5 years? If yes, explain. \_\_\_ Yes \_\_\_ No
13. Does any Lawyer at the Firm act in the capacity of accountant, insurance broker, real estate agent or entertainment agent? If yes, explain and provide information on any other E&O coverage. \_\_\_ Yes \_\_\_ No

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**VI. Disclosure:**

**IMPORTANT NOTE**

The forgoing responses are true and complete. Applicant understands that the Company will rely upon the accuracy of this application and that the Company retains the right to rescind any Policy which is issued based upon an application containing false or incomplete information. Applicant hereby authorize the release and exchange of information involving underwriting and claims matters between the Company and our past and present carriers and appoints the Company our attorney-in-fact for obtaining such information. Applicant hereby authorizes the State Bar of California to release information to the Company concerning membership, certifications, and disciplinary proceedings. Applicant agrees any person or organization furnishing information to the Company pursuant to this authorization will not be liable for furnishing such information, even if the information is inaccurate or untrue.

THIS APPLICATION WILL BE CONSIDERED ONLY IF ALL QUESTIONS ARE ANSWERED, LETTERHEAD IS ATTACHED, AND THE APPLICATION IS SIGNED AND DATED BY AN OWNER, PARTNER OR OFFICER OF THE APPLICANT FIRM. APPLICANT MUST REPORT ANY CHANGES IN THESE ANSWERS OF WHICH IT BECOMES AWARE AFTER SIGNING THIS APPLICATION BUT BEFORE THE EFFECTIVE DATE OF THE POLICY. IF APPLICANT BECOMES AWARE OF ANY ACTUAL OR POTENTIAL CLAIM AFTER SIGNING THIS APPLICATION AND BEFORE THE EFFECTIVE DATE OF THE POLICY, SUCH ACTUAL OR POTENTIAL CLAIM WILL NOT BE COVERED UNDER THIS POLICY.

**VII. Signature:**

Signature (Owner, Partner, or Officer): \_\_\_\_\_

Print Name & Title: \_\_\_\_\_ Date: \_\_\_\_\_

Preferred Method of Contact (please select one):  Email  USPS

**For clarification, please CONTACT our UNDERWRITERS at - 1 (800) 252-2045**

**LAWYERS' MUTUAL INSURANCE COMPANY**

**Lawyers Professional Liability Insurance – Supplemental Claim Sheet**

**For Claims Made & Reported Policy**

**Please complete ONE FORM for EACH CLAIM OR INCIDENT and answer completely.**

Firm Name: \_\_\_\_\_ Claim Number: \_\_\_\_\_

Claimant(s) Name: \_\_\_\_\_ Client?  No  Yes

Additional Defendants: \_\_\_\_\_

Lawyer(s) who rendered the legal services: \_\_\_\_\_

Lawsuit Filed?  No  Yes Date Filed: \_\_\_\_\_

Current STATUS of Matter: \_\_\_\_\_

Claims Reported to CARRIER?  No  Yes Date Reported: \_\_\_\_\_

NAME OF CARRIER: \_\_\_\_\_ POLICY LIMITS: \_\_\_\_\_

Current Reserves: \_\_\_\_\_ Defense \_\_\_\_\_ Indemnity

Amounts Paid by Carrier: \_\_\_\_\_ Defense \_\_\_\_\_ Indemnity

Amounts Paid by You: \_\_\_\_\_ Defense \_\_\_\_\_ Indemnity

**CLAIM DESCRIPTION**

Describe facts of representation: \_\_\_\_\_

Describe claimant's allegations: \_\_\_\_\_

Describe alleged damages: \_\_\_\_\_

Describe your defenses: \_\_\_\_\_

Describe outcome of matter: \_\_\_\_\_

Describe steps you have taken to prevent similar claims or incidents in the future: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**NOTE: This Supplemental Claims Information Sheet does NOT require the disclosure of privileged attorney/client communications. THIS SHEET MUST BE DATED AND SIGNED BY OWNER, PARTNER OR OFFICER OF THE FIRM. FURTHER, YOU UNDERSTAND THAT THE INFORMATION SUBMITTED BECOMES A PART OF THE LAWYERS PROFESSIONAL LIABILITY INSURANCE APPLICATION AND IS SUBJECT TO THE SAME REPRESENTATIONS AND CONDITIONS.**

Signature (Owner, Partner, or Officer): \_\_\_\_\_

Print Name & Title: \_\_\_\_\_ Date: \_\_\_\_\_

**For clarification, please CONTACT our UNDERWRITERS at - 1 (800) 252-2045**