



APPLICANT'S INSTRUCTIONS:

1. Answer all questions completely. Please attach extra sheets as required. Incomplete or illegible applications may be discarded.
2. Application must be signed and dated by the owner, partner, or officer not earlier than 45 days before the proposed effective date of coverage.
3. Please read the statements at the end of this application carefully. Thank you!

PROFESSIONAL LIABILITY INSURANCE APPLICATION FOR LAW FIRMS

Firm Name: _____ Contact Name: _____
Street Address: _____ City: _____ State: _____
Zip Code: _____ County: _____ Phone: _____ Fax: _____
Mailing Address: _____ City: _____ State: _____
Zip Code: _____
Email: _____
Limits Requested: _____ Deductible Requested: _____ Effective Date: _____

Firm Profile:

Complete the Schedule of Lawyers section of the application and supply a current sample of firm letterhead.

Number of: _____ Attorneys _____ Of Counsel _____ Independent Contractors (lawyers) _____ Clerks
_____ Paralegals _____ Legal Secretaries _____ Law Clerks _____ Office Administrators _____ Other

1. On what date was your firm established? _____
2. Has your firm's name changed? Yes ☐ No ☐
If "Yes", complete Predecessor Firms Supplement if applicable.
3. Has your firm assumed, by merger or acquisition, the liabilities of another lawyer or law firm?
Yes ☐ No ☐

If "Yes", provide a detailed narrative: _____

4. Does your firm share office space with another firm? Yes ☐ No ☐
 - a. Letterhead ☐ Yes ☐ No
 - b. Support Staff ☐ Yes ☐ No
 - c. Cases ☐ Yes ☐ NoIf "Yes", provide a detailed narrative.

5. In the last 12 months, how many attorneys have joined the firm _____ departed from the firm? _____
6. What was your firm's revenue for the last 12 months? _____ in the 12 months before that? _____
7. List the earliest date from which you have had uninterrupted "claims made" coverage. _____
8. Has our firm or predecessor firm ever had a gap in coverage? ☐ Yes ☐ No
If "Yes", please provide detailed narrative.
9. Does your current policy include a prior acts exclusion or retroactive date? ☐ Yes ☐ No
Retroactive Date: _____
If "Yes", please provide the endorsement or the Declarations page that documents this date.

10. Please provide the following information about your professional liability insurance for the previous 5 years.

Company	Policy Period	Limits/Deductible	Premium	No. of Attorneys

11. Describe your firm's system of calendar control and maintenance.

12. Describe your firm's system for identifying and avoiding conflicts of interest.

13. Does your firm have a written Risk Management Program? ☐ Yes ☐ No
How is it enforced?

14. Client Communications (Check all that apply and indicate percentage of use):

<input type="checkbox"/> Engagement letters on new matters presented to the firm	Estimate _____%
Do they clearly define who is being represented?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do they define service to be performed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do they describe billing rate and procedures?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you audit files to make sure they are used by attorneys?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Written fee agreement outlining the firm's billing procedures	_____%
<input type="checkbox"/> Declination or non-engagement letters on new matters that will not be undertaken	_____%
<input type="checkbox"/> Scope of service letters or engagement letters for new matters of existing clients	_____%
<input type="checkbox"/> Settlement Authority letters (when applicable)	_____%
<input type="checkbox"/> Termination or disengagement letters when completing or terminating representation	_____%

15. Approximately, what was the single highest dollar value case the firm handled in the last 12 months? \$ _____

16. Please provide the percentage of each area of practice your firm engages in. Note the combined total of your practice areas must equal 100%. For each area of practice your firm engages in that is referenced by an *, please complete the appropriate supplement.

___%	Administrative Law	___%	Domestic Relations	___%	Oil & Gas
___%	Admiralty Law	___%	Environmental LawEstate*	___%	Personal Injury-Plaintiff *
___%	Bankruptcy	___%	Entertainment*	___%	Personal Injury-Defense
___%	Business Transaction/Contract	___%	ERISA/Employee Benefits	___%	Residential Real Estate *
___%	Civil Rights	___%	Trust, Probate, Wills	___%	Commercial Real Estate *
___%	Consumer Debt Collection	___%	Financial Institution * Banking	___%	Securities *
___%	Commercial Litigation-Plaintiff	___%	Government Contracts/Claims	___%	Tax *
___%	Commercial Litigation – Defense	___%	Immigration & Naturalization	___%	Workers Compensation – Defense
___%	Construction/Building Contracts	___%	Insurance Defense	___%	Workers Compensation – Plaintiff
___%	Corporate Administrative	___%	Intellectual Property*	___%	Other
___%	Corporate & Business Organization	___%	International Law	___%	Other
___%	Corporate Mergers & Acquisitions	___%	Labor Management	___%	
___%	Criminal	___%	Labor Union/Employees		
___%	Mass Tort/Class Actions	___%	Estate*		

17. Does any one client account for 10% or more of your firms annual billings? If “Yes”, please name the client(s) and is it the services your firm provided them. ☐ Yes ☐ No

18. In the past 5 years, has your firm or any lawyer in your firm represented issuers, underwriters, or affiliates of either with regard to the issuance offering or sale of securities or bonds? ☐ Yes ☐ No If “Yes”, please complete the Securities supplement.

19. In the past 3 years has any attorney in your firm served as a Director, Officer, Trustee, Partner, or Employee of any clients of the firm? ☐ Yes ☐ No If “Yes”, please complete the Outside Interest supplement.

20. Do any of your attorneys have a financial interest in a client of the firm? ☐ Yes ☐ No If “Yes”, please complete the Outside Interest supplement.

21. Does anyone affiliated with your firm maintain any equity interest in a Title Agency? ☐ Yes ☐ No

22. In the past 5 years, has anyone in your firm served as a Director, Officer, Trustee, Partner, or Employee of a Financial Institution? ☐ Yes ☐ No If “Yes”, please complete the Outside Interest Supplement.

23. In the past 3 years, has any attorney in your firm handled class action or mass tort litigation?
☐ Yes ☐ No If "Yes", provide a narrative describing the class action or the mass tort litigation, the capacity in which your attorney was involved in the case, the size of the class, and the amount of money involved.
24. Please describe your firm's policy regarding collection of your fees from clients.

25. a. In the past 3 years, how many times have you sued or entered into arbitration with your clients to collect your fees. _____
b. In the past year, how many outstanding clients bills have you sent to a collection agency.

26. Does any member of your firm currently suffer from an impairment that might hinder their professional ability to provide competent, courteous, and timely legal services? ☐ Yes ☐ No
If "Yes", please describe the impairment.

27. If you are a sole practitioner, who will handle your cases in the event of your incapacitation or vacation?

28. In the past 5 years, has any attorney associated with your firm been the subject of a disciplinary action? ☐ Yes ☐ No If "Yes", please complete a disciplinary procedures supplement.
29. In the past 5 years, how many claims have been alleged against attorneys in your firm (past and present)? _____. For each, please complete a Claims supplement.
30. Are you or any member of your firm aware of any incident, act, error or omission that may result in a claim or disciplinary action being brought against you, which you have not mentioned in questions 28 or 29? ☐ Yes ☐ No
If "Yes", please complete a claims supplement. Will you report this to your insurer? ☐ Yes ☐ No
☐ No
Please note that any such matter will not be covered by a subsequently issued claims-made policy
31. Has the firm or any predecessor firm or any lawyer in the firm ever had any insurance company or Lloyd's decline, cancel, refuse to renew or accept only on special terms any professional liability insurance? ☐ Yes ☐ No
If "Yes", please explain:

NOTICE TO APPLICANT: The coverage applied for is solely as stated in the policy. If policy is issued on a "CLAIMS MADE AND REPORTED" basis, it provides coverage only for those claims that are first made against the insured during the policy period unless the extended reporting period option is exercised in accordance with the terms of the policy.

The Insurer will rely upon this application and all such attachments in issuing the policy. If the information in this application or any attachment materially changes between the date this application is signed and

the effective date of the policy, the Applicant will promptly notify the Insurer, who may modify or withdraw any outstanding quotation or agreement to bind coverage.

In New York: 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 not to exceed five thousand dollars and the stated value of the claim for each such violation.

In all other states: It is a crime for any person to knowingly provide or facilitate in providing any false, incomplete, or misleading information to an insurance company. Penalties may include fines, imprisonment and denial of insurance benefits.

WARRANTY: I warrant to the Insurer, that I understand and accept the notice stated above and that the information contained herein is true and that it shall be the basis of the policy of insurance and deemed incorporated therein, should the Insurer evidence its acceptance of this application by issuance of a policy. I authorize the release of claim information from any prior insurer to James River Insurance Company and its Subsidiaries, 6641 West Broad Street, Richmond, VA 23230.

Applicant:

Title:

Applicant's Signature:

Date:

Agent/Broker Name:

INSURED SUPPLEMENT

APPLICATION FOR LAWYER'S PROFESSIONAL LIABILITY INSURANCE

Indicate the names of all lawyers who are presently officers, partners, employed lawyers, of counsels or retired partners of the Firm and complete the requested information for each lawyer. **Please note that coverage responds only for acts performed on behalf of the firm.**

Name of Lawyers	Designation O – Officer P – Partner E – Employed Lawyers OC – Of Counsel RP – Retired Partner	Member of Management Committee or Governing Body (Yes/No)	Year Admitted to Bar	Years of Full-Time Practice	Specialty, if any	Member in Good Standing of the Following State Bar(s)

I/We understand information submitted herein becomes a part of my/our professional liability application and is subject to the same warranties and conditions.

Name of Applicant

Title

Signature of Application

Date