



LawyerGuard[®]

An Insurance Program for Lawyers

Preferred / Acceptable

Areas of Practice:

- Administrative Law
- Admiralty Marine
- Arbitration / Mediation
- Bankruptcy
- Business Transactions
- Civil / General Litigation
- Civil Rights
- Collection
- Commercial Law
- Construction Law
- Consumer Claims
- Contracts
- Corporate General / Formation / Litigation
- Criminal Law
- Defense – All Types (51%+ defense firms still receive special coverage / pricing)
- Employment Law
- ERISA
- Family Law / Divorce
- Foreign / International Law
- Guardianships
- Immigration (low EB-5 exposure) / Naturalization
- Juvenile Law
- Labor Law (Management / Unions / Employee)
- Lobbying
- Municipal Law
- Plaintiff BI / PD (non-product)
- Real Estate (Residential / Commercial)
- Taxation

- Traffic
- Trusts / Probate / Wills
- Workers' Compensation

Firm Operations:

- Domiciled in any state (except Alaska & Oregon)
- Size of firm: 1-100 attorneys
- Full-time private practice with at least 3 years of experience
- No single client that is a high percentage of firm's revenue
- Solid conflict checks
- Docket control – dual and independently monitored
- Engagement letters – high percentage of use
- Firm receivables – low % > 180 days
- Fee suits – limited number
- Minimal outside interest exposure preferred

Type of Client:

- Simple matters – “Main Street, U.S.A.”
- Clients – small companies / individuals / insurance carriers (low values)
- Can underwrite more complex accounts

Limits:

- Claim expenses in addition to the limit available to qualifying firms
- Lower limits in difficult AOPs and jurisdictions
- Limits up to \$5M each event / \$10M aggregate available

Deductibles:

- First dollar / “Loss Only” deductible available to qualifying firms
- Aggregate deductible available to qualifying firms
- Higher deductible available to financially sound firms

Controlled

Areas of Practice:

- Adoptions
- Banking
- Class Action – Plaintiff
- Copyright / Trademark / Patent Litigation
- Environmental
- Fiduciary
- Foreclosure
- Foreign / International
- Mergers and Acquisitions
- Oil and Gas Titles

- Plaintiff Med-Mal and Product
- Real Estate Development and Syndication
- Real Estate Investment Trusts
- Real Estate Ltd Partnership
- Securities & Bonds
- Taxation Opinions

Claims History:

- Claim severity and / or frequency are a concern

Prohibited

Areas of Practice:

- Class Action – Plaintiff (national cases with high values)
- Entertainment / Celebrity / Sports
- High Profile Divorce / Marriage

- Investment / Money Manager
- Oil and Gas Mining
- Patent Prosecution