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 / 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 AK, ME, NH, OR and VT)
- Size of firm: 1-100 attorneys
- Revenue per attorney: $200K-$400K
- No single client that is a high percentage of firm's revenue
- Solid conflict checks
- Docket control – dual and independently monitored
- Engagement letters – used 100% of time
- Firm receivables – low % > 180 days
- Fee suits – limited number
- Prefer no officer, director or ownership in client

Type of Client:
- Simple matters – "Main Street, U.S.A."
- Clients – small companies / individuals / insurance carriers
- 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 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
- Bonds
- Copyright / Trademark
- Environmental
- Fiduciary
- Foreclosure
- 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
- Taxation Opinions

Claims History:
- Claim severity
- Claim frequency

Prohibited

Areas of Practice:
- Class Action – Plaintiff
- Entertainment / Celebrity / Sports
- High Profile Divorce / Marriage
- Investment / Money Manager
- Oil and Gas Mining
- Patent

** This is intended as a brief overview of the coverage features. Please refer to the Lawyers Professional Liability Insurance Policy (LG-LPL-100001 (08-18)) for specific details.*

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