

LawyerGuard®

Insurance Program

Preferred

Areas of Practice

- Administration
- Appellate
- Arbitration/Mediation
- Bankruptcy (routine, not high profile)
- Civil Rights/Discrimination
- Corporate (general)
- Criminal
- Defense
- Domestic Relations (low values)
- Immigration/Naturalization
- Municipal Law
- Plaintiff (low values)
- Probate/Willis/Estates (low values)
- Work Comp - Defense & Plaintiff

Firm Operations

- Revenue per Attorney between \$200K - \$450K
- No single client that is a high percent of firm's revenue
- Conflicts checks solid
- Docket control - dual & checked often
- Engagement letters - used 100% of time
- Firm Receivables - little % > 180 days
- Fee Suits - limited number
- No Officer/Director/ownership in client

Type of Client

- Simple matters - "Main Street U.S.A."
- Clients - small cos./indiv./ insurance carriers
- Can underwrite more complex accounts

Limits

- Claim expenses within limits
- Lower limits in difficult AOPs & jurisdictions
- Limits up to \$10M available for preferred firms

Deductibles

- Apply to both loss and claims expenses - "Loss only" deductible available for preferred firms
- Apply per claim, esp. if high volume practices - Aggregate deductible available for preferred firms - \$1,000 deductible per Attorney or more - High deductibles viewed very favorably

Avoid

Areas of Practice

- Domestic Relations - high values
- Entertainment - local, low profile cases can be considered
- Plaintiff - Med. Mal. - over 5%
- Probate/Wills/Estates - high values
- Real Estate
 - Residential - avoid high values & volume foreclosures
- Real Estate Development/ Syndication
- Other Difficult AOPs
 - Construction/Building Contracts
 - Copyright/Trademark
 - Mergers & Acquisitions
 - Oil/Gas/Minerals/ Water Rights

Claims History

- Claim severity
- Claim frequency

Prohibited

Areas of Practice

- Banking/Financial Institutions - over 25%
- Collections - over 10%
- Patent Prosecution - any % (patent lit. accepted)
- Securities - over 25%

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