

Lawyers Professional Liability Insurance Renewal Application



As used herein, Company refers to a member insurance company of Axis Insurance



Attorneys Advantage

Applicant Firm Name: _____ Phone: _____
 Address: _____ Fax: _____
 _____ Website: _____
 City: _____ E-mail: _____
 State: _____ Zip: _____
 Country: _____

Applicant Firm is: Sole Proprietorship Partnership Corporation Association LLP LLC Other

Primary Contact: _____ E-Mail: _____

Please complete the following questionnaire regarding changes to the Applicant Firm during the last twelve (12) months:

1. Has the Applicant Firm made any of the following changes to its personnel:
 - a) Added attorneys? *If yes please complete new lawyer supplement.* Yes No
 - b) Deleted attorneys? *If yes, please provide name of attorney and date attorney left the Applicant Firm.* Yes No

 - c) Changed the status of any attorney? *If yes, please list any attorney going from part time (less than 26 hours per week) to full time or vice versa on a separate page.* Yes No
 - d) Added or deleted its firm administrator? *If no firm administrator, check the box N/A.* N/A Yes No

2. Please advise if current ratio of counsel attorneys/independent contractors to the number of attorneys overall exceeds 3:1. Yes No
If yes, please provide the ratio here: _____

3. Has the Applicant Firm's letterhead changed? *If yes, please provide a copy of the new letterhead for file.* Yes No

4. Has the Applicant Firm made any changes to the following practice management or office procedures:
 - a. Docketing or conflict of interest systems? Yes No
 - b. Engagement/non-engagement/disengagement letters? Yes No
 - c. Sharing of office/reception/file? Yes No*If yes to any of the above, please provide details on a separate page.*

5. Has the Applicant Firm changed its scope of practice in any of the following ways?
 - a. Changed its percentage of practice devoted to any specific area by 10% or more? Yes No
If yes, please complete the enclosed Area of Practice Grid and the appropriate supplements
 - b. Added a new area of practice? Yes No
If yes, please complete the enclosed Area of Practice Grid and the appropriate supplements
 - c. The number of high profile clients? _____
 - d. The number of clients for whom Applicant Firm has discretionary investment authority? _____
 - e. The number of clients that individually account for more than twenty five percent (25%) of the Applicant Firm's billings? _____
If yes to c., d., or e., above, please provide details on a separate page.

6. How many CLE hours has the firm completed in the last 12 months? enter it here: _____

7. Has any firm attorney changed his or her outside service or interest in any of the following capacities?
- a. As a director, officer, partner, or trustee of an outside entity? Yes No
 - b. Exercise of fiduciary control in any client or any business venture with a client? Yes No
 - c. Possession of any equity interest in any client or any business venture with a client? Yes No
- If yes to any of the above, please complete the outside interest supplement.*
8. Has anyone in the firm been disbarred, suspended or refused admission to the Bar, or the subject of any disciplinary or criminal action or investigation in the past 12 months? Yes No
If yes, please provide details and attach all relevant documents on a separate page.
9. With respect to billings and fees, has the Applicant Firm sued a client for unpaid fees in the past 12 months or had greater than 20% of its billings past due more than 90 days? Yes No
10. Has the Applicant Firm had any claims/suits made against the applicant, predecessor firms or any individuals in the past 12 months that have not been reported to the Company? Yes No
If yes, please complete the claims supplement.
11. Does anyone in the Applicant Firm have knowledge of any circumstance, act, error, or omission that could result in a professional liability claim under this policy? Yes No
If yes, please complete the claims supplement.

Signature

Please read carefully and sign below where indicated.

- The undersigned proprietor, partner, member or officer, acting on behalf of the applicant and all others to be insured, hereby,
- (A) declares after diligent inquiry that the above statements and particulars are true and that no material facts have been omitted or misstated;
 - (B) understands and agrees that the completion of this application does not bind the Company to issue nor the Applicant Firm to purchase the insurance; and
 - (C) acknowledges that (1) this application will be the basis of the policy, if issued; (2) all written statements and material furnished to the Company in conjunction with this application are hereby incorporated by reference into this application and made part hereof; and (3) if the Company issues a policy, the Company will have relied upon, as representations, the declarations and statements which are contained in or attached to or incorporated into this application.

NOTICE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Sign & Date in ink.

Signature of Owner, Partner or Officer

Date

Print Name and Title

PLEASE SEND THE COMPLETED APPLICATION AND ALL NECESSARY EXPLANATIONS AND SUPPLEMENTS TO THE AON OFFICE ADDRESS PROVIDED AT THE TOP OF THE APPLICATION.

THE POLICY FOR WHICH YOU ARE APPLYING IS A CLAIMS MADE POLICY. IT APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE DURING THE POLICY PERIOD AND ANY APPLICABLE EXTENDED REPORTING PERIOD, AS THOSE TERMS ARE DESCRIBED IN THIS POLICY. PLEASE REVIEW THIS POLICY CAREFULLY AND DISCUSS THIS COVERAGE WITH YOUR INSURANCE AGENT OR BROKER.

CLAIM EXPENSES MAY REDUCE THIS POLICY’S LIMITS OF LIABILITY AND MAY BE SUBJECT TO THE POLICY’S DEDUCTIBLE. PLEASE DISCUSS WITH YOUR BROKER.

Area of Practice

Please indicate below the percentage of the Applicant Firm's gross revenues in the most recent fiscal year derived from each area of practice:

Group 1

Admiralty/Maritime _____%	Election & Campaign _____%
Administrative (Social Security Disability) _____%	ERISA/Employee Benefits/Executive Compensation _____%
Agricultural _____%	Employment _____%
Alternative Dispute (Arbitration/Mediation) _____%	Family _____%
Antitrust/Trade Regulation _____%	Governmental (Non-Contracts, Non-Lobbying) _____%
Appellate – Criminal _____%	Governmental Contracts _____%
Appellate – Civil _____%	Governmental Relations/Lobbying _____%
Aviation & Aerospace _____%	Healthcare (Non-Malpractice) _____%
Bankruptcy _____%	Immigration _____%
Business/Commercial – General and Contracts _____%	Indigent Legal Services _____%
Civil Litigation – Defense other than Insurance _____%	Insurance (Non-Defense) _____%
Civil Litigation – Insurance Defense _____%	International Trade _____%
Civil Rights _____%	Labor – Management _____%
Communications _____%	Labor – Unions _____%
Constitutional _____%	Military _____%
Construction _____%	Municipal (other than Securities) _____%
Corporate General _____%	Probate/Trust/Wills/Estates _____%
Criminal _____%	Tribal & Native Populations _____%
Education _____%	Workers Compensation/Defense _____%
Elder Law _____%	Workers Compensation/Plaintiff _____%

GROUP 1 SUB-TOTAL _____%

Group 2

Banking & Finance _____%	Investment Counseling _____%
Bonds _____%	Mergers & Acquisitions _____%
Civil Litigation – Legal Malpractice _____%	Natural Resources/Mining & Minerals/Oil & Gas/Energy _____%
Civil Litigation – Mass Tort/Class Action _____%	Real Estate – Residential _____%
Civil Litigation – Medical Malpractice _____%	Real Estate – Commercial _____%
Civil Litigation – Not Otherwise Classified _____%	Real Estate – Syndication/Development _____%
Civil Litigation – Other Malpractice _____%	Real Estate – Title Work _____%
Civil Litigation – Personal Injury _____%	Real Estate – Condo Offering _____%
Civil Litigation – Products Liability _____%	Real Estate – Foreclosure/Loan Workout _____%
Corporate Formation (other than M&A) _____%	Securities – Publicly Traded _____%
Debtor & Creditor/Collections _____%	Securities – Private Placement _____%
Entertainment/Sports/Fine Art/Media/Public Figures _____%	Tax – Individuals _____%
Environmental _____%	Tax – Opinions/Corporate _____%
Intellectual Property _____%	

*(Please complete the **Areas of Practice Supplemental Application** if any revenue in any of **Group 2**)

GROUP 2 SUB-TOTAL _____%

COMBINED TOTAL (MUST EQUAL 100%) _____%
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STATE FRAUD STATEMENTS

Alabama Fraud Statement

“Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison or any combination thereof.”

Arkansas, Louisiana, Rhode Island, and West Virginia Fraud Statement

“Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.”

Colorado Fraud Statement

“It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.”

District of Columbia Fraud Statement

“Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.”

Florida Fraud Statement

“Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.”

Kansas Fraud Statement

“An act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.”

Kentucky Fraud Statement

“Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.”

Maine Fraud Statement

“It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.”

Maryland Fraud Statement

“Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.”

New Jersey Fraud Statement

“Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.”

New Mexico Fraud Statement

“Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.”

New York Fraud Statement

“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.”

Ohio Fraud Statement

“Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.”

Oklahoma Fraud Statement

“WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.”

Oregon Fraud Statement

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison. In order for us to deny a claim on the basis of misstatements, misrepresentations, omissions or concealments on your part, we must show that:

- A. The misinformation is material to the content of the policy;
- B. We relied upon the misinformation; and
- C. The information was either:
 - 1. Material to the risk assumed by us; or
 - 2. Provided fraudulently.

For remedies other than the denial of a claim, misstatements, misrepresentations, omissions or concealments on your part must either be fraudulent or material to our interests.

With regard to fire insurance, in order to trigger the right to remedy, material misrepresentations must be willful or intentional. Misstatements, misrepresentations, omissions or concealments on your part are not fraudulent unless they are made with the intent to knowingly defraud.

Pennsylvania Fraud Statement

“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 subjects such person to criminal and civil penalties.”

Puerto Rico Fraud Statement

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Tennessee, Virginia and Washington Fraud Statement

“It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.”