

LAWYERS PROFESSIONAL LIABILITY AREA OF PRACTICE SUPPLEMENTAL APPLICATION

I. INSTRUCTIONS

1. **Complete in addition to the Richmond National Lawyers Professional Liability Application.**
2. All questions in applicable section must be fully answered. If more space is needed continue on a separate sheet and indicate the question number.
3. Complete all sections where area of practice make up 25% or more of overall gross billings. If section does not apply, check the N/A box.

II. GENERAL INFORMATION

Applicant Name: _____

Policy Number: _____

III. BANKRUPTCY

COMPLETE IF THE FIRM REPORTS 25% OR MORE OF GROSS BILLINGS. N/A

1. Indicate the number of bankruptcy cases that fall into the following categories:
 - a. For Debtor: _____
 - b. For Creditor: _____
 - c. As Trustee: _____
2. Indicate percentage of bankruptcy cases which are:
 - a. Personal Bankruptcies: _____%
 - b. Commercial Bankruptcies: _____%
 - c. Other (specify) : _____%
3. Average years' experience handling bankruptcy: _____
4. Has the firm conducted training with respect to the 2005 Bankruptcy Reform Act? Yes No
5. Has the firm adopted a due diligence process for certifying truthfulness and accuracy bankruptcy schedule? Yes No
 If yes, please describe procedure: _____

6. Has the firm adopted a uniform disclosure statement explaining the duties of a debtor in bankruptcy? Yes No
If yes:
 - a. Is this disseminated to all clients? Yes No
 - b. Is a copy of this statement maintained for at least two (2) years? Yes No

7. Has the firm included a conspicuous statement in all advertising stating tht the firm Is acting as a debt relief agency and containing all required disclosures? Yes No

IV. COLLECTIONS

COMPLETE SECTION IF THE FIRM REPORTS 25% OR MORE OF GROSS BILLINGS. N/A

1. Does the Applicant purchase debt from clients? Yes No
 2. Please provide a breakdown of the firm’s collection practice:

TYPE OF COLLECTION	% OF COLLECTIONS PRACTICE (TO TOTAL 100%)	AVERAGE AMOUNT COLLECTED BY FIRM PER DEBTOR
Consumer:		
Commercial:		

3. During the past twelve (12) months, how many attorneys have handled collections work? _____
 How many non-attorneys have handled collections work? _____
4. For all attorneys in the firm who handle collections, what is the average number of years’ experience working in this area of law? _____
5. Does any member of the firm have an equity interest in an organization operating as a collection agency? Yes No
If yes, provide details: _____
6. Does the firm have written procedures that all attorneys and staff are required to follow to ensure compliance with the State and Federal Fair Debt Collection Practices Act? Yes No
If no, please explain: _____
7. Does the firm require use of a script which has been reviewed for compliance with the Federal Fair Debt Collection Practices Act and applicable state law when collecting debts via phone? Yes No
If no, please explain: _____
8. Have all form letters and other correspondence been reviewed for compliance with all federal and state statutes? Yes No
9. Does the firm call debtor’s cellular telephone numbers? Yes No
10. Does the firm document that the debtor has granted written permission to call the cellular telephone in compliance with the Telephone Consumer Protection Act? Yes No
11. Please explain how the firm stays current on state and federal statutes relative to its collection practice: _____

V. INTELLECTUAL PROPERTY

COMPLETE SECTION IF THE FIRM REPORTS 25% OR MORE OF GROSS BILLINGS. N/A

1. Please identify the number of professionals who are representing client interests before the Patent and Trademark office:
 a. Attorneys: _____
 b. Patent Agents: _____

2. For all patent attorneys and patent agents in Applicant Firm, what is the average number of years experience practicing intellectual property law?: _____
3. For any professional with less than five (5) years of experience, do they work Yes No under a senior partner who is responsible for the quality of their work?
4. Please provide the a breakdown by billable hours of the types of services rendered in the past year from the following categories:

Intellectual Property Litigation	
Foreign Patent Prosecution	
Domestic Patent Prosecution	
Trademark Copyright Registration & Licensing	
Patent Infringement Counseling	
Domestic Patent Searches & Filings	
Foreign Patent Searches & Filings	
Other (specify):	

5. Indicate the percentage of firm billings derived from the following industries:

Chemical	
Pharmaceutical	
Industrial Mfg.	
Computer/Software	
Biotechnology	
Aviation	
Other (specify):	

6. Please indicate the percentage of clients in the past year which fall into the following categories:

Companies with sales exceeding \$50 million	
Companies with sales between \$25 million and \$50 million	
Companies with sales up to \$25 million	
Partnerships and/or closely held companies	
Individual Inventors	
Other (specify):	

7. What calendaring or docketing system is employed by the firm to record, monitor, and comply with the filing deadlines and other time limitations in connection with securing patents? _____

8. Does your firm expressly prohibit the acceptance of equity or other financial interest in client's product or invention in exchange for legal services? Yes No
If no, please explain the procedure or criteria for allowing the above: _____

9. Does your firm use engagement letters, fee agreements and termination letters on all intellectual property clients? Yes No
If no, please explain: _____

10. When undertaking a patent search, is it the policy and practice of the firm to set forth in an engagement letter the nature, scope and limitation of the proposed patent search? Yes No

If no, please explain: _____

11. Does the firm engage the services of third parties to carry out patent searches? Yes No

If yes:

- a. please give details on how much: _____
- b. Describe steps taken to ensure an accurate search: _____

c. What limits of Error and Omissions is required of these other companies?

12. Is the firm's responsibility of payment of maintenance fees, taxes or annuities clearly stated in the engagement letter? Yes No

If no, please explain: _____

13. If the client is responsible, or authorization is necessary, are notices of required payments sent well in advance of the due date? Yes No

If no, please explain: _____

14. Must a partner and at least one other attorney review and sign off on each opinion letter? Yes No

15. Do letters of auditors have to be approved by at least two partners or officers of the Applicant? Yes No

16. Please indicate an estimate of the length of client affiliation for the firm's intellectual property clients from the following categories:

- a. Three years and longer: _____%
- b. One to Three Years: _____%
- c. Six Months to One Year: _____%
- d. Less than Six Months: _____%

VI. MASS TORT/CLASS ACTION

COMPLETE SECTION IF THE FIRM REPORTS ANY PERCENTAGE OF THEIR GROSS BILLINGS. N/A

- 1. How many mass tort or class action cases does your practice currently have open? _____
- 2. How many mass tort or class action cases has your practice closed during the past five (5) years? _____
- 3. What types of mass tort or class action cases do you handle (details regarding issues, type of products, etc.)?: _____

4. List all attorneys in the firm who handle mass tort or class action cases:

ATTORNEY NAME	# OF YEARS EXPERIENCE

- 5. Number of paralegals and other support staff assisting in mass tort cases: _____
- 6. Number of non-legal professionals (other than paralegals) such as Doctors, nurses, engineers, etc. employed by the firm: _____
Specify profession: _____

7. For all mass tort or class action cases handled within the past three (3) years, please provide the following information (use extra pages if needed):

DATE REPRESENTATION BEGAN (MO/DAY/YR)	ALLEGATION MADE	CAPACITY SERVED*	DEFENDANT NAME	TOTAL # OF MEMBERS	DOLLAR VALUE/ POTENTIAL DAMAGES OF CLASS	CURRENT STATUS

*For Capacity: LC – Lead Counsel; CLC – Co-Lead Counsel; LO – Local Counsel Only; R – Referral Attorney only; O – Other (please explain)

8. If cases are referred to other firms, are these other firms in other jurisdictions? Yes No
 If yes,
 a. Where?: _____
 b. Do you retain a fee for such referrals? Yes No
9. Of the number of mass tort cases the firm handles, what are the number of cases in which the firm involved outside, local or co-counsel? _____
10. If outside counsel is involved, provide the firms procedure to monitor or control such cases: _____
11. Does the firm assure that any firm they co-counsel, refer or accept as referrals carries Lawyer’s Professional Liability Insurance with coverage of at least \$500,000 limits? Yes No
12. Do you continue to work on the case after referral? Yes No
13. If you are not the sole attorney, do you send your clients a letter outlining the specific scope of your representation? (i.e. advising them which tasks you are or NOT performing, etc.,)? Yes No
14. Provide a detailed description of advertising and submit samples: _____
15. Has any claim or potential claim been made to you, your practice (past or present), any lawyer employed by your firm, or any insurance carrier regarding any mass tort or class action case that you have handled at this time? **If yes, attach a full narrative explanation.** Yes No
16. Do you have any knowledge of any circumstances or event that could give rise to a potential claim arising out of any mass tort or class action cases that you, your practice (past or present), any lawyer employed by your firm has ever handled? **If yes, attach a full narrative explanation.** Yes No
17. **Attach details of the firm’s claims history for the past ten (10) years.**

VII. PLAINTIFF LITIGATION

COMPLETE SECTION IF THE FIRM REPORTS 25% OR MORE OF GROSS BILLINGS. N/A

1. Please provide the a breakdown by billable hours of the types of cases handled the past year from the following categories **(To Total 100%)**:

Auto Related		Medical Malpractice	
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Admiralty		Pharmaceutical	
Aviation		Products-related	
Asbestos		Toxic Tort	
Bodily Injury (non-medical malpractice)		Tobacco	
Class Action/Mass Tort		Sexual Harassment	
Discrimination		Workers Compensation	
General Liability		Wrongful Death	
		Other (Specify):	

1. For all attorneys in the firm who perform in plaintiff's practice e, what is the average number of years of experience working in this area of law? _____
2. What is the firm's average litigation case load per year? _____
3. Average number of cases each attorney handles per year: _____
4. What percentage of the firm's litigation cases are settled before trial? _____%
5. What percentage of the firm's litigation cases are tried to a verdict? _____%
6. What percentage of the cases are handled on a contingency fee basis? _____%
7. What is the estimated average dollar size of judgments, awards and settlements in the litigation cases handled by the firm? \$_____
8. What is the largest judgment, awarded or settlement in a litigation case achieved by the firm in the past three (3) years? \$_____
9. What percentage of cases is referred by other law firms? _____%
10. Does the Applicant use written referral agreements in all cases? Yes No
11. Does Applicant use written referral agreements in all cases that are referred by you to other law firms? Yes No
12. Percentage of cases declined or rejected that are not referred to other firms: _____%
13. Does the Applicant accept referral cases within six (6) months of the statute of limitations? Yes No
14. Does the Applicant use written disengagement or non-engagement letters that includes a warning about potential statute of limitations for all matters not accepted or referred? Yes No

VIII. REAL ESTATE LAW & TITLE PRACTICE

COMPLETE SECTION IF THE FIRM REPORTS 25% OR MORE OF GROSS BILLINGS. N/A

REAL ESTATE PRACTICE:

1. Please complete the chart below, totaling 100% of the firms' Real Estate related practice:

TYPE OF REPRESENTATION	PERCENTAGE OF PRACTICE	NUMBER OF CASES OR TRANSACTIONS PER YEAR
Residential Closings		
Commercial Closings		
Land Use/ Development		
Landlord/ Tenant		
Foreclosure – Lender Representation		
Foreclosure – Homeowner Representation		
Financing/ Loan Workouts		
Title Search/ Opinions		
Syndication/ Partnerships		

1031 Exchanges		
Construction Work and Mechanic Leins		
Condominiums, Cooperatives and Town House		
Speculative Real Estate		
Real Estate Investment		
Other (specify):		

2. In the past three (3) years, what is the average annual number of commercial and residential real estate purchase or sale transactions handled by the Applicant Firm?
Residential \$_____ Commercial \$_____
3. In the past three (3) years, what is the maximum dollar value of any commercial and residential real estate purchase or sale transaction handled by the Applicant firm?
Residential \$_____ Commercial \$_____
4. Does twenty five (25%) or more of the firm's real estate revenue result from any one client? Yes No
If yes, what percent? _____. What services are provided? _____
5. Does the firm provide an engagement letter, for each representation, that clearly defines the scope of representation? Yes No
6. Does the firm act in a dual capacity in the same real estate transaction? Yes No
If yes, does the firm utilize a disclosure form signed by both parties? Yes No
7. Does the firm solicit or seek investors in real estate mortgages or investment? Yes No
8. During the last five (5) years has the firm provided services to clients who form, manage or organize group investments/syndications for the purpose of investing in real property? Yes No
9. Does the Applicant have a written policy which requires:
- a. Attendance at all client closings? Yes No
 - b. Title insurance for all closing property transfers? Yes No
 - c. Thorough review of title policy exceptions with client? Yes No

TITLE PRACTICE:

10. Indicate the total number of title opinions issued over the past three (3) years:
Residential _____ Commercial _____
11. Please indicate the total number of title searches completed over the past three (3) years by:
- a. Attorneys in the firm _____
 - b. Attorneys not in the firm _____
 - c. Non-attorneys but employees of the firm _____
 - d. Non-attorney sub-contractors _____
- If numbers are indicated in (d.) above, does the firm obtain certificates of insurance from all subcontracted sources of title searches? Yes No
12. How many Real Estate Title Insurance policies has the firm issued in the last 12 months? _____
13. What title insurance companies do the firm act as an agent for?

TITLE CARRIER	% OF PREMIUM VOLUME	YEARS REPRESENTED
	%	
	%	
	%	

14. Does the firm use engagement letters when conducting title opinions or title searches? Yes No
15. Does an attorney supervise all aspects of document preparation and attend all real estate closings? Yes No
- If no**, please explain on separate sheet of paper.

IX. WILLS/ ESTATE / TRUST

COMPLETE SECTION IF THE FIRM REPORTS 25% OR MORE OF GROSS BILLINGS. N/A

1. Please complete the following estimating the percentage of your estates and trusts work that would fall within each category according to size:

<u>Total Assets</u>	<u>Est. % of Estate & Trust Work</u>
< \$5,000,000	_____ %
< \$10,000,000	_____ %
> \$10,000,000	_____ %

2. Please complete the following chart based upon the five largest Estate or Trusts to whom the firm provided legal services in the previous twelve (12) months:

ATTORNEY	NAME OF ESTATE/TRUST	ASSET VALUE	% OF FIRM'S BILLINGS
		\$	%
		\$	%
		\$	%
		\$	%

3. What services are provided for your client(s)? Check all that apply

- Preparation of Wills Estate Planning Probate Trust Administration
 Corporate Formation Tax Opinions Taxation 419(e) Plan Options
 Asset Protection Guardianship Medicaid Planning Litigation
 Other: _____ Other: _____

4. Does your firm have the authority to write checks, provide investment advice, make investments, or have discretionary control of funds for clients? Yes No

If yes, please describe: _____

5. Does your firm engage the services of other professional to render investment advice and/or jointly market with firms offering investment advice? Yes No

If yes, explain the measures the firm takes to insulate itself from liability based on service rendered by that professional? _____

6. How does your firm handle tax advice given in conjunction with estate and trust work?

- Firm outsources all tax work
 Firm employs tax lawyer(s) to handle all tax matters
 Firm outsources most tax work, but retains some
 Nature of firm's estate and trust work does not require tax advice
 Other (specify): _____

7. If the Applicant is not a solo practitioner, is the firm's policy to include a cold review by a second attorney when drafting all new wills and trusts? Yes No

8. Are dual signatures required on all trust documents? Yes No

9. Does any attorney of the firm currently serve as Executor/Personal Representative/Administrator of an estate or Trustee of a trust (not including your own families)? Yes No

If yes, please complete the following chart:

ATTORNEY PROVIDED	NAME OF ESTATE/TRUST	ASSET VALUE	DESCRIPTION OF SERVICES

X. FRAUD WARNINGS

General Fraud Warning: 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.

Applicable Notice to Applicants in:

Alabama	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.
Alaska	Any person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.
Arizona	For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.
Arkansas	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.
California	For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
Colorado	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.
Delaware	Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.
District of Columbia:	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	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.
Idaho	Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.
Indiana	A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.
Kentucky	Any person who knowingly and with intent to defraud any insurance company or other person files a 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.
Louisiana	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.
Maine	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	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.

Minnesota	A person who files a claim with intent to defraud, or helps commit a fraud against an insurer, is guilty of a crime.
New Hampshire	Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.
New Jersey	Claim: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. Application: 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	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	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	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	Warning: any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
Oregon	Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.
Pennsylvania	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.
Rhode Island	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.
Tennessee	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.
Texas	Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
Virginia	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.
Washington	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.
West Virginia	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.

THIS AREA OF PRACTICE SUPPLEMENT IS ATTACHED TO AND FORMS A PART OF THE RICHMOND NATIONAL LAWYERS PROFESSIONAL LIABILITY APPLICATION. IT IS SUBJECT TO THE SAME PROVISIONS CONCERNING REPRESENTATIONS MADE AS IN THE BASIC APPLICATION.

Name of Applicant:		
Signature of person authorized to execute on behalf of the Applicant:		Date:
Print name and title of person authorized on behalf of the Applicant:		
Agent/Broker Name:		