



# NAVIGATORS INSURANCE COMPANY

## RENEWAL APPLICATION FOR LAWYERS' PROFESSIONAL LIABILITY INSURANCE

**THIS APPLICATION IS FOR A CLAIMS MADE AND REPORTED POLICY (must complete in ink)**

1. Name of Applicant (type or print) \_\_\_\_\_ Name of Designated Contact \_\_\_\_\_ E-Mail Address/Web-Site \_\_\_\_\_

Business Address (Must Include Street Address) **List secondary locations on SUPPLEMENT #1, Item A**

City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Business Phone: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

2. **Type of Business:** CHECK IF NO CHANGE SINCE LAST APPLICATION

Sole Proprietor  Partnership  Professional Association  Professional Corporation

Other \_\_\_\_\_

3. **Coverage Requested:** CHECK IF NO CHANGE SINCE LAST APPLICATION

A. Effective Date: \_\_\_\_\_

A. Limits:

\$500K/\$500K  \$1M/\$1M  \$2M/\$2M  
 \$500K/\$1M  \$1M/\$3M

B. Deductible:

\$5,000  \$10,000  \$25,000\*  
 \$7,500  \$15,000\* \*for firms of five-ten attorneys only

4. **Insured Section:** CHECK IF NO CHANGE SINCE LAST APPLICATION

A. Are there any Predecessor Firms of the Applicant? (**Predecessor Firm** means a partnership or professional corporation which has been dissolved provided that at least 50% of the lawyers in the dissolved partnership or professional corporation become partners of, shareholders in, or employees of the applicant). Yes  No   
If "yes", please list them on **SUPPLEMENT #1, Item B**.

B. List the names of all lawyers that work on behalf of the firm.

Name	Year Joined Firm	State/Year of Admission to Bar	Designation*	CLE in Last 12 Mos. Y/N	Average Hours Worked Per Week

\* "O" Owner/Officer/Director/Shareholder  
"OC" Of Counsel lawyer of Applicant

"P" Partner of a Partnership  
"RP" Retired Partner of Applicant

"E" Employed Lawyer of Applicant  
"S" Sole Proprietor

C. Number of other employees: \_\_\_\_\_ law clerks/paralegals \_\_\_\_\_ secretarial/clerical/support

**5. Practice Information: CHECK IF NO CHANGE SINCE LAST APPLICATION**

A. Gross Income:  
Last Fiscal Year: \_\_\_\_\_ This Fiscal Year: \_\_\_\_\_ Projected Next Year: \_\_\_\_\_

**B. Areas of Practice: AREAS MUST TOTAL 100%**

<input type="checkbox"/> %	Administrative	<input type="checkbox"/> %	Real Estate - Title**
<input type="checkbox"/> %	Bankruptcy	<input type="checkbox"/> %	Taxation - Commercial
<input type="checkbox"/> %	Commercial & Corporate General Litigation - Defense	<input type="checkbox"/> %	Wills/Estate/Probate/Trust
<input type="checkbox"/> %	Corporate Formation/Alteration *	<input type="checkbox"/> %	Worker's Compensation - Plaintiff
<input type="checkbox"/> %	Criminal	<input type="checkbox"/> %	Other Plaintiff Work _____
<input type="checkbox"/> %	ERISA or Employee Benefits	<input type="checkbox"/> %	<b>Subtotal (II)</b>
<input type="checkbox"/> %	Family Law - <b>excluding Divorce</b>		
<input type="checkbox"/> %	Immigration	<b>III.</b>	
<input type="checkbox"/> %	Labor Management Representation	<input type="checkbox"/> %	Banking, or Financial Institutions Services – <b>loan</b>
<input type="checkbox"/> %	Mediation/Arbitration	<input type="checkbox"/> %	<b>documentation</b> , Bonds, Commercial Paper*
<input type="checkbox"/> %	Personal or Bodily Injury - Defense	<input type="checkbox"/> %	Collections
<input type="checkbox"/> %	Taxation - Individual	<input type="checkbox"/> %	Securities, both exempt and non-exempt*
<input type="checkbox"/> %	Worker's Compensation - Defense	<input type="checkbox"/> %	Entertainment, Sports or Celebrity
<input type="checkbox"/> %	Other Defense Work _____	<input type="checkbox"/> %	Investment Counseling/Money Management*
<input type="checkbox"/> %	<b>Subtotal (I)</b>	<input type="checkbox"/> %	Mergers/Acquisitions *
<b>II.</b>		<input type="checkbox"/> %	Oil, Gas or Mining
<input type="checkbox"/> %	Admiralty/Maritime	<input type="checkbox"/> %	Patent, Copyright or Trademark
<input type="checkbox"/> %	Banking or Financial Institutions Services – <b>other than loan documentation</b>	<input type="checkbox"/> %	Real Estate Syndication/Limited Partnerships*
<input type="checkbox"/> %	Commercial & Corporate General Litigation - Plaintiff	<input type="checkbox"/> %	Civil Rights - Plaintiff
<input type="checkbox"/> %	Environmental	<input type="checkbox"/> %	Class Action - Defense
<input type="checkbox"/> %	Family Law – <b>Divorce</b>	<input type="checkbox"/> %	Class Action – Plaintiff
<input type="checkbox"/> %	Labor Union Representation/Employee Relations	<input type="checkbox"/> %	Medical Malpractice
<input type="checkbox"/> %	Real Estate – Commercial	<input type="checkbox"/> %	Mold
<input type="checkbox"/> %	Real Estate – Residential	<b>IV.</b>	
<input type="checkbox"/> %	Personal or Bodily Injury – Plaintiff****	<input type="checkbox"/> %	Other (please describe below)
			_____
			_____
		<b>100%</b>	<b>GRAND TOTAL</b>

\* Complete Supplement #4  
\*\* Complete Supplement #5  
\*\*\* Complete Supplement #6

C. At any time, has the firm or an attorney of the firm (regardless of what firm they were practicing with at the time) provided professional services in any way related to a security or to securities transactions (whether or not consummated) which are or may be subject to the Securities Act of 1933 or the Securities Exchange Act of 1934, or any amendments thereof, or any state blue sky or securities law, or any law related to any purchase, sale or offer to purchase or sell a security, or any rule or regulations issued pursuant to any of the foregoing?  
If "yes", complete **SUPPLEMENT #4.** Yes  No

**6. Outside Interests: CHECK IF NO CHANGE SINCE LAST APPLICATION**

- A. Has the applicant had any one account or group of related accounts that has produced more than 30% of the total income of the applicant over the past three years? If "yes", complete **SUPPLEMENT #1, Item C.** Yes  No
- B. Does any firm member serve as a director, officer, trustee, partner or employee and/or possess any ownership interest in any client of the applicant firm? If "yes", complete **SUPPLEMENT #3.** Yes  No
- C. Does any firm member exercise fiduciary control in any client or in any joint venture with a client? If "yes", complete **SUPPLEMENT #3.** Yes  No

**7. Firm Management and Administration: CHECK IF NO CHANGE SINCE LAST APPLICATION**

A. Docketing: Does your firm use a (check all that apply):  Computer  Tickler System  Perpetual Calendar  
 Pocket Diary/Daytimer  Other: \_\_\_\_\_



REPRESENTATION: I/We hereby declare that the above statements and information are true and that I/we have not omitted, suppressed or misstated any facts. I/We further agree that in the event there is any material change in the answers to the questions contained in this Application prior to the effective date of any Policy issued in reliance upon this Application, I/we will promptly notify Navigators Insurance Company of this change and, in such event, any outstanding quotations may be modified or withdrawn at the sole discretion of the Company. I/We agree that this application shall be the basis of an insurance contract with the Company, should a policy be issued, and this application does not bind the Company to issue nor the applicant to purchase the insurance. I/We hereby authorize the release of any claim information from any prior insurer to the Company.

I/We hereby authorize agents of the Company to make an independent investigation with any and all regulatory agencies of any Bar Association or the other state agency or private source with impunity to any right of privacy under law or otherwise.

This duly completed application, together with any supplementary information, **must be signed in ink** by the applicant or any officer or partner of the firm. Signing this form and tendering premium does not bind the applicant or the Company to complete the insurance. This application must be signed and dated to be considered for quotation.

Minnesota residents have the right to see their personal records and correct personal information collected.

**Fraud Warning:** 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 and subjects such person to criminal and civil penalties. **Arkansas and Louisiana**

**Fraud Warning:** Any person who knowingly presents a false or fraudulent claim for payment for 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 and Virginia**

**Fraud Warning:** 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 benefits, and/or civil damages. In Colorado, 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 or regulatory agencies. **Florida Fraud Warning:** Any person who knowingly and with intent to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Minnesota Fraud Warning:** A person who submits an application or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime. **New York Fraud Warning:** 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 violation. **Ohio Fraud Warning:** Any person who, with the 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. **Oregon Fraud Warning:** 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 may be a crime.

\_\_\_\_\_  
Signature of Owner, Officer or Partner of the Firm

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

**A COPY OF YOUR CURRENT LETTERHEAD MUST BE  
ATTACHED TO YOUR APPLICATION**

# Applicant:

## SUPPLEMENT 1

### ADDITIONAL INFORMATION SUPPLEMENTAL APPLICATION

Use this addendum to capture the detailed information requested in the application for lawyers professional liability coverage (attach a separate sheet if necessary).

**A. Other Office Location(s): List the other office location(s), number of attorneys at each location and purpose of each additional location:**

Location	Number of Attorneys	Purpose

**B. Predecessor Firm(s):**

Name of Firm	No. of Lawyers in Prior Firm	Date Formed MM/DD/YY	Date of Merger or Dissolution	% Of Assets and Liabilities Assumed	No. of Principals/ Employed Lawyers From Prior Firm

**C. Clients Producing More than 30% of Applicant's Income:**

Name of Client	% of Billings	Industry

**D. Experience**

**1. Insurance Declination/Cancellation/NonRenewal:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**2. Reprimand/Disciplinary/Suspension/Disbarment/Revocation:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

The undersigned represents that the statements set forth herein are true, complete and accurate and that there has been no attempt at suppression or misstatement of any material facts known, or which should be known.

\_\_\_\_\_  
Signature of Owner, Officer or Partner of the Firm

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

**Applicant:**

**SUPPLEMENT 2**

**CLAIM SUPPLEMENTAL APPLICATION**

Applicant's Instructions:

1. This form is to be completed by Applicant who has been involved in any claim or suit during the past five years. **COMPLETE ONE FORM FOR EACH CLAIM.**
2. If space is insufficient to answer any questions fully, use reverse side of this page or attach separate sheet.
3. **Leave no answer blank.**

Please type or print.

1. Full Name of Applicant: \_\_\_\_\_

2. Full Name of individual(s) of firm involved in the claim:  
\_\_\_\_\_

3. Full Name of Claimant: \_\_\_\_\_

4. Date of Alleged Error: \_\_\_\_\_ 5. Date of Claim: \_\_\_\_\_

6. Additional Defendants:  
\_\_\_\_\_

7. Present Status of Claims: \_\_\_\_\_ Open \_\_\_\_\_ In Suit \_\_\_ Closed

8. Total Loss Paid: \$ \_\_\_\_\_ Name of Insurer: \_\_\_\_\_

Court Judgment: \_\_\_\_\_ Out of Court Settlement: \_\_\_\_\_

9. If pending: Amount asked in summons: \$ \_\_\_\_\_

Claimant's settlement demand: \$ \_\_\_\_\_

Defendant's offer for settlement: \$ \_\_\_\_\_

Insurer's loss reserve: \$ \_\_\_\_\_

Name of insurer: \_\_\_\_\_

10. Description of claim - including likelihood of liability if pending: (Please provide enough information to allow an evaluation and use reverse side if additional space is required.)

A. Allegation upon which Claimant bases claim: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

B. Description of case and events:

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I understand information submitted becomes a part of my Professional Liability Application and is subject to the same representations and conditions.

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Signature of Owner, Officer or Partner of the Firm                      Title                      Date

**Applicant:**

**SUPPLEMENT 3**

**DIRECTORS & OFFICERS/OUTSIDE INTERESTS SUPPLEMENTAL APPLICATION**

Name of Lawyer	Position Held	Name of Business	Nature of Business	% Equity Interest	Profit/Non Profit
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

The undersigned represents that the statements set forth herein are true, complete and accurate and that there has been no attempt at suppression or misstatement of any material facts known, or should be known.

\_\_\_\_\_  
Signature of Owner, Officer or Partner of the Firm      \_\_\_\_\_ Title      \_\_\_\_\_ Date



Applicant:

**SUPPLEMENT 4**

**SECURITIES, SYNDICATION/DEVELOPMENT, CORPORATE FORMATION/ALTERATION, MERGERS/ACQUISITIONS, INVESTMENT COUNSELING AND MONEY MANAGEMENT QUESTIONNAIRE**

1. List the names of all lawyers engaged in securities and/or related practice:

Name	Years in this Specialty	Former SEC Staff Member	
		Yes	No

2. Gross income derived from securities and/or securities related practice:  
Last twelve months \$ \_\_\_\_\_ Anticipated next twelve months \$ \_\_\_\_\_  
Does the applicant accept securities in lieu of fees as payment of services rendered involving securities related transactions? \_\_\_\_\_ Yes \_\_\_\_\_ No. If yes, provide details:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. List all securities offerings, private placements, limited partnerships, syndications and bonds handled in the past three years:

Year	Client	Industry	Size of Offering	Primary (P) or Secondary (S)	Taken Up or Not	Type of Transaction

4. Other than primary and secondary offerings, describe in detail any other work involving securities practice: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

5. Describe in detail what steps are taken to satisfy the “due diligence” requirements under Section 11 of the Securities Act of 1933 by attachment.

6. Does the applicant provide investment counselor services or render tax opinions?  Yes  No  
If yes, please describe the nature and extent of such services.

\_\_\_\_\_

\_\_\_\_\_

7. Please list all syndication/development transactions the firm has handled in the last five years.

Client	Type of Business	Type of Syndication/ Development	Dollar Amount	% Equity Interest		D&O Insurance Y or N
				Indiv.	Firm	

8. Does any service described above involve rendering of advice on securities?  Yes  No  
 If yes, please describe the nature and extent of such services and type of securities.

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9. Does the Firm's syndication/development activities include the rendering of Taxation advice?  
 Yes  No If yes, please explain.

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10. Corporate Formation/Alteration (describe):

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11. Mergers/Acquisitions (describe):

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12. At any time, has the firm or an attorney of the firm (regardless of what firm they were practicing with at the time) provided professional services in any way related to the rendering of Investment Advice, such as providing an opinion, evaluation, advice or other statement regarding the soundness of, return on, value of, safety of, potential for loss, gain, or benefit from, or merits of, any financial or economic investment or deposit in, or contribution to, any type of and/or particular investment vehicle, including but not limited to real estate, personal property, mutual funds, securities, stocks or bonds, etc.?  Yes  No

The undersigned represents that the statements set forth herein are true, complete and accurate and that there has been no attempt at suppression or misstatement of any material facts known, or should be known.

\_\_\_\_\_  
 Signature of Owner, Officer or Partner of the Firm                      Title                      Date

# Applicant:

## SUPPLEMENT 5

### OPTIONAL TITLE INSURANCE AGENTS/AGENCY SUPPLEMENTAL APPLICATION

THIS SUPPLEMENT MUST BE COMPLETED BY APPLICANTS THAT ARE TITLE AGENTS AND/OR OWN A TITLE AGENCY.

1.

Name of the Title Firm: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Does the applicant own this firm?  Yes  No

2. List the names of the persons acting as Title Insurance Agents:

\_\_\_\_\_  
\_\_\_\_\_

3. Provide the total number of title policies, for all persons, issued in the past 12 months? \_\_\_\_\_

4. Gross Income:

	Last 12 Months	Estimate for Next 12 Months
Title Insurance Commissions	\$ _____	\$ _____
Abstracting/Search Fees	\$ _____	\$ _____
Escrow Fees	\$ _____	\$ _____
Closing Fees	\$ _____	\$ _____
Other(describe	\$ _____	\$ _____

5. In the last 5 years, has any claims or suits been made during the past 5 years against any applicants, their predecessor firm or any of the present agents, or to the knowledge of the agency, against any past agent?  Yes  No

6. Is any applicant aware of any circumstances that may result in any claim being made against the applicant, their predecessor firm or any of the present or past agents?  Yes  No

**Please complete Supplement 2 if answer is yes to question**

7. Has any similar insurance for any applicant, present agents, associates or predecessor firm ever been declined or canceled?  Yes  No If yes, please provide details: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

The undersigned represents that the statements set forth herein are true, complete and accurate and that there has been no attempt at suppression or misstatement of any material facts known, or should be known.

\_\_\_\_\_  
Signature of Owner, Officer or Partner of the Firm

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

# Applicant:

## SUPPLEMENT 6

### BI/PI PLAINTIFF SUPPLEMENT

APPLICANTS THAT INDICATE ANY PERCENTAGE OF BI/PI PLAINTIFFS WORK MUST COMPLETE THIS SUPPLEMENT. PLEASE ANSWER ALL QUESTIONS IN RELATION TO YOUR BI/PI PLAINTIFF PRACTICE ONLY.

1. Provide the percent of BI/PI Plaintiff cases and total number of Bi/PI Plaintiff cases:

BI/PI Plaintiff Category (Attach any website pages in which the following are referenced)	% Of BI/PI Plaintiff Cases (This % must match the % of BI/PI Plaintiff work listed in your application)	Number of BI/PI Plaintiff Cases
Class Action/Mass Tort	%	
Automobile	%	
Product Liability	%	
Medical Malpractice (answer questions 3-6)	%	
Slip and Fall	%	
Aviation	%	
Legal Malpractice	%	
Other (describe)	%	
Total (Must match % in application)	%	

2. Average dollar value of cases:

BI/PI Plaintiff Category	Average Dollar Value of Case
Class Action/Mass Tort	\$
Automobile	\$
Product Liability	\$
Medical Malpractice (answer questions 3-6)	\$
Slip and Fall	\$
Aviation	\$
Legal Malpractice	\$
Other (describe)	\$

Answer the following if Medical Malpractice indicated in Questions 1 and 2:

3. Describe the nature of the firm's Medical Malpractice Plaintiff work:

\_\_\_\_\_

\_\_\_\_\_

4. Does the firm only take cases where the damages are already established?  Yes  No

5. Percentage of cases (must equal 100%): settled before trial: \_\_\_\_\_% tried to conclusion: \_\_\_\_\_%

6. Describe the firm's procedure for tracking the Statute of Limitation on each Medical Malpractice Plaintiff case:

\_\_\_\_\_

\_\_\_\_\_

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\_\_\_\_\_  
Signature of Owner, Officer or Partner of the Firm

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date