

**AREAS OF PRACTICE SUPPLEMENT
LAWYERS' PROFESSIONAL LIABILITY**



Firm Name _____

BANKRUPTCY / COLLECTION SUPPLEMENTAL QUESTIONS

If you indicated any percentage of your firm's practice is bankruptcy/collection work, you must complete this section. Check here if your firm has no bankruptcy/collection work:

- A. Indicate the percentage breakdown between: Bankruptcy _____ % and Collection _____ %
- B. How many support staff assist in these areas? Bankruptcy _____ Collection _____
- C. How many lawyers in the firm practice in these areas? Bankruptcy _____ Collection _____

If Bankruptcy, complete the following:

- 1. Does the firm have standard review procedures for certifying the accuracy of debtor schedules and the ability to make future payments in compliance with the Bankruptcy Abuse Prevention Act of 2005? Yes No

If yes, describe the procedures:

- 2. Has the firm reviewed and implemented procedures compliant with the Bankruptcy Abuse Prevention Act of 2005 relating to identification of certain firms as *debt relief agencies*? Yes No

If Collection, complete the following:

- 1. Regarding your total collection practice, what percentage is:
 - a. Consumer collections? _____ %
 - b. Commercial collections? _____ %
 - c. Mortgage foreclosures? _____ %
- 2. Have all form letters and other correspondence been reviewed for compliance with all federal and state statutes? Yes No
- 3. Does an attorney review each matter prior to sending out collection letters on the matter? Yes No

4. Do you retain copies of all letters? Yes No
If yes,
 a. Hard copies? Yes No
 b. Electronic copies or electronic evidence of letter sent? Yes No

5. Does the firm require use of a script which has been reviewed for compliance with the Fair Debt Collection Practices Act and applicable state laws when collecting debts via telephone? Yes No

6. Describe the method by which your firm supervises all non-lawyer personnel working in this area of practice:
-
-
-

7. Is the firm's letterhead used by any third party in the collection process or otherwise? Yes No
If yes, explain why and how.
-
-

8. Does any attorney in the applicant firm have ownership in or involvement as a director or officer of a separate collections agency or business? Yes No

9. Do you, or any entity affiliated with you, or any member of the firm, purchase any debt? Yes No
If yes, in whose name is it collected?
-
-

ESTATE / PROBATE / TRUST SUPPLEMENTAL QUESTIONS

If you indicated any percentage of your firm's practice is estate/probate/trust work, you must complete this section. Check here if your firm has no estate/probate/trust work:

1. Does your firm have authority to write checks, provide investment advice, make investments or have discretionary control of funds for estate/probate/trust clients? Yes No

If yes, provide details:

2. Does the value of any estate or trust handled by the firm exceed \$5,000,000? Yes No
If yes, attach a separate sheet listing the lawyer name, client name and approximate value of the estate(s) and trust(s).

3. How do you handle tax advice given in conjunction with estate and trust work?
- | | |
|--|---|
| <input type="checkbox"/> Firm outsources all tax work | <input type="checkbox"/> Firm employs tax lawyer(s) to handle all tax matters |
| <input type="checkbox"/> Firm outsources most tax work, but retains some | <input type="checkbox"/> Firm's estate & trust work does not require tax advice |
| <input type="checkbox"/> Other (<i>Describe below.</i>) | |
-

4. Do you provide formal tax opinions? Yes No
If yes, complete the Tax Opinion Supplemental Section.

5. Complete the following schedule for trustee services: *(Use additional sheets if necessary.)*

Trustee	Name of Trust	Date Estab'd	Type*	Asset Value	Services Provided

* E = Estate P = Personal/Family Trust B = Business Trust F = Foundation C = Charity R = Real Estate O = Other (Provide description on separate sheet.)

6. Do you have a written scope of service agreement requiring dual signatures in place for each trust? Yes No
7. Are there individual audits conducted on each trust? Yes No
8. Do your activities as trustee include investment decisions resulting in the purchase or sale of:
- a. securities Yes No
 - b. real estate Yes No
 - c. other investments Yes No

*If you answered **Yes** to any part of Question 8, identify the applicable trust(s), provide a description of services rendered and indicate if your firm receives compensation in the form of commissions or fees.*

9. Is a report to a court or outside authority required? Yes No
If yes, indicate applicable trust(s) and provide description(s):

10. Describe the controls in place to monitor trust activity by a third party, trust beneficiaries or other non-trust beneficiary parties:

11. Does any trust have or reasonably anticipate having any disputes over assets or distribution of the trust? Yes No

FINANCIAL INSTITUTION SUPPLEMENTAL QUESTIONS

A financial institution may include any bank, savings and loan association, credit union and/or mortgage company/corporation. If you indicated any percentage of your firm's practice is financial institution work, you must complete this section. Check here if your firm has no financial institution work:

1. Have services rendered to any/all financial institution(s) been limited to bankruptcy, conveyances, collection, foreclosures, loan documentation, loan workout, residential or commercial real estate loan closings, title and/or trust work? Yes No

IF YES, YOU DO NOT NEED TO COMPLETE THE REMAINDER OF THIS SUPPLEMENT

2. Have you performed the following for any financial institution:
- a. Initial formation of a financial institution? Yes No
 - b. Securities work? Yes No
 - c. Prepared responses to regulatory examinations? Yes No
 - d. Provided advice on regulatory issues? Yes No
 - e. Approved loans? Yes No
 - (1) Are loans approved for firm's clients? Yes No
 - (2) Do you abstain from voting on loans for firm's clients? Yes No
 - If Yes,*
 - (3) How many members are on the loan committee? _____
 - (4) What types of loans are/were approved? _____
 - (5) What is the average size of loans approved? \$ _____

If you answered **Yes** to sections **a** through **e**, complete the following and add sheets as needed:

Financial Institution _____

City/State _____

Year(s) of Legal Services from _____ to _____

Currently or within the last five (5) years, has your firm represented this financial institution in the following capacities:

- | | | | |
|--|-----------------------------------|--|--|
| <input type="checkbox"/> Audit Committee | <input type="checkbox"/> Director | <input type="checkbox"/> Executive Committee | <input type="checkbox"/> General Counsel |
| <input type="checkbox"/> Loan Committee | <input type="checkbox"/> Officer | <input type="checkbox"/> Regulatory | <input type="checkbox"/> Securities |

Financial Institution _____

City/State _____

Year(s) of Legal Services from _____ to _____

Currently or within the last five (5) years, has your firm represented this financial institution in the following capacities:

- | | | | |
|--|-----------------------------------|--|--|
| <input type="checkbox"/> Audit Committee | <input type="checkbox"/> Director | <input type="checkbox"/> Executive Committee | <input type="checkbox"/> General Counsel |
| <input type="checkbox"/> Loan Committee | <input type="checkbox"/> Officer | <input type="checkbox"/> Regulatory | <input type="checkbox"/> Securities |

INTELLECTUAL PROPERTY SUPPLEMENTAL QUESTIONS

If you indicated any percentage of your firm's practice is intellectual property work, you must complete this section. Check here if your firm has no intellectual property work:

1. Provide a breakdown of your intellectual property practice into the following categories:

- Copyright Registration/Licensing _____ % Patent Prosecution: U.S. _____ %
- Intellectual Property Litigation _____ % Patent Searches _____ %
- Patent Infringement Counseling _____ % Trademark Registration/Licensing _____ %
- Patent Prosecution: Non U.S. _____ % Other: _____ %

2. Provide a breakdown of your intellectual property practice into the following industry groups:

- Aerospace _____ % Computer/Software _____ %
- Biotechnology _____ % Industrial/Manufacturing _____ %
- Business Practices _____ % Pharmaceutical _____ %
- Chemical _____ % Other: _____ %

3. Complete the schedule below for all the firms' lawyers practicing intellectual property law:

Lawyer	# of Years Intellectual Property Experience	Intellectual Property Practice Billable Hours Most Recent 12 Months	Intellectual Property Practice Billable Hours Prior 12 Months

- 4. Do you require your intellectual property lawyers to participate in formal training sessions, including annual participation of in-house and/or continuing legal education seminars respecting current intellectual property law? Yes No
- 5. Do you have a computerized docket system specifically designed to address intellectual property matters? Yes No
If yes, does the system include: (Check all that apply.)
 Statutory bar dates? Fee due dates? Response dates?
- 6. Is the partner responsible for the work ultimately responsible for docket entries in the system? Yes No
- 7. Do you outsource any of the following to other entities? (Check all that apply.) Yes No
 - searches
 - payment of maintenance/annuity fees
 - common law source searches
 - PTO searches

8. If you outsource any of these functions, does the firm obtain proof of insurance from the entity? N/A Yes No
9. Do you perform any copyright work? Yes No
If yes,
- a. Does the docket system include dates for: (*Check all that apply.*) Yes No
- copyright renewal filings?
 - responses to an office action?
 - infringement action filings?
- b. What is the firm's standard time frame to apply for copyright registration on behalf of the client, once instructed to do so by the client? _____
- c. Are ownership transfers fully documented in writing? Yes No
- d. Do letters of engagement clearly define the scope of engagement? Yes No
10. Do you perform any trademark work? Yes No
If yes,
- a. Does the docket system include dates for: (*Check all that apply.*)
- responses to all PTO actions?
 - declaration of use after registration?
 - statement of incontestability after registration?
 - renewal of trademark?
- b. Do you advise clients in writing, the trademark is not guaranteed against all common law sources? Yes No
- c. Do letters of engagement clearly define the scope of engagement? Yes No
11. Do you perform any patent work? Yes No
If yes,
- a. Does the firm render patent opinions? Yes No
- b. Indicate the types of patent opinions rendered by the firm:
- patentability _____ %
 - validity _____ %
 - infringement _____ %
 - other _____ %
- c. Do you disclose the scope and extent of the search conducted which is the basis of the opinion in writing to all patent clients? Yes No
- d. Do you request written disclosure from all patent clients of specific dates of all printed publications, sales, offers for sale and/or public use of intellectual property prior to the filing of a patent application? Yes No
- e. Do you request in writing from all patent clients the client's intent to pursue a patent application in countries other than the U.S.? Yes No
- f. Do you request in writing from all patent clients, the client's disclosure of patents filed in countries other than the U.S.? Yes No
- g. Do you advise non-U.S. clients of requirements to satisfy establishment for the date of invention for U.S. patents? Yes No
- h. Do you disclose in writing to all patent clients all dates for payment of maintenance fees, annual payments or annuities to be paid by the client to keep an application or patent in force? N/A Yes No
- i. Do you advise the client in writing to mark the patented product with the appropriate patent number? Yes No

PLAINTIFF SUPPLEMENTAL QUESTIONS

If you indicated any of your firm's practice is devoted to the representation of plaintiffs, you must complete this section. Check here if your firm has no plaintiff work:

1. Indicate the percentage of plaintiff work devoted to the following specialties:

Admiralty/Maritime	____ %	Personal Injury/Property Damage	____ %
Asbestos	____ %	Product Liability	____ %
Aviation	____ %	Tobacco	____ %
Commercial	____ %	Other Toxic Torts	____ %
Employment Law	____ %	Other _____	____ %
Medical Negligence	____ %	_____	
Non-Medical Professional Liability	____ %	TOTAL	100 %

2. Is any of the indicated work or any work in which the firm has engaged over the past five years class action litigation? Yes No

If yes, provide the following information for each case on separate sheets of paper: Date Filed, Type of Case, Number of Class Members, Values of Class and Venue.

3. What is the average dollar value of cases closed during the last twelve months?

- \$1 - \$24,999
 \$100,000 - \$499,999
 \$1,000,000 or more
 \$25,000 - \$99,999
 \$500,000 - \$999,999

4. What is the largest verdict or settlement achieved by the firm in the last five years?

- Less than \$1,000,000
 Between \$1,000,000 and \$5,000,000
 More than \$5,000,000

5. How many lawyers are in plaintiff practice? _____

6. What is the average number of cases an individual lawyer handles per year? _____

7. In the last 12 months, what percentage of cases did the firm

Reject? ____ % Settle? ____ % Take to trial? ____ %

8. Do you accept cases venued outside the state(s) in which the firm has office(s)? Yes No

If yes, list the states where cases have been accepted in the last five years:

9. Do you use written referral agreements in all cases referred **by** the firm? Yes No

10. Do you use written referral agreements in all cases referred **to** the firm? Yes No

11. Do you obtain certificates of insurance in all cases referred **by** the firm? Yes No

12. Do you obtain certificates of insurance in all cases referred **to** the firm? Yes No

13. Do you accept referral fees or enter into fee-splitting arrangements with other firms? Yes No

14. Indicate all methods by which your firm has advertised in the last twenty-four (24) months:

- Television Newspaper Phone Directories Radio Magazine
 Internet or other Electronic Media Other (*Describe below.*) None

REAL ESTATE SUPPLEMENTAL QUESTIONS

If you indicated any percentage of your firm's practice is real estate work, you must complete this section. Check here if your firm has no real estate work:

1. Do you provide services to clients who form, manage or organize group investments/syndications for the purpose of investing in real property; e.g., limited partnerships, general partnerships, real estate investment trusts or corporations? *If yes, attach a description of services provided on a separate sheet.* Yes No
2. Do you solicit or seek investors in real estate mortgages or similar real estate based investments? *If yes, attach a description on a separate sheet.* Yes No
3. Does twenty-five percent (25%) or more of your real estate income result from any one contractor or developer?
If yes, what is the highest percent of income from any one client? _____% Yes No
4. Do you act in a dual capacity in the same real estate transaction?
If yes, do you always use a disclosure form and have this form signed by both parties? N/A Yes No
5. Do your procedures include verification of documentation and evaluation with written disclosure of any hazardous environmental exposures, including on- and off-site defects which may exist now or may be created in the future? Yes No
6. Do you undertake any aspect of financial or valuation analysis or review of transactions for clients; e.g., tax ramifications or appraisals? Yes No

SECURITIES SUPPLEMENTAL QUESTIONS

If you indicated any percentage of the firm's practice is securities work, you must complete this section. Check here if your firm has no securities work:

Due Diligence

1. Do you have a procedure for evaluating a new client seeking securities advice relevant to a proposed transaction or offering to determine the client's financial strength, management expertise, reputation, the nature of its business and history of changing securities, lawyers and accommodations? Yes No
2. Is this evaluation conducted by a lawyer or a committee of lawyers not anticipated to be working directly for the client? N/A Yes No

3. Do you have a procedure requiring the preservation of the factual source and verification made by your lawyers to support legal opinions and disclosure documents to be furnished in the transaction? Yes No
4. Do you have a procedure for requiring at least one securities lawyer, not working on the transaction in question, to review and approve all written legal opinions to be furnished in the transaction? Yes No
5. Do you have a procedure requiring an experienced securities lawyer to interview the client's directors, executive officers and principals in connection with document preparation and review, as well as disclosure documents? Yes No
6. Do you have a procedure precluding the use of pre-signed signature pages for registration statements other than for immaterial amendments? Yes No
7. Do you have a procedure precluding the use of your name in disclosure documents? Yes No
8. Do you have a policy prohibiting your lawyers and staff from participating in the securities selling process; e.g., not participating in marketing meetings or calls involving prospective investors? Yes No
9. Do you have a policy prohibiting any arrangement where the client's obligation to pay for the services is contingent upon the closing of a securities transaction? Yes No
10. Do you have a policy prohibiting any arrangement where a securities client pays for the applicant services with client securities? Yes No
11. Are all policies and procedures in writing? Yes No

Sarbanes-Oxley Act Compliance

12. Do you have a formal training program for your lawyers specifically addressing compliance with regulations pertaining to Section 307 of the Sarbanes-Oxley Act? Yes No
13. Have you or any lawyer previously employed or associated with your firm ever been suspended from practicing before the Securities & Exchange Commission or any other regulatory body? Yes No
14. Have you or any lawyer previously employed or associated with your firm ever been the subject of a disciplinary action or proceeding brought by the SEC or any other regulatory body? Yes No

Certain Exempted Transactions

15. Has your firm provided legal services in connection with the offer and sale of securities intended to be a transaction exempted from registration under the 1933 Act by reason of one or more of the following provisions of Sections 3 or 4 of the 1933 Act or any regulation? Yes No
 - a. Section 3(a)(11) and/or rule 144? Yes No

If yes, were any such offers and sales of securities made to the public pursuant to any form of registration, qualification or similar filing under State Securities Law? Yes No

If yes, were disclosure documents used in connection with all Section 3(a)(11) offerings? Yes No
 - b. Section 3(a)(2) as it relates to any security issued or guaranteed by a bank? Yes No

c. Section 3(a)(2) as it relates to any security issued by the U.S. or any state political subdivision or public instrumentality of the U.S. or any state? Yes No

d. Section 3(a)(5) as it relates to any security issued by a savings and loan institution? Yes No

16. Has your firm provided legal services in connection with any tender or exchange offer? Yes No

If yes, have you advised any client with respect to an offer made or proposed involving any entity whose management opposed or opposes such an offer? Yes No

17. Has your firm provided legal services in connection with any proxy contests involving a Public Company? Yes No

18. Securities offerings in which any applicant is involved: First list filings expected to be made within the next ninety (90) days. Then list the most recent filings for the last twenty-four(24) months. If less than ten (10) filings would be listed in the twenty-four (24) month period, list all such filings for the past forty-eight (48) months. Include in this list filings withdrawn after having been filed, unsuccessful offerings and filings made pursuant to an exemption from registration under the 1933 Act.

Offering Date	Issuer	Type ¹	Dollar Size/Description	Did Firm Render Tax Opinion?	Applicant Lawyers Invest?
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

¹Type of Offering

- B – Bond, private
- GBO – Governmental Bond Offering
- IPO – Initial Public Offering
- LP – Limited Partnership
- M – Municipal Financing
- PR – Private Placement
- PU – Public Initial Placement
- PUS – Public Secondary Placement
- SY – Syndication
- TS – Tax Shelter

19. During the last five (5) years, have you provided legal services in connection with the offer and sale of private placement bonds? Yes No

If yes, were disclosure documents used in connection with all private placement bonds with an aggregate price of \$100,000 or more? Yes No

20. In the last five (5) years, what is the approximate number of bond issues for which you have provided legal services?

Number _____

a. Indicate the type of bonds issued by percent:

General Obligation _____% Refunding _____%

Revenue _____% Other (provide details below) _____%

b. Indicate the capacity by percent in which you have acted in the above bond issues:

Bond Counsel _____% Special Counsel _____%

Issuer Counsel _____% Other (provide details below) _____%

Underwriter Counsel _____% _____

c. On how many of the above indicated bond issues did your firm serve as co-counsel? _____

d. On how many of the above indicated bond issues has your firm ever acted in more than one capacity in the same transaction? _____

Please explain: _____

e. How many of the above indicated bonds are currently in default or have experienced a default proceeding? _____

Experience of the firm’s securities lawyers

21. Complete the schedule below for your firm members who practice securities law, including bond practice. In the third and fourth columns, state the number of hours the lawyer has billed on securities law matters during the past twenty-four (24) months:

Lawyer	# of Years Securities Law Experience	Billable Hours Most Recent 12 Months	Billable Hours Prior 12 Months

22. Complete the schedule below for all lawyers responsible for reviewing the tax implications of each issue:

Lawyer	Tax Practice Billable Hours Most Recent 12 Months	Tax Practice Billable Hours Prior 12 Months	Member of Applicant Firm?	E & O Coverage?
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

TAX OPINION SUPPLEMENT

If you indicated any percentage of your practice is tax opinion work, you must complete this supplement. Check here if your firm does not render tax opinions:

1. What type of tax opinions do you render?
 Tax Shelters? State or Local bonds? Other?
Identify other: _____
If tax opinions are provided for bonds, what percentage are provided as:
Original issuance? _____ Post issuance? _____
2. What percentage of tax opinions rendered are: Qualified? _____ Unqualified? _____
3. What percentage of tax opinions rendered are:
Reliance Opinions? _____ Marketed Opinions? _____
Covered Opinions? _____ Limited Scope Opinions? _____
4. Do all tax opinion letters contain a discussion of relevant facts, legal analysis relating the law to the facts, and evaluation of significant tax issues including any issues for which the IRS has a *reasonable basis* for a successful challenge? Yes No
5. Does each opinion letter state the opinion may not be sufficient to avoid penalties? Yes No
6. Does each opinion letter contain your overall conclusion regarding the matter? Yes No
7. If a conclusion cannot be reached, does the opinion letter describe the reasons why? Yes No
8. What steps do you take to ensure the client understands the scope, purpose and use of your advice?

9. Do you disclose in the opening paragraph of the opinion letter the scope of the opinion limiting it to the specific tax issue for which the opinion is rendered? Yes No
10. Are prominent disclosures in compliance with Circular 230 Rules contained in the opinion letters? Yes No
11. How does the firm establish accuracy and completeness of facts used to determine the reasonableness of assumptions on which the opinion is based?

12. Do you have procedures for evaluating a new client seeking a tax opinion? Yes No
13. Is this evaluation conducted by a lawyer or committee of lawyers who do not work directly for the client? Yes No
14. Do you have a procedure requiring a cold review of the tax opinion letter by an experienced tax lawyer who does not work directly for the client? Yes No
15. Do you have a procedure requiring the preservation of the factual source, assumptions and representations on which the opinion is based? Yes No

16. Do you have written procedures in compliance with Circular 230 Rules? Yes No
17. Do you have an internal control process to monitor compliance with these procedures? Yes No
18. Do you refer clients to other firms for tax opinions? Yes No
19. Do you use written referral agreements in all tax opinion matters referred by the firm? Yes No
20. Do you accept referral fees or enter into fee-splitting arrangements with other firms on tax opinion matters? Yes No
21. Complete the schedule below for all lawyers responsible for providing tax opinion letters and/or the cold review of these documents:

Lawyer	Tax Practice Billable Hours Most Recent 12 months	Tax Practice Billable Hours Prior 12 Months	Member of Applicant Firm?	E&O Coverage?
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

SIGNATURE AND AUTHORIZATION

This application supplement must be signed and dated by a principal or officer of the applicant firm. Signing this supplement will not bind nor obligate the Company to complete this insurance, but it is agreed the applicant's responses to the questions contained in this supplement, as well as all attachments, are material and the underwriting Company will rely on these responses and information in the event a policy is issued.

Signature of principal or officer of applicant firm

Date
