

Agent Guide to Risk Selection



Preferred Program Risks

- Administrative Law
- Admiralty Law
- Adoption
- Arbitration / Mediation
- Attorneys in full time private practice
- Civil Rights / Discrimination
- Commercial Litigation Defense
- Construction / Building Contracts
- Corporate Administrative
- Criminal
- Divorce < \$1M
- Employment Law: Employee & Employer Representation
- Government Contracts and Claims
- Guardianship / Juvenile
- Immigration / Naturalization
- Insurance Defense
- Local Government
- Personal Injury- Defendant
- Real Estate- Residential
- Social Security
- Taxation
- Wills, Trusts & Estates < \$1M
- Workers Compensation: Plaintiff & Defense

Standard Program Risks

- Bankruptcy
- Business Transactions & Contracts
- Class Action/ Mass Tort- Defense
- Commercial Collections
- Commercial Litigation Plaintiff
- Consumer Claims
- Corporate & Business Organization
- Corporate Mergers & Acquisitions.
- Divorce \$1M - \$5M
- Environmental Law
- ERISA/ Employee Benefits.
- International Law
- Real Estate- Land Use and Zoning
- Real Estate Title
- Wills, Trusts & Estates \$1M - \$5M

Lawyers Protector Plan is committed to providing unparalleled liability insurance service to lawyers and law firms.

Limited Program Risks

- Class Action / Mass Tort- Plaintiff
- Commercial Real Estate if < 25%
- Consumer Collections if < 15%
- Divorce > \$5M
- Entertainment
- Financial Institutions
- IP- Copyrights / Trademark
- Medical Malpractice Plaintiff if <15%
- Oil & Gas
- Personal Injury Plaintiff *(depending on number of cases and case values)*
- Real Estate-Foreclosures if <25%
- Securities or Bonds
- Water Rights
- Wills, Trusts & Estates > \$5M

Risks Outside of Program Scope

- Firms located in Alaska, Hawaii, Louisiana, Oregon, West Virginia, Wyoming.
- Healthcare Law
- Sole practitioners in Los Angeles, California.
- Part-time Sole Practitioners and/or firms not in private practice (employed lawyers).
- 1-2 attorney firms with open claim(s) and/or over \$50K incurred loss or 3+ attorney firms with claim(s) severity (\$250K or above).
- 6 or more fee suits in the past 2 years.
- Attorney license suspended or revoked.
- Patent prosecution.
- Medical Malpractice in New Jersey.
- Loan Modifications or Debt Consolidation unless ancillary to bankruptcy or loan documentation.
- Current class actions representing plaintiffs in pharmaceutical, medical and/or environmental.
- Personal injury caseloads exceeding 100 cases per attorney.
- Firms representing hedge funds and/or representing investors in litigation against broker/dealers.
- Wills, Trusts & Estates with values of \$50M and above.
- Cannabis Law
- Cryptocurrency
- Tribal Law
- Bad Faith Plaintiff Litigation

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