

Lawyers Professional Liability Insurance Application (NY)



AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

**THIS APPLICATION IS FOR A CLAIMS-MADE POLICY.
IF ISSUED, PLEASE READ YOUR POLICY CAREFULLY.**

The following notice is applicable only to policies written with limits of two million per claim and above: The limits of liability stated in the policy shall be reduced by the amount or percentage stated in the policy by costs incidental to a claim covered by the policy. Such costs shall also be applied against the deductible by the amount or percentage stated in the policy. Please refer to the policy for the exact terms and conditions concerning the company's limits of liability.

Please type or print clearly in ink. Answer all questions. If space is insufficient to answer any question fully, attach a separate sheet. Complete all required supplements.

GENERAL INFORMATION							
Applicants (Firm) Name: _____							
Street Address: _____ (P.O. Box not acceptable)							
City: _____		State: _____		Zip Code: _____			
Phone: () _____		Fax: () _____					
Applicants Contact E-Mail: _____				Website Address: _____			
Please attach a list of all <u>branch</u> and secondary locations and a copy of the Applicants letterhead.							
Form of Business: <input type="checkbox"/> Sole Practitioner <input type="checkbox"/> Partnership <input type="checkbox"/> Professional Assoc.							
<input type="checkbox"/> Limited Liability Partnership/Corp <input type="checkbox"/> Professional Corporation <input type="checkbox"/> Corporation							
DESIRED COVERAGE							
<input type="checkbox"/> \$500,000/\$1M		<input type="checkbox"/> \$3M/\$3M		Deductible: <input type="checkbox"/> \$1,000		<input type="checkbox"/> \$15,000	
<input type="checkbox"/> \$1M/\$1M		<input type="checkbox"/> \$4M/\$4M		<input type="checkbox"/> \$5,000		<input type="checkbox"/> \$20,000	
<input type="checkbox"/> \$2M/\$2M		<input type="checkbox"/> \$5M/\$5M		<input type="checkbox"/> \$10,000		<input type="checkbox"/> \$25,000	
<input type="checkbox"/> Other: _____				<input type="checkbox"/> Other: _____			
ATTORNEY/FIRM INFORMATION							
1. Total Number of Attorneys: _____							
2. Please list all Attorneys working for Applicant (include yourself if you are a sole practitioner), in the chart below. If necessary, please continue on a separate sheet.							
Attorney Name	Designation Code*	Social Security Number	Date of Birth (mm/dd/yy)	Years in Practice	Date of Hire (mm/dd/yy)	# of Hours Worked/Week	Attorney ID #/State
*Designation Codes							
O - Officers, Directors, Shareholders of the corporation who are licensed attorneys				S - Sole Practitioner			
P - Partner, if a Partnership				E - Employed Attorney			
C - Of Counsel Attorney				IC - Independent Contractor			
PT - Part-Time Attorney (must practice law fewer than twenty-six (26) hours per week solely for applicant firm)							
3. Have all of the Attorneys listed in Question 2 taken Continuing Legal Education (CLE) course(s) in the past twelve (12) months? <input type="checkbox"/> Yes <input type="checkbox"/> No							
4. If the Applicant is a sole practitioner, who is the Attorney that will handle the Applicants cases in the Applicants absence? Name: _____ Does he/she maintain professional liability coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No Address: _____ City/State/Zip: _____							

ATTORNEY/FIRM INFORMATION cont'd...

5. Does the Applicant share an office or suite with attorneys other than those listed in Question 2 above? Yes No
 If yes, does the Applicant share staff or letter head? Yes No
6. What date was the Applicant established? (mm/dd/yyyy) _____
7. How many non-Attorney employees does the Applicant have? _____
8. Provide the date that the Applicant has been continuously insured for lawyers professional liability claims: (mm/dd/yyyy) _____
9. Does the Applicant's current professional liability policy contain a limitation on prior acts coverage (i.e., retroactive date, prior acts exclusion, etc.)? Yes No
 If Yes, please provide the date: (mm/dd/yyyy) _____
10. Does any Attorney in Question 2 above have a limitation on prior acts coverage (i.e., retroactive date, prior acts exclusion, etc.) that is different from that of the Applicant? Yes No
 If YES, please list the name of the Attorney(s) and the prior acts exclusion date on a separate sheet.
11. Is any Attorney in Question 2 above not currently covered by lawyers professional liability insurance? Yes No
 If YES, please list the name of the Attorney(s) and the reason he/she is not covered by insurance on a separate sheet.
12. List the Applicants lawyers' professional liability insurance information for the past five (5) years below
- | Policy Period | Limit of Liability | Deductible | Insurer | Premium |
|---------------|--------------------|------------|---------|---------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
13. Has any Attorney in Question 2 above had his/her lawyers professional liability insurance declined, canceled, non-renewed or reduced by any professional liability insurer during the past five (5) years? Yes No
 If YES, please provide the name of the Attorney and explanation on a separate sheet.

AREAS OF PRACTICE

14. Instructions for completing this section
- a. Based upon the last fiscal year, please provide the percentage of time devoted (number of hours actually worked) to each area of practice listed in the chart below.
- b. If the Applicant notes work for any areas of practice in CAPS, please complete the applicable supplemental application forms included with the application.
- c. Does the Applicant's practice involve any Attorney acting in the capacity of a mediator or arbitrator? Yes No
 If YES, indicate the percentage of time devoted to acting as a mediator or arbitrator. _____ %

14. continued...

Area of Practice	%	Area of Practice	%
Admiralty/Maritime	%	Government (Federal/State/Local/Lobbying)	%
Antitrust/Trade Regulation	%	Healthcare	%
Aviation	%	Immigration	%
Bankruptcy	%	Insurance Defense Litigation	%
Business Transactions / Commercial Law	%	Insurance Other (Coverage, Regulatory, Subrogation)	%
Civil Rights	%	International Law	%
Collections	%	Investment Counseling/ Money Management	%
Commercial Practice – Business Litigation	%	Labor – Union Related Work	%
Communications / Media	%	Medical Malpractice – Defendant	%
Construction Law	%	Medical Malpractice – Plaintiff	%
Consumer Claims	%	Oil / Gas	%
COPYRIGHT/TRADEMARK	%	PATENT	%
Corporate – Business Formation/Alteration	%	Personal Injury – Defendant	%
Corporate – Business Transactions/Advice	%	Personal Injury – Plaintiff	%
Criminal Law	%	Public Utilities	%
Disability / Social Security	%	Real Estate – Commercial	%
Elder Law	%	Real Estate – Residential	%
Employment	%	SECURITIES LAW (except corporate formation)	%
ENTERTAINMENT	%	Secured Transaction (UCC – Commercial Paper)	%
ENVIRONMENTAL	%	Taxation	%
Estates / Wills / Trust / Probate	%	Tax Shelters	%
Family Law	%	Workers' Compensation – Defendant	%
Financial Institutions–Reg. Compliance	%	Workers' Compensation – Plaintiff	%
		TOTAL (must equal 100%)	%

15. If the Applicant has stated any percentage of Medical Malpractice – Plaintiff work in the area of practice chart above, please indicate in percentages the amount of work allocated to the following areas:

Nursing Homes	%	OB/GYN	%	Oncology	%	Pediatrics	%
Permanent Disability	%	Wrongful Death	%	Other*	%		

*If the Applicant stated a percentage of work for "Other," please explain the type of work performed on a separate sheet.

16. Does the Applicant engage in any Class Action / Mass Tort work? Yes No
If YES, please complete the applicable Supplemental Application.
17. Does the Applicant expect any changes to its areas of practice in the next twelve (12) months? Yes No
If YES, please explain on a separate sheet and specifically indicate the new areas of practice to be handled by the Applicant.

DOCKET/CALENDAR CONTROL

18. a. Does the Applicant's docket/calendar control system include the following? (Please check all that apply)
 Single Calendar Dual Calendar Tickler Cards Master Listing Computer
 Other (please describe):
- b. Indicate how frequently the time deadlines are cross-checked: Daily Weekly Monthly Never

RISK MANAGEMENT

19. Does the Applicant require the use of engagement letters including fee agreements on all new matters undertaken by the firm? Yes No
20. Does the Applicant issue declination letters or non-engagement letters for all matters it declines? Yes No
21. Does the Applicant outline and reduce to writing its billing policy and procedures when agreeing to represent a new client? Yes No
22. Does the Applicant have a procedure for evaluating prospective clients, including such factors as the prospective clients' financial strength, management expertise, reputation or history of changing attorneys? Yes No
If YES, on a separate sheet provide a brief narrative describing the evaluation procedure.
23. Does the Applicant reduce to writing the scope of its services when taking on new matters for existing clients? Yes No
24. Does the Applicant have formal written procedures regarding the maintenance and review of custodial accounts and escrow funds? Yes No

25.	Does the Applicant have a computer back-up system or some other form of emergency back-up system in the event of a disruption or interruption of business?	<input type="checkbox"/> Yes <input type="checkbox"/> No
26.	Does any Attorney in Question 2 above have any law partners, associates, of counsel or employed attorneys other than those listed in Question 2 above or is any Attorney listed in Question 2 above employed by or perform legal work for an entity other than the Applicant? If YES, please explain on a separate sheet.	<input type="checkbox"/> Yes <input type="checkbox"/> No
27.	Does the Applicant or any Attorney in Question 2 above, firm serve as a director, officer, employee, or other management capacity for a past or present client? If YES, please explain on a separate sheet.	<input type="checkbox"/> Yes <input type="checkbox"/> No
28.	Does the Applicant or any past or present Attorney of the Applicant own an equity interest in any past or current client of the Applicant? If YES, please complete the Controlling Interests Supplemental Form.	<input type="checkbox"/> Yes <input type="checkbox"/> No
29.	Do twenty-five percent (25%) or more of the Applicant's revenues come from any form of fee sharing, sub-contracting or referral work? If YES, please explain on a separate sheet.	<input type="checkbox"/> Yes <input type="checkbox"/> No
30.	Does the Applicant have any one client that represents ten percent (10%) or more of the Applicant's billings? If YES, please explain and specify the area of practice and type of work performed for that client on a separate sheet. Provide client name and/or nature of business entity	<input type="checkbox"/> Yes <input type="checkbox"/> No
31.	Does the Applicant have procedures for identifying and resolving potential or actual conflicts of interest, including cross checking of former, existing or potential clients? If YES, is the procedure computerized?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
32.	Has the Applicant initiated lawsuits or arbitration procedures during the past five (5) years to enforce collection of unpaid fees for the Applicant? a. If YES, how many matters? b. How many of these matters have been resolved successfully? c. How many of these matters are still unresolved?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ _____

LOSS HISTORY
If the answer is YES to any of the following questions, complete the Notice of Circumstance /Claim Reporting Form included with the application and attach additional sheets as necessary.

33.	During the past ten (10) years has any Attorney in Question 2 above or employee of the Applicant been the subject of a criminal action, reprimand, disciplinary action, bar complaint, investigation, or other ethics proceeding?	<input type="checkbox"/> Yes <input type="checkbox"/> No
34.	During the past five (5) years has any claim or suit arising out of the rendition of legal services been made against any Attorney in Question 2 above or employee of the Applicant?	<input type="checkbox"/> Yes <input type="checkbox"/> No
35.	Is any Attorney in Question 2 above or employee of the Applicant aware of any circumstance, incident, act, error or omission that could result in a claim or suit against the applicant or any predecessor or any of the former or current Attorneys or employees of the Applicant?	<input type="checkbox"/> Yes <input type="checkbox"/> No

IT IS AGREED THAT IF THE RESPONSE TO QUESTIONS 33, 34 AND 35 ARE IN THE AFFIRMATIVE, ANY CLAIM OR CIRCUMSTANCE THAT COULD RESULT IN A CLAIM WILL BE EXCLUDED FROM THE PROPOSED COVERAGE.

Notice to Applicant - Please Read Carefully.

The applicant represents that the above statements and facts are true and that no material facts have been suppressed or misstated. Applicant acknowledges a continuing obligation to report to the Company as soon as practicable any material changes in the facts and statements above, and in each supplemental application, of which applicant becomes aware after signing the application.

Agreement: "I/We agree and understand that the "Notice to Applicant" in the original application continues in full force and effect. I/We understand that the responsibilities, rights, duties and obligations stated in that notice also continue in full force and effect. This application shall be incorporated into and shall become a part of the renewal policy."

I/We understand and accept that the policy applied for provides coverage on a "claims" basis for only those claims that are made against the Insured while the policy is in force and that coverage ceases with the termination of the policy unless I/We exercise the options available and in accordance with the terms of the policy. Applicant's acceptance of Company's quotation is required prior to binding coverage and policy issuance. It is agreed that this form shall be the basis of the contract should a policy be issued, and it will be attached to the policy.

Completion of this form does not bind coverage. Applicant's acceptance of company's quotation is required prior to binding coverage and policy issuance. It is agreed that this application shall be the basis of the contract of insurance should a policy be issued and it will be attached to the policy.

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.

Signature: _____ **Date:** _____
Principal, Partner or President

Print Name: _____ **Title:** _____

NOTE: THIS APPLICATION MUST BE SIGNED BY A PRINCIPAL, PARTNER OR PRESIDENT OF THE FIRM ACTING AS THE AUTHORIZED AGENT OF THE APPLICANT.



AREA OF PRACTICE

The following areas of practice are those that are represented on the Zurich application. Zurich requires that the applicant law firm classify its services according to these areas of practice only; it does not permit the firm to use an "Other" category. To assist the applicant, the services that Zurich recognizes as falling under each area of practice are represented below. Arbitration and Mediation work should be categorized in the nearest related area of law. Although litigation is considered part of the Commercial Transaction/ Business Litigation Area of Practice, you must assign all hazardous areas of practice involving litigation work to the specific area of practice category at issue. For example, if your practice includes securities litigation, that work must be assigned to the Securities Area of Practice. If there are any further questions, please consult your insurance agent.

ADMIRALTY/MARITIME: Includes matters arising under the Carriage of Goods by the Sea Act (COGSA), Hater Act, Jones Act, and federal and state maritime laws. Also includes the carriage of goods, collision, and other maritime torts, general average, salvage, limitation of liability, ship financing, ship subsidies, the rights of injured sailors, and related court and governmental agency proceedings.

ANTITRUST/TRADE REGULATION: Includes matters arising under the Sherman Act, Clayton Act, Federal Trade Commission Act, Hart-Scott-Rodino Antitrust Improvements Act, state antitrust statutes including restraints of trade, unfair competition, monopolization, price discrimination, and restrictive practices.

AVIATION: Includes matters involving all aspects of flight, aircraft maintenance, maintenance of aviation facilities and operations, and all litigation involving or relating to aviation. Also includes matters under the Federal Aviation Administration (FAA) and any subsequent Acts passed by the federal or state government regulating Aviation.

BANKRUPTCY: Includes all aspects of the federal bankruptcy law including personal and business bankruptcies; reorganizations; liquidations; foreclosures; receiverships; the rights, obligations, and remedies of trustees; state insolvency laws; attachment, garnishment, replevin and repossession proceedings; related court and governmental agency proceedings.

BUSINESS TRANSACTIONS/COMMERCIAL LAW: Includes sales agreements, agency agreements, commercial transactions including financing where real estate is not the major subject. Also includes general business law work for any entity or individual, contract drafting, and contract interpretation. This area does not include litigation of the above matters. For the litigation of these matters please see the Commercial Practice /Business Litigation Category. For secured transactions under the Uniform Commercial Code, please see the Secured Transactions Category.

CIVIL RIGHTS: Includes matters arising under federal and state laws relating to equal treatment in the areas of public accommodations, voting, employment, housing, elder law, administration or welfare, and social security benefits.

COLLECTIONS: Includes matters arising under the Fair Debt Collection Practice Act, Fair Credit Reporting Act and other Federal or State Acts or regulations governing the collection of debts.

COMMERCIAL TRANSACTIONS – BUSINESS LITIGATION:

Includes the litigation of business transactions and commercial law matters, including class actions. See the above definition of Business Transactions/Commercial Law.

COMMUNICATIONS/MEDIA: Includes matters arising under Federal and state laws relating to all aspects of media, such as television, radio, print, movies, music, the internet any other form of communication.

CONSTRUCTION LAW: Includes construction and all aspects of building contracts including construction lien issues and construction defect issues.

CONSUMER CLAIMS: Includes all aspects of consumer protection including sales practices, credit transactions, secured transactions and warranties, matters arising under the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Magnuson-Moss Act, the Trust in Lending Act and all other analogous federal and state statutes. Activities involving tenant's rights are included in the category Real Estate. Matters involving personal injury to a consumer would be included in the Personal Injury – Plaintiff or the Personal Injury-Defendant categories.

COPYRIGHT/TRADEMARK: Includes all aspects of the registration, litigation, protection and licensing of trademarks and copyrights; counseling regarding unfair competition as it relates to trademarks and copyrights; and related court and governmental agency proceedings.

CORPORATE – BUSINESS FORMATION/ALTERATION: Includes mergers and acquisitions, the formation, operation, sale, and dissolution of corporations; partnerships both general and limited; agencies and other forms of business organizations.

CORPORATE – BUSINESS TRANSACTIONS/ADVICE: Includes post merger work, sales agreements, agency agreements, commercial transactions including financing

where real estate is not the major subject. Also includes general business law work for any entity or individual, contract drafting, and contract interpretation. This area does not include litigation of the above matters. For the litigation of these matters please see the Commercial Practice /Business Litigation Category. For secured transactions under the Uniform Commercial Code, please see the Secured Transactions Category.

CRIMINAL LAW: Includes the prosecution or representation of persons accused of crimes at all stages of criminal court proceedings, and legal activities arising from criminal defense work for juvenile matters, traffic offenses, and misdemeanors. Also includes Ethics work.

DISABILITY/SOCIAL SECURITY: Includes matters arising under the Americans with Disabilities Act, Social Security Act and any federal or state law that prohibits discrimination. Also includes disability, retirement, survivor benefits, Medicare, Medicaid and related issues.

ELDER LAW: Includes matters covering estate planning, wills, trusts, arrangements for care, social security and retirement benefits, protection against elder abuse (physical, emotional and financial), and other concerns of older people.

EMPLOYMENT: Includes all matters arising under Federal and State laws that involve employment matters (whether representing employee or employer). Also includes rights of individual employees, wages, employee and pension benefits and ERISA related issues. This category does not include union related issues.

ENTERTAINMENT: Includes representation of entertainment and sports clients in their business activities including litigation, negotiation of personal appearances, serving as a client business manager, acting as a sports or talent agent, negotiation of contracts or arrangement of financing counseling regarding the client's assets.

ENVIRONMENTAL: Includes the regulation of environmental quality by governments including control of air, water and noise pollution; toxic substances; pesticides; civilian uses of nuclear energy; solid waste/resource recovery. It also includes matters arising under the National Environmental Policy Act, Clean Air Act, Federal Water Pollution Control Act, Noise Control Act, Solid Waste Disposal Act, Toxic Substance Control Act, and other federal and state environmental statutes as well as related court and governmental agency proceedings.

ESTATES/WILLIS/TRUST/PROBATE: Includes litigation and all services dealing with the analysis and planning for the conservation and disposition of estates, the preparation of legal instruments in order to effectuate estate plans, the administration of estates, trust planning, guardianships, custodianships, and conservatorships. Estate tax work should be put into the "Taxation" category.

FAMILY LAW: Includes all aspects of prenuptial relationships, antenuptial relationships, domestic relationships, separation and divorce, alimony and child support, child custody matters, adoption, guardianships (including guarding ad litem services), and related court proceedings.

FINANCIAL INSTITUTIONS – REG. COMPLIANCE: Includes all banking and financial services, all aspects of regulatory compliance of financial institutions and all litigation relating to financial institutions.

GOVERNMENT (FEDERAL/STATE/LOCAL/LOBBYING): Federal & State: Includes all aspects of the negotiation and administration of disputes concerning contracts with federal and state governmental agencies. Also includes FCC communications services and lobbying. Local (not bond work): Includes all matters dealing with states, their political subdivisions, regional and metropolitan authorities, and other public entities. Includes their rights and duties, financing, public housing and urban development, election law, school law, city planning, eminent domain, and zoning and planning. Municipal Bond services should be but into the "Securities Law" category.

HEALTHCARE: Includes all matters arising out of the prevention, treatment, and management of illness and the preservation of mental and physical well-being through the services offered or supported by medical/ allied healthcare professionals or insurance carriers including representation of healthcare facilities and healthcare professionals and all litigation relating to same except for medical malpractice litigation. For medical malpractice litigation, please see Medical Malpractice Categories.

IMMIGRATION: Includes obtaining permission to enter and remain in the United States including visas, change of status, deportation and naturalization, protection of aliens' constitutional rights, and related court and governmental agency proceedings.

INSURANCE DEFENSE LITIGATION: Includes the representation of parties in defense of bodily injury, wrongful death, property damage, personal injury, and product liability suits if retained by the insurance carrier. If a firm is doing medical malpractice defense the Medical Malpractice/Defendant Area of Practice Category applies.

INSURANCE OTHER (COVERAGE, REGULATORY, SUBROGATION, REINSURANCE): Includes the representation of parties in matters concerning coverage, regulatory, subrogation or reinsurance issues. It also includes mediation, arbitration and administrative law work that are not classified under a specific area of practice.

INTERNATIONAL LAW: Includes all aspects of the relations among countries, international business transactions, international taxation, customs and trade law, and foreign and comparative law including litigation and arbitration.

INVESTMENT COUNSELING/MONEY MANAGEMENT: Includes the rendering of advice concerning all aspects of money management. The rendering of advice to money managers concerning their business or other non-money management activities should be placed in the appropriate category. Note that this Area of Practice does not fall within the definition of legal services and is a prohibited category.

LABOR – UNION RELATED WORK: Includes all aspects of union related work including unfair labor practices, collective bargaining, contract administration, the rights of individual employees and union members, bar admission, employee benefits, and pension benefits. It also includes all matters arising under the National Labor Relations Act, Labor Management Relations Act, Labor Management Reporting and Disclosure Act, Fair Labor Standards Act, Title VII of the Civil Rights Act of 1964, Occupational Safety and Health Act, Employee Retirement Income Security Act, other federal statutes and analogous state statutes, and representation of clients before the National Labor Relations Board, analogous state boards, federal and state courts, and arbitrators. Equal employment opportunity matters should be put into the "Civil Rights/Discrimination" category and individual employment arrangements should be put into the "Business Transactions/Corporate and Commercial" category.

MEDICAL MALPRACTICE – DEFENDANT: Includes defending physicians, hospitals, nurses or other healthcare professionals for mistakes or negligent conduct that resulted in damage to others, such as misdiagnosis of a serious illness that resulted in the damaged parties seeking compensation by bringing malpractice suits.

MEDICAL MALPRACTICE – PLAINTIFF: Includes representing the plaintiff in actions against physicians, hospitals, nurses or other healthcare professionals for mistakes or negligent conduct that resulted in damage to others, such as misdiagnosis of a serious illness through bringing malpractice suits.

OIL/GAS: Includes all aspects of the regulation of natural resources such as coal, oil, gas, minerals, water, public lands, and the rights and responsibilities related to their ownership and use.

PATENT: Includes all aspects of the registration, litigation, protection and licensing of patents, the prosecution of applications before the United States Patent and Trademarks Office; counseling regarding unfair competition as it relates to patents; and related court and governmental agency proceedings.

PERSONAL INJURY/PROPERTY DAMAGE – DEFENDANT: Includes the representation of defendants in actions seeking recovery for bodily injury, wrongful death, property damage, personal injury, and product liability suits. Claims arising from a countersuit or loss suit of a defendant for that defendant's personal injuries are to be included here. Also includes libel and slander actions, where any form of personal injury or property damage is involved. If a firm is retained by an insurance company to represent insureds in the defense of such claims, the Insurance Defense Litigation

Category applies. If a firm is doing medical malpractice defense the Medical Malpractice Defendant Area of Practice Category applies. If a firm is doing workers compensation representation, the Workers Compensation Category applies.

PERSONAL INJURY /PROPERTY DAMAGE-- PLAINTIFF: Includes the representation of parties in actions to recover for bodily injury, wrongful death, property damage, personal injury, and product liability suits. Claims arising from a countersuit or loss suit of a defendant for that defendant's personal injuries are to be included here. Also includes libel and slander actions, where any form of personal injury or property damage is involved. If a firm is doing medical malpractice plaintiff, the Medical Malpractice Plaintiff Area of Practice Category applies. If a firm is doing workers compensation representation, the Workers Compensation Category applies.

PUBLIC UTILITIES: Includes all aspects of the representation of parties in matters concerning public utilities.

REAL ESTATE – COMMERCIAL: Includes all commercial real property litigation and transactions such as real estate conveyances, title searches, property transfers, leases, condominiums/cooperatives, mortgages, property taxes, real estate development, landlord tenant disputes, financing, services as an escrow agent, representation of clients before a housing court, and real estate syndication. Environmental law issues, such as air and water pollution, should be put into the "Environmental Law" category. Eminent domain issues, zoning, and land use issues should be put into the "Government/Local" category. Real estate tax issues should be put into the "Taxation/Tax Opinion" category.

REAL ESTATE – RESIDENTIAL: Includes all residential real property litigation and transactions such as real estate conveyances, title searches, property transfers, leases, condominiums/cooperatives, mortgages, property taxes, real estate development, landlord tenant disputes, financing, services as an escrow agent, representation of clients before a housing court, and real estate syndication. Environmental law issues, such as air and water pollution, should be put into the "Environmental Law" category. Eminent domain issues, zoning, and land use issues should be put into the "Government/Local" category. Real estate tax issues should be put into the "Taxation/Tax Opinion" category.

SECURITIES LAW (except corporate formation): Includes litigation and all activities involved with the Securities Act of 1933 and the Securities Exchange Act of 1934; advice about or preparation of state or federal registration of securities such as stocks, bonds, or interest in business; proxy statements; exchanges of securities; and insider sales.

SECURED TRANSACTIONS (UCC-Commercial Paper): Includes all matters concerning the use of personal property (e.g. equipment) to secure a loan under the provisions of the Uniform Commercial Code (UCC).

TAXATION: Includes all matters arising under the Internal Revenue Code, state and local tax laws, tax counseling, and related court and governmental agency proceedings.

Estate taxes and real property taxes are included in this category. International tax issues should be put into the International Category. Tax shelter issues should be put into the Tax Shelter Category.

TAX SHELTERS: Includes all matters arising under the Internal Revenue Code, state and federal laws concerning the use of investments to reduce tax liability.

WORKERS' COMPENSATION – DEFENDANT: Includes all legal work related to representing defendants in workers compensation claims.

WORKERS' COMPENSATION – PLAINTIFF: Includes all legal work related to representing plaintiffs in workers compensation claims.