ISBA MUTUAL
INSURANCE COMPANY

223 West Ohio Street, Chicago, IL 60654-4445
Phone: 800-473-4722 • 312-379-2000
Fax: 312-379-2002 • www.isbamutual.com

LAWYERS PROFESSIONAL LIABILITY INSURANCE
NEW ATTORNEY PROGRAM APPLICATION

ISBA Mutual's New Attorney Program (N.A.P.)
ISBA Mutual is proud to announce our professional liability insurance program designed exclusively for the New Attorney. The New Attorney Program (N.A.P.) is designed to assist new-to-practice attorneys in establishing their solo private practice by providing professional liability insurance at an affordable price.

The program provides for three years of preset premiums for new attorneys who meet and continue to meet the program requirements. This program is for Solo Practitioners. This means you or your professional corporations do not employ any other lawyer and that you do not have a partner, co-owner, co-officer, associate, or member. In addition to the program requirements, the policy offers a limit of liability of $250,000 per claim and $500,000 in the aggregate with a $1,000 deductible.

What are the program requirements? If you answer "Yes" to the following questions then you can proceed with completing the attached application. If not, then either call (800) 473-4722 or download our **new business application**.

1.	Have you been licensed to practice law for less than 3 years?	☐ Yes	☐ No
2.	Have you been claims-free for the last 3 years?	☐ Yes	☐ No
3.	Do you plan on practicing as a solo practitioner?	☐ Yes	☐ No

About ISBA Mutual
In 1988 Illinois attorneys joined together to create ISBA Mutual, sparking a revolution in legal malpractice insurance. We specialize in professional liability insurance written specifically and exclusively to meet the needs of Illinois attorneys. It's our only business.

We treat you as a colleague and offer valuable benefits such as:

- Experienced claim handling to provide you with the best defense
- Trained legal experts on call to answer your questions
- Comprehensive loss prevention programs
- Coverage to solo practitioners, small and large firms
- Flexible payment terms
- ARDC coverage

When you become insured with ISBA Mutual, you automatically become a part owner of the company. Simply put, ISBA Mutual is a company run by lawyers, for lawyers. Please take a moment to learn more about ISBA Mutual - we'd love to be a partner in your practice.

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LAWYERS PROFESSIONAL LIABILITY INSURANCE NEW ATTORNEY PROGRAM APPLICATION

Requested Effective Date: _____
Applicant Firm Name: _____
Attorney Name: _____ Email Address: _____
Phone Number: _____ Fax Number: _____
Suite Number/P.O. Box: _____ County: _____
Street Address: _____
City: _____ State: _____ Zip: _____

1. Provide the name of the law school from which you graduated. _____
2. Identify your law school graduation date. _____
3. Provide the date when you were licensed to practice law in Illinois. _____
4. Provide the date when you were first licensed to practice law in any state. _____
   If you were first licensed to practice law more than three years after graduating from law school, provide your employment history.
   _____
   _____
5. Identify the state in which you were first licensed. _____
6. Please provide your ARDC Number: _____ ISBA Number (If known): _____

COMPLETE THE SUPPLEMENT INDICATED ONLY IF A "YES" RESPONSE IS INDICATED BELOW:	**NO SUPPLEMENT NEEDED**	**COMPLETE SUPPLEMENT**	**SUPPLEMENT TO COMPLETE**
7. Do you practice from any other location? **If yes, please list location(s):** _____	☐ No	☐ Yes	
8. Do you practice or derive revenue from cases OUTSIDE of Illinois?	☐ No	☐ Yes	Practice
9. Do any of your clients make up 25% or more of your gross revenues?	☐ No	☐ Yes	Practice
10. Has any insurance carrier cancelled, rescinded, or refused to renew professional liability insurance; or declined to provide or restricted coverage to you for any professional liability policy? **If yes, provide letter and explain:** _____	☐ No	☐ Yes	
11. Has any claim ever been made against you?	☐ No	☐ Yes	Claim
12. Are you aware of any circumstance or incident that may result in a claim or suit, or has anyone indicated dissatisfaction with your professional services which might reasonably give rise to a claim or suit against you?	☐ No	☐ Yes	Claim
13. Have you ever been disbarred, suspended, refused admittance to practice, reprimanded, sanctioned or held in contempt by any court, administrative agency, regulatory body, disciplinary body, or the ARDC, or received a disciplinary grievance or complaint? **If yes, provide documentation and explain on letterhead.**	☐ No	☐ Yes	
14. Have you received a request for an investigation of a lawyer, or an inquiry made to or by any administrative agency, court, regulatory body, disciplinary body, or the ARDC? **If yes, please provide a copy of the request or inquiry, your response, and the resolution letter or order. Advise if the investigation or inquiry is currently open or closed.**	☐ No	☐ Yes	
15. a. Have you served as a director, officer, partner, owner, or employee of a past or present client?	☐ No	☐ Yes	Outside Interest
b. Have you had an equity interest or engaged in a business venture with a past or present client?	☐ No	☐ Yes	Outside Interest
16. In the past 3 years, have you engaged in or been employed by an outside business or law firm including but not limited to work as an independent contractor, contract attorney or Of Counsel? **If yes, on letterhead, describe all other employment and outside business pursuits.**	☐ No	☐ Yes	
17. Have you sued for fees during the past 3 years? **If yes, identify the number of fee suits:** _____ Value per suit: $_____	☐ No	☐ Yes	

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COMPLETE THE SUPPLEMENT INDICATED ONLY IF A "YES" RESPONSE IS INDICATED BELOW:	NO SUPPLEMENT NEEDED	COMPLETE SUPPLEMENT	SUPPLEMENT TO COMPLETE
18. a. Have you had investment authority over client funds?	☐ No	☐ Yes	Fiduciary
b. Were you a trustee?	☐ No	☐ Yes	Fiduciary
19. During the past 3 years, have you provided services as a real estate or insurance agent or broker; accountant; or financial or securities agent, counselor, consultant, or broker?	☐ No	☐ Yes	

If yes, provide details, the entity's name, and dates: _____

_____

20. With regard to professional services involving residential loan or mortgage modification, workout, refinance, origination, or sales/leaseback on behalf of debtors,			
a. Have you rendered these services in the past 3 years?	☐ No	☐ Yes	Residential
b. Do you plan to render these services?	☐ No	☐ Yes	
21. Have you ever been criminally charged?	☐ No	☐ Yes	

If yes, provide details: _____

22. Indicate the percentage (%) of time that your practice is devoted to the following categories.
The total percentage must equal 100%.

1 _____ Admiralty
2 _____ Antitrust
3 _____ Appellate
4 _____ Arbitration/Mediation
5 _____ Banking
6 _____ Bankruptcy
7 _____ Bonds**
8 _____ Civil Rights (non-class action)
9 _____ Class Action including Civil Rights
10 _____ Collections*
11a _____ Commercial Litigation***
11b _____ Commercial Transaction***
12 _____ Construction

CORPORATE
13a _____ Acquisitions/Mergers**
13b _____ Formations
13c _____ General

14 _____ Criminal

DEFENSE
15a _____ Bodily/Personal Injury
15b _____ Insurance
15c _____ Medical Malpractice
15d _____ Worker's Compensation

16 _____ Elder

EMPLOYMENT
17a _____ Labor Union-Employee
17b _____ Non-Labor Union-Employee
17c _____ Management

18 _____ Entertainment/Sports*
19 _____ Environmental*
20 _____ ERISA

ESTATE/PROBATE/ TRUST/WILLS
21a _____ Estate under $500,000
21b _____ Estate over $500,000

22 _____ Family Adoptions

FAMILY LAW
23a _____ Estate under $500,000
23b _____ Estate over $500,000

24 _____ Guardianship
25 _____ Foreclosure
26 _____ Immigration*
27 _____ International***
28 _____ Intellectual Property*
29 _____ Lobbying
30 _____ Municipal/Government-Not Bonds
31 _____ Oil/Gas/Mining
32 _____ Other***

PLAINTIFF
33a _____ Bodily or Personal Injury
33b _____ Medical Malpractice
33c _____ Worker's Compensation

REAL ESTATE
34a _____ Commercial Under $1 million
34b _____ Commercial Over $1 million
34c _____ Residential
34d _____ Title
34e _____ Real Estate Development or Syndication**

35 _____ Securities**Exempt, Limited Partnerships, Placements, Federal, Registered, State, Investment Advice, Money Management

TAX
36a _____ Opinions/Advice
36b _____ Preparations

37 _____ Traffic
38 _____ Utilities

Total: 0 % **Total does not equal 100%.**

**Complete the corresponding supplement.*
***Complete the Securities Supplement.*
****Elaborate here or on letterhead:* _____

Limit of Liability - Each Claim / Annual Aggregate: $250,000 / $500,000	Deductible – Each Claim: $1,000

I affirm that the information contained herein is true and complete to the best of my knowledge and that it shall be the basis of the policy of insurance and deemed incorporated therein should the Company evidence its acceptance of this application by issuance of a policy.

Owner or Officer Signature _____ **Date** _____

Print Owner or Officer Name _____ **Title** _____

Unless the application is fully completed, coverage cannot be bound. Signing this form and tendering premium does not bind the Company to provide the insurance. This coverage is provided on a "claims-made-and-reported" basis. Only claims which are first made against you and reported to us during the policy term are covered, subject to policy provisions.

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PRACTICE TIPS FOR LAWYERS

- Avoid clients who discharge attorneys or engage in fee disputes with prior attorneys;
- Do not ignore conflicts and proceed with the representation. Conflicts may include representing the driver and passenger, representing the closely held corporation and its principals, and finalizing an already agreed to deal between the buyer and seller of real estate or a business, or between future business partners;
- When considering an out of state case, formally retain an out of state lawyer to advise on statutes of limitations and repose. Don't just engage in an informal phone call with an out of state lawyer. Don't engage in activities on out of state matters that could be deemed to be practicing in a state in which you are not licensed;
- Don't put in an email what you wouldn't put in a letter. Save emails;
- Implement a firm calendar/docketing system (centralized calendar system) that includes multiple people such as attorneys and secretaries;
- Don't plan to file within days of the deadline. File early to avoid deadline problems;
- Promptly notify uninsured and underinsured motorist carriers when retained, even if the case does not appear to be an uninsured or underinsured motorist exposure;
- Become familiar with shortened statutes of limitations (municipalities) and with claims with stringent notice requirements (Chicago Transit Authority).
- Do not ignore testamentary capacity and undue influence issues in estate planning.
- Conduct detailed research into the Fair Debt Collections Practices Act.
- Don't let past due amounts get large. Frequently issue bills and follow up on unpaid amounts;
- Issue declination letters noting that there may be statutes of limitations and repose without providing dates. Advise to promptly consult with another attorney;
- Provide potential clients with a letter of understanding during the period in which the potential client or you are considering whether to enter into a formal retention. Consider statutes of limitations or repose expiring during this period;
- Issue engagement letters identifying the client represented, scope of representation, billing rates, expenses to be paid, and retainer terms if required. Include litigation hold directives and provide multiple party disclosures and waivers if applicable. Disclose firm document retention policies. Make sure engagement letters are signed by the attorney and the client;
- Issue disengagement letters to clients at the end of representation noting the conclusion of your engagement as of the date of the letter, and tasks accomplished per your engagement letter. Consider whether there may be potential statutes of limitations or repose on remaining claims;
- When referring cases, confirm the attorneys have professional liability insurance and check the ARDC website for status. Make sure the referral agreement is in writing and the client consents;
- Contact ISBA Mutual at 800-473-4722 to speak with a Risk Management attorney at no charge. Review the ISBA Mutual Risk Management emails to stay current on issues.

This is not intended to be an exhaustive list or a guarantee against potential malpractice claims and disciplinary actions. This list does not constitute the rendering of legal advice and should not be interpreted as such.