

2.2 Legal disciplinary practices

Please provide all information requested for every Principal who is **not** a solicitor.

Title	Full name	Date of birth (DD/MM/YYYY)	Role (e.g. HR / IT / Finance Director, barrister, legal executive, licensed conveyancer etc)	Fee earner (Yes/No)	Full or Part time	Regulatory body

2.3 Work for other practices

Are any Principals or other fee earners also Principals, fee earners or employees of other law practices or any other businesses?

Yes No

If 'Yes', please provide full details.

3 Other staff

Number of non-solicitor fee earning staff:
(please state if none)

Number of other staff (including secretarial):
(please state if none)

4 Prior practices

List the names of all prior practices to which this practice has become a Successor Practice in the last fifteen years. Use a separate sheet if necessary.

Practice name	Date established	Date of succession

Have any of the above reported any circumstances, incidents or claims in the last five years?

Yes No

If 'Yes', Please provide copies of claims information from other Qualifying Insurers or the Assigned Risks Pool for all circumstances and claims reported since 01/10/2005.

Is the practice planning any succession or merger with another practice within the next twelve months?

Yes No

If 'Yes', please provide full details

5 Practice fees / finances

5.1 Provide details of the practices gross fees on the following basis for the previous five years

	Last Complete Year	Previous Year	3 rd Year	4 th Year	5 th Year
Gross fee income (UK & Overseas)	£	£	£	£	£
Overseas work*	£	£	£	£	£
Largest fee from any one client	£	£	£	£	£
Average fee	£	£	£	£	£

Financial year end date

/

Estimated fees for the current year

£

* For any overseas work, list countries and jurisdiction applying on the following page

5.2 Have there been any significant changes to the above figures in 5.1 above over the last three years? Yes No
If 'Yes', please provide details.

5.3 Of the total fees, please provide gross fees for the last annual accounting period relating to those fees paid by clients domiciled in the USA and its territories and possessions or Canada. £

5.4 If you have entered any fees under 5.3 above, please provide full details of those clients and work undertaken and indicate whether the work is undertaken under UK or US Law.

5.5 Does any one client, group of clients or any referral source generate 20% or greater of your annual fees? If 'Yes', please provide full details of these clients or referrers, fees earned/percentage generated and the work undertaken. Yes No

- 5.6** Has your practice, or any prior practice, ever:
- i.** Provided management services or investment advice to any entertainment clients or sporting professionals? If 'Yes', please provide details on a separate sheet Yes No
 - ii.** Accepted instructions for any class actions or other group litigation? If 'Yes', please provide details on a separate sheet Yes No

5.7 For the last three accounting periods, please provide the following information from your annual accounts:

	Last completed year	Prior to last completed year 1	Prior to last completed year 2
Net Profit / (Loss) after tax and before drawings	£	£	£
Total Principal/Partner drawings or Director/Member Remuneration	£	£	£
Net worth of the firm (Total assets less total liabilities)	£	£	£

6 Practising certificate and regulatory issues

- 6.1** In the last ten years has any Principal or fee-earner in the practice:
- ever been refused a practising certificate? Yes No
 - ever been granted a conditional practising certificate? Yes No
 - been reprimanded, fined or otherwise sanctioned by the Disciplinary Tribunal? Yes No
 - practised in a firm subject to an investigation or an intervention by the Law Society or Solicitors Regulation Authority? Yes No
 - had an award for inadequate professional service made against him or her by the Legal Complaints Service (LCS) or the former CCS or OSS or entered into any regulatory settlement agreement with the SRA? Yes No
 - had a civil or criminal judgement against him or her? Yes No
 - been investigated by any regulatory body other than Law Society or Solicitors Regulation Authority (e.g. FSA, Council of Licensed Conveyancers, ILEX)? Yes No

6.2 Has the practice been the subject of a monitoring visit from the Solicitors Regulation Authority in the last three years? Yes No

6.3 Has the practice been the subject of any visit or enquiry from the Forensic Investigation Unit in the past three years or has notice of any proposed visit or enquiry been given? Yes No

If you have answered 'Yes' to any of the above questions, please provide full details on a separate sheet and include a copy of all reports and relevant correspondence issued by the SRA, LCS, former CCS or OSS, Forensic Investigation Unit, Disciplinary Tribunal and / or any other regulatory body.

7 Area of practice

Please provide the percentage of gross fees allocated to each area of practice in the last three completed accounting periods. If you are a new practice, estimate percentages for the coming year rounded to the nearest whole percent. For guidance please refer to definitions.

	Area of practice Round to the nearest whole percent	Last Year %	Prior Year1 %	Prior Year 2 %
1.	Acting as an arbitrator, adjudicator or mediator	%	%	%
2.	Administering oaths, taking affidavits and notary public	%	%	%
3.	Agency advocacy	%	%	%
4.	Children, mental health tribunal and welfare	%	%	%
5.	Commercial litigation	%	%	%
6.	Commercial/Corporate work (not related to public companies) [Please also complete section 8 of proposal]	%	%	%
7.	Commercial/Corporate work (related to public companies) [Please also complete section 8 of proposal]	%	%	%
8.	Conveyancing – commercial [Please also complete section 9 of proposal]	%	%	%
9.	Conveyancing – residential [Please also complete section 9 of proposal]	%	%	%
10.	Criminal law	%	%	%
11.	Debt collection	%	%	%
12.	Defendant litigious work for insurers, including defendant personal injury work	%	%	%
13.	Employment - contentious	%	%	%
14.	Employment - non contentious	%	%	%
15.	Financial advice and services regulated by the Solicitors Regulation Authority	%	%	%
16.	Financial advice and services where your firm has opted into regulation by the FSA**	%	%	%
17.	Immigration	%	%	%
18.	Intellectual property including patent trademark and copyright*	%	%	%
19.	Landlord and tenant - litigious	%	%	%
20.	Landlord and tenant - non litigious	%	%	%
21.	Lecturing and related activities and expert witness work	%	%	%
22.	Litigious work other than given in any other category*	%	%	%
23.	Matrimonial/Family [Please also complete section 11 of proposal]	%	%	%
24.	Non-litigious work other than given in any other category*	%	%	%
25.	Offices and appointments	%	%	%
26.	Parliamentary agency	%	%	%
27.	Personal injury (claimant) [Please also complete section 10 of proposal]	%	%	%
28.	Probate, and estate administration	%	%	%
29.	Property management, valuations and real estate agency	%	%	%
30.	Town and country planning	%	%	%
31.	Wills, trusts and tax planning	%	%	%
	Totals must equal 100%	100%	100%	100%

* Please provide full details on a separate sheet.

** Please contact us to arrange for completion of a financial services questionnaire.

8 Commercial work

If you placed an entry under categories 6 or 7 under section 7 of the proposal (Area of practice), please answer the following question.

8.1 In respect of commercial work, please provide gross fee income for the last accounting period from:

Area of work	Gross fees non-public companies	Gross fees public companies
Mergers and acquisitions	£	£
Debt issuance / securitisation	£	£
Project financing	£	£
Pension schemes	£	£
Tax	£	£
Insolvency	£	£
Regulation / compliance	£	£
Other 1 (specify) _____	£	£
Other 2 (specify) _____	£	£
Other 3 (specify) _____	£	£

8.2 Please list the five largest matters over the last three years and fees earned in each case

Area of work	Public or non-public company (state)	Contract value	Fees earned	Year completed
		£	£	
		£	£	
		£	£	
		£	£	
		£	£	

9 Conveyancing work

If you placed an entry under categories 8 or 9 under section 7 of the proposal (Area of practice), please answer the following question.

9.1 Please state the number of fee earners in your practice who undertake or have undertaken conveyancing work

	Last completed year	Prior completed year (-1)	Prior completed year (-2)
Solicitors			
Other qualified fee earners			
Non-qualified fee earners			

9.2 Please fill in the table below in relation to **residential conveyancing**.

	Last completed year	Prior completed year (-1)	Prior completed year (-2)
Gross fees			
Number of transactions			
Highest capital value			
Average capital value			
Percentage of total relating to remortgage work			

9.3 Please fill in the table below in relation to **commercial conveyancing**.

	Last completed year	Prior completed year (-1)	Prior completed year (-2)
Gross fees			
Number of transactions			
Highest capital value			
Average capital value			

9.4 In any year in the last three, have more than 10% of your conveyancing instructions originated from any one development or from any one client or referrer, e.g. mortgage broker, developer, financial adviser, estate agent? If 'Yes', please provide full details. Yes No

9.5 Estimate what percentage of all your conveyancing instructions in each of the last three complete financial years relates to the purchase of buy-to-let properties.

Last completed year % Prior completed year (-1) % Prior completed year (-2) %

9.6 What identity checks do you carry out on conveyancing clients?

9.7 How do you comply with lender requirements on verification of identity?

9.8 If you do not meet a client prior to a transaction how do you establish identity?

9.9 Over the last three years what safeguards have you had in place to ensure that any information indicative of mortgage fraud (e.g. back to back transactions, discounts, incentives) is:

a) identified: and

b) reported to lender clients

9.10 Does anyone other than a Principal sign reports and/or certificates of title addressed to lenders? If 'Yes', please provide full details. Yes No

9.11 On approximately how many occasions in the last twelve months have you received requests for conveyancing files from lenders? Please provide full details including the name(s) of the lender(s)

- 9.12** Has the practice or any prior practice in the last twelve months:
- a) undertaken residential or commercial surveys /valuations for lending purposes? Yes No
- If 'Yes', how many?
- b) advised on Equity Release Plans? Yes No
- If 'Yes', how many?
- 9.13** Does the practice plan to do any of the above in the next twelve months?
If 'Yes', please provide full details. Yes No
-

10 Personal injury work

If you placed an entry under category 27 under section 7 of the proposal (Area of practice), please answer the following question.

- 10.1** Please advise your current personal injury work by percentage.
- Clinical negligence %
- Occupational disease %
- All other personal injury (e.g. RTA, employers'/public liability etc). %
- 10.2** How many open claimant personal injury cases does your practice currently have?
- 10.3** What was your average personal injury settlement over the last twelve months? £
- 10.4** What was your highest personal injury settlement over the last twelve months? £
- 10.5** Please estimate the percentage of personal injury work (claimant) you currently have in each of the following categories
- Small claims % Fast track % Multi track %
- 10.6** Please estimate the number of personal injury cases you currently have where the expected settlement exceeds £250,000
-
- 10.7** Please state the number of fee earners in your practice who undertake or have undertaken personal injury work.
- | | Last completed year | Prior completed year (-1) | Prior completed year (-2) |
|-----------------------------|----------------------|---------------------------|---------------------------|
| Solicitors | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other qualified fee earners | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Non-qualified fee earners | <input type="text"/> | <input type="text"/> | <input type="text"/> |
- 10.8** Do you undertake work or accept any referrals from Claims Management Companies or referral networks? If 'Yes', please provide name(s) and full details. Yes No
-
- 10.9** Does the practice vet personal injury cases for a third party? If 'Yes', please provide full details. Yes No
-
- 10.10** What percentage of your current cases have ATE insurance? %
- Please provide the names of all ATE insurance providers you deal with or have dealt with in the last two years
-

10.11 Please name any ATE insurance provider that you place more than 20% of your business with and specify the percentage for each.

10.12 Have your files been audited or has an audit been proposed by any underwriters or funders? Yes No
If 'Yes', please provide full details, including copies of all correspondence relating to any audit or proposed audit.

10.13 Do you receive, or have you received, any time in the last three years, any commission or other financial incentive from any insurer? Yes No
If 'Yes', please provide details.

Please provide a copy of any standard letter that you have advising clients about the choice of ATE insurer and any commissions, financial incentives or similar that you receive.

10.14 Do you use any particular provider for expert reports in more than 20% of your cases? Yes No
If 'Yes', please provide full details, including identity of provider, percentage of cases and background to the level of instructions.

10.15 Do you have an active diary / deadline management system in place for personal injury? Yes No

11 Matrimonial work

If you placed an entry under category 23 under section 7 of the proposal (Area of practice), please answer the following question.

Have you made any matrimonial settlements involving capital above £1,000,000 or regular annual payments above £100,000 in the last 12 months? Yes No

12 Other work

12.1 Do you undertake work in any of the following areas:

- IT Law? Yes No
- Entertainment Law? Yes No
- Sports Management? Yes No
- Insolvency? Yes No
- Libel / Defamation? Yes No

12.2 Do you specialise in any particular area of work or for any particular group of clients other than indicated above? If 'Yes', please provide details. Yes No

12.3 Does your firm provide any services which might reasonably be regarded as unusual for a firm of solicitors to provide? If 'Yes', please provide details. Yes No

13 Risk management

13.1 Please provide the name and status of the person responsible for risk management in your firm.

Name:

Status:

13.2 Are you accredited with LEXCEL?

Yes No

If 'Yes', please provide date of accreditation

13.3 Are regular file audits undertaken in each department including Principals' files?
If 'Yes', how many files are audited, how often and by whom?

Yes No

13.4 Who is authorised to give undertakings on behalf of the practice?

13.5 Who is entitled to authorise payment from the client account?

13.6 Does the practice provide professional services for any client in which any Principal holds a partnership/directorship or has any other financial interest?

Yes No

If 'Yes', are these services always carried out by a Principal/solicitor other than the Principal connected with the client? If 'No', please provide details

Yes No

14 Claims and circumstances

14.1 Has your practice, or any prior practice, reported any circumstances, incidents or claims to the Assigned Risks Pool or to Qualifying Insurers in:

Insurance Year 2000-2001	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Insurance Year 2005-2006	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Insurance Year 2001-2002	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Insurance Year 2006-2007	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Insurance Year 2002-2003	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Insurance Year 2007-2008	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Insurance Year 2003-2004	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Insurance Year 2008-2009	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Insurance Year 2004-2005	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Insurance Year 2009-2010	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If 'Yes' to any of the above insurance years, please provide with this form:

Claims information from other qualifying insurers or the assigned risks pool for all circumstances, incidents or claims reported since 01/09/2000 by your practice or any practice to which you are a successor practice.

14.2 Have any circumstances, incidents or claims reported by you or any prior practice in the past five years arisen as a result of the dishonesty of any principal, member or employee of the practice?

Yes No

If 'Yes', please explain on a separate sheet, including how the matter was resolved and the procedures / processes now in place to avoid re-occurrence.

14.3 Are you aware of any circumstances, incidents, shortcomings in or criticisms of your work (even though regarded by you as unjustifiable), or claims of which you are aware, after making full enquiry of all principals and employees of your practice, that you have **Not** reported to your current or any prior insurers? If 'Yes', please explain on a separate sheet

Yes No

Please note that you have an obligation under your current professional indemnity insurance policy to notify these matters to your insurer, any new insurers will ask you to confirm that you have done so before cover can be put in place.

15 Current coverage

- 15.1** Has your practice, or any prior practice ever been in the Assigned Risk Pool (ARP)?
If 'Yes', please provide full details on a separate sheet Yes No
- 15.2** Has any qualifying insurer refused to offer your practice, or any prior practice, terms for Professional Indemnity insurance? If 'Yes', please explain on a separate sheet Yes No
- 15.3** Please list details of your current insurance below:

Current Insurer(s)	Limit of Indemnity	Excess	Premium
	£	£	£

16 Quotation requirements

The minimum cover required is £2million for a partnership or £3million for LLPs and companies registered at Companies House.

Limit of indemnity - please limit to a maximum of 4 choices

- £2 million £3 million £4 million £5 million
- £7.5 million £10 million Other - please specify _____

Excess - please limit to a maximum of 4 choices

- £Nil £1,000 £3,000 £5,000
- £10,000 £25,000 Other - please specify _____

Aggregate excess

Do you require an aggregate excess under the policy? Yes No

17 Significant change

In the coming year do you expect there to be any significant change to or within your practice?
If 'Yes', please give details. Yes No

18 Other material information

Is there any other material information that may be relevant to this application?
If 'Yes', please give details. Yes No

Confirmation

Disclosure of material facts

It is essential that every Proposer or Insured when seeking a quotation, taking out or renewing an insurance, reveals to the prospective Insurers any material facts or information (including any material circumstances or change in circumstance) which might influence the judgement of Insurers in fixing the premium or in determining whether they will accept the risk. Failure to do so may render the contract of insurance voidable from inception at the option of the Insurers and enable them to repudiate liability thereunder. If you have any doubt as to what constitutes a material fact or circumstance, seek our advice.

I declare that the above statements and particulars are true, full enquiry having been made, and I have not omitted, suppressed or mis-stated any material facts and undertake to inform the Insurer of any change to any material fact. I understand that the information I provide will be used in deciding the price charged by the Insurer for the risk and whether the Insurer will accept the application. I further agree that this declaration, together with any other information provided shall be the basis of any contract between me and the Insurer.

A copy of this proposal should be retained by you for your own records

This form must be signed by a principal of the firm

Signature: _____ Date: _____
Print name: _____ Position: _____

Document checklist

Before posting, please ensure that you have included the following documents: -

- This form, fully completed, signed and dated
- A sheet of your practice's current **headed** notepaper.

and, if applicable, please provide the following:

- Claims information for all claims and circumstances reported to qualifying insurers or the Assigned Risk Pool, by your practice and any practice to which you are a successor practice.
- If you are a newly established practice, a Curriculum Vitae for every Principle of the practice and your Business Plan and Cash Flow Statement.
- A copy of all reports issued by the SRA, LCS (formerly the CSS/OSS) Forensic Investigation Unit, Disciplinary Tribunal and /or regulatory body.
- Any information provided on separate sheets.
- If you intend to pay the premium by instalments, copies of the annual accounts for your practice for your last two completed financial years.

Please return this Application Form along with any other supplementary information sheets to the address detailed below:-

Bluefin | Professions Division | Castlemead | Lower Castle Street | Bristol | BS1 3AG
t: 0117 929 3344 | f: 0845 521 5576 | e: enquiry.professions@bluefingroup.co.uk
www.bluefingroup.co.uk/professions



Definitions



Area of practice

Agency advocacy

Defined as all advocacy work, including attendance at a Court or Tribunal for the purpose of such advocacy, done on behalf of another insured practice.

Commercial/Corporate work – excluding work related to public companies

This covers all commercial and private company work, including mergers and acquisitions, corporate trusts, corporate insolvency and taxation.

Commercial/Corporate work for public companies

This covers all work relating to public limited companies, including mergers and acquisitions, corporate trusts, corporate insolvency and taxation.

Conveyancing – commercial

Acting on the acquisition, sale or financing of freehold or leasehold property where the client is acting in the course of a business. This includes the drafting of leases and related documentation.

Conveyancing – residential

Acting on the acquisition, sale or financing of freehold or leasehold property where the client is not acting in the course of a business.

Debt collection

Collection of undisputed or undefended debts. Debt recovery work that involves a dispute, including the defence of a debt action, should be classified as Litigious work other.

Employment – contentious

Advising and acting on disputes between employer and employee which arise from statute and/or contracts of employment.

Employment – non contentious

General employment advice to employers and employees, including corporate support on transfer of businesses, employee benefits and drafting of contracts of employment and staff handbooks.

Financial advice and services regulated by the Solicitors Regulation Authority

This covers financial advice and services regulated by the Solicitors Regulation Authority as a designated professional body under the Financial Services and Markets Act 2000.

Financial advice and services where your firm has opted into regulation by the Financial Services Authority

This covers financial advice and services directly regulated by the Financial Services Authority under the Financial Services and Markets Act 2000. If you have indicated a percentage in this area, a separate financial services questionnaire will need to be completed.

Landlord and tenant

Dealing with the exercise of contractual rights under a lease whether acting for a landlord or a tenant, including rights of enfranchisement, Landlord and Tenant Act 1954 claims, rent reviews, rights to manage, possession, and dilapidations. Does not include the creation/drafting of contractual rights.

Lecturing and related activities and expert witness work

This includes work involving the preparation for, and the presentation of, lectures, seminars, training and tuition whether for the purposes of professional skills training, continuing education or otherwise, and includes the provision of written material for publication.

Offices and appointments

This does not include appointment as an Officer or Director of a company but does include acting as a clerk to City Livery Companies, Dean and Chapters, Drainage Boards, Local Councils, Charities or School Governing Bodies; Diocesan Registrars, Archdeacon's Registrars or Provincial Registrars of the Provinces of the Church of England in respect of work covered by an Ecclesiastical Fees Order, provided that any such offices and appointments are undertaken in the course of private legal practice.

Parliamentary agency

Defined as all work done in the promotion of or opposition to primary or subordinate legislation.

Property management, valuations and real estate agency

This covers property management, valuations and real estate agency carried out by the practice but does not include any separate business providing these services that is outside the regulation of the Solicitors Regulation Authority.

Aggregate excess

Most insurers will provide this option when providing quotation. This additional benefit limits the total excess the firm will pay for the insurance year - usually to three (3) times the selected per claim excess.

Principal

A reference to a Principal covers a sole practitioner, a partner in a partnership, a member of a Limited Liability Partnership and a director of a limited company.

Successor practice/Prior practice

The definition of successor practice in the Minimum Terms and Conditions is complicated. You may be a successor practice even though you did not intend to take on the liabilities of another practice when taking it over or merging with it and even if you specifically agreed that those liabilities would remain elsewhere.

Whenever a practice ceases 'being carried on as a discrete business', there is potential for the successor practice clause to take effect.

You may become a successor practice by holding out your practice 'expressly or by implication' as being the successor of or by incorporating the other practice(s), by taking on a majority of the principals in the other practice as principals in your firm, by taking on at least one such principal as a principal when the majority have not become principals in another practice, by taking a sole practitioner or Recognised Body into your firm as a principal, or by taking on a sole practitioner as an employee after 31 August 2000.

If your firm has done any of these things, at any time or is planning to do so, you may be a successor practice and should provide full details.