

Solicitors' Professional Indemnity Insurance

Proposal Form



Your duty of fair presentation

Before the insurance contract is entered into, the proposer must make a fair presentation of the risk to the insurer, in accordance with Section 3 of the Insurance Act 2015.

In summary, the proposer must:

- a) disclose to the insurer every material circumstance which the proposer knows or ought to know. Failing that, the proposer must give the insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk and, if so on what terms (including premium);
- b) make the disclosure in clause 1.a) above in a reasonably clear and accessible manner; and
- c) ensure that every material representation as to matter of fact is substantially correct, and that every material representation as to matter of expectation or belief is made in good faith.

Material information

Material information is information that would influence an insurer in deciding whether a risk is acceptable and, if so, the premium, terms and conditions to be applied. Insurers cannot avoid or repudiate claims for the cover required under the Minimum Terms, but if they later find you have not disclosed something material they may charge an additional premium or, in the event of prejudice, seek recovery of the claim from you. For claims above the compulsory minimum limit, failing to disclose such information could result in the Excess Layer policy being rendered void so that claims would not be paid.

All material information must be disclosed to insurers to enable terms to be negotiated and cover arranged. This is not limited to answering specific questions that may have been asked in this proposal form. Any changes, which may occur or come to light after a quotation has been given, must also be notified.

If you are in any doubt whatsoever about what information might be deemed material and therefore should be disclosed please contact Miller

If you become aware that information provided prior to inception of the policy was incorrect or incomplete you should contact Miller immediately.

Completing this form

This form, and any supplementary information you provide, is your 'shop window' to persuade insurers why they should offer you a quotation. Every question is asked for a reason and the more information provided enables the underwriters to make an informed decision about your Firm.

Therefore, please complete every applicable question, provide additional information where it is requested and if you answer in the negative, we recommend that you provide full details outlining why and how you manage the risk addressed in the question.

How you complete this form and any additional information provided can have a fundamental effect on the way you are viewed by Insurers. It is therefore important to think about how your responses will be viewed by the Insurer.

Once complete email it, together with any additional information, to your designated Account Executive.

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Data protection

Processing of personal data

If you provide us with any information which constitutes “personal data” (including any “sensitive personal data”), both you and we will treat such information at all times in accordance with “Data Privacy Laws” (including the General Data Protection Regulation 2016/679). Miller companies may hold and process such information: (i) in order to provide our services to you; (ii) to facilitate the effective management, development or operation of the Miller companies; and (iii) in any country – including countries outside the European Economic Area, which may not have comparable data protection laws. Please review our full privacy notice at www.miller-insurance.com.

Identity verification

In order to ensure compliance with rules imposed on us by relevant UK regulators, we may run fraud prevention checks against the name of your Firm, or all or any of the individual partners or members in your Firm. We may use this information in order to comply with our regulatory, legal or good governance obligations. We will make checks such as verifying your identity in order to prevent and detect crime, fraud and money laundering. We may disclose your personal data to other companies in the Miller group of companies for the purposes described above. You agree to bring the above notice to the attention of each of your partners or members before completing and submitting this proposal form. Each individual has the right to apply for a copy of their information (for which we may charge a fee) and to have any agreed inaccuracies corrected.

- By ticking here, you agree to the processing of your personal data, including, where relevant, sensitive personal data, in the manner stated above in the paragraph entitled ‘Processing of personal data.’
- Please tick this box if you would like to subscribe to receive the latest news and insight from Miller Insurance Services LLP and its associated companies. Your information will not be passed on to any third parties and you may unsubscribe at any time.

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1. Firm Details

1.1 Please provide details of all names under which you practice (including trading names) and all other entities for which you are seeking cover (including trustee and/or nominee companies, incorporated principals and service companies).

*S - Sole Practitioner. P - Partnership. LLP - Limited Liability Partnership.
ABS - Alternative Business Structure. LTD - Limited. PLC - Public Liability Company*

Full name of Firm or Trading Entity	Entity Type					
	S	P	LLP	ABS	LTD	PLC
<input type="text"/>						
<input type="text"/>						
<input type="text"/>						
<input type="text"/>						

1.2 Please provide the following details for your main office

Full address including postcode

Telephone Website

SRA number Company number (if applicable) Year established

2. Other Offices

2.1 Please provide the following details for all offices including any overseas and/or serviced offices:

Full address including postcode	Partner located at this office?	Name of Partner	Nature of Office (please specify)
<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>	<input type="text"/>

Please continue on a separate sheet if necessary

2.2 If there is no resident Partner, please provide details of how that office is supervised

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3. Firm Contacts

3.1 Please provide details of the individuals who hold the following responsibilities in your Firm:

	Full Name	Email
Professional Indemnity Insurance		
Risk Manager		
Compliance Officer for Legal Practice		
Compliance Officer for Finance and Administration		

4. Mergers & Acquisitions

4.1 Has the Firm merged with, or acquired any other Firm in the last 10 years? Yes No

If yes, please provide the following details

Name of Firm	Date (mm/yyyy) Established	Date (mm/yyyy) of Succession	Was run off purchased?
			<input type="radio"/> Yes <input type="radio"/> No
			<input type="radio"/> Yes <input type="radio"/> No
			<input type="radio"/> Yes <input type="radio"/> No
			<input type="radio"/> Yes <input type="radio"/> No
			<input type="radio"/> Yes <input type="radio"/> No

5. Future Plans

5.1 Is the Firm intending to incorporate? Yes No

5.2 Does the Firm have any intention to convert to an Alternative Business Structure or Multi-Disciplinary Practice in the next 12 months? Yes No

Multi-Disciplinary Practice' means a licensed body providing a range of different services, only some of which are regulated by the SRA

5.3 Does the Firm, or do you, intend to perform any professional services that are not regulated by the SRA? Yes No

Please note that this is not automatically covered under your policy and therefore full details are required

5.4 Are there any other plans that you would like to make insurers aware of, including, but not limited to, succession, mergers, acquisitions in whole or part, disposal of all or part of the Firm, changes to work type, changes to senior personnel? Yes No

If yes to any of the above, please provide full details on the additional information page at the end of this form, together with a copy of any applications.

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6. Material Information

Material Information includes any fact which a prudent underwriter may reasonably wish to know in relation to the assessment of your risk, the exposure and the calculation of any appropriate premium. You must disclose all such information whether or not a specific question has been included in this application form.

6.1 Has there been a material change in the Firm in the past 3 years, including but not limited to legal entity, nature of work or location? Yes No

6.2 Do you expect there to be any material change to or in your Firm in the coming year, including but not limited to legal entity, nature of work, or location?
(i.e. converting to a LLP or ABS; opening new offices; acquiring or developing individuals or teams to enter new areas of business; any other business model change that might impact on your risk profile) Yes No

6.3 Does the Firm carry out any work aside from that of a solicitor's private practice? Yes No

If yes, please provide details

6.4 Does any external individual or company have a financial or business interest in your Firm? Yes No

If yes, please provide details

7. Staff Details

7.1 Please state the number of staff in each of the following categories:

	Current		Last year	
	Full time	Part time	Full time	Part time
Equity Partner/Member/Director	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Salaried Partner/Member/Director	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Solicitor	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Consultant	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Legal Executive	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other non-Solicitor Fee Earners incl. trainees	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other staff <i>(includes secretarial staff but excludes cleaning staff, maintenance staff and other manual employees)</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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7.3 Please provide the following details for each Non-Lawyer Manager
Please continue on a separate sheet if necessary or send as an attachment to this form.

Full name	Position in Firm	Other Regulatory Body Qualifications	Full/Part time
			<input type="radio"/> FT <input type="radio"/> PT
			<input type="radio"/> FT <input type="radio"/> PT
			<input type="radio"/> FT <input type="radio"/> PT
			<input type="radio"/> FT <input type="radio"/> PT
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			<input type="radio"/> FT <input type="radio"/> PT
			<input type="radio"/> FT <input type="radio"/> PT
			<input type="radio"/> FT <input type="radio"/> PT

7.4 Do all Partners, Directors and Members devote all of their work time and attention to the business of the Firm? Yes No

If no, please provide details

7.5 Does the Firm carry out full recruitment checks in respect of all Partners, Members, Directors and fee earning employees, including the taking up of written references, questions about an individual's claims record and enquiries as to whether they have any disciplinary record with, inter alia, any regulatory department of the SRA or any other recognised body? Yes No

7.6 Does the Firm, or any of its Partners, Members or Directors, exercise a controlling/financial interest in any company or organisation for which the practice undertakes work? Yes No

If yes, please provide details

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8. Regulatory or Disciplinary Issues

Regulatory Bodies include:

Law Society, Solicitors Regulation Authority (SRA), Solicitors Disciplinary Tribunal (SDT), Legal Ombudsman (LeO), or former Legal Complaints Services (LCS) or former Office for the Supervision of Solicitors (OSS) or former Consumer Complaints Services (CCS), the Financial Conduct Authority (FCA) or former Financial Services Authority (FSA), Council of Licensed Conveyancers, ILEX.

8.1 After full enquiry, has the Firm or any Prior Practice, current or former Principal, Partner, Member, Director, Consultant or Employee (including while at another Firm) in the last 6 six years:

- a) been the subject of an investigation that led to adverse findings by any regulator body? Yes No
- b) been the subject of a monitoring visit (other than a routine monitoring visit by the Practice Standards Unit) from the Law Society, the SRA or any other regulatory body which held the Firm or its employees accountable for errors or mistakes? Yes No
- c) been subject to an intervention by the Law Society, the SRA or other regulatory body? Yes No
- d) been refused a practising certificate? Yes No
- e) been the subject of a costs or penalty order or reprimand by the SDT? Yes No
- f) been granted a conditional practising certificate? Yes No
- g) failed to pay or been late in paying any insurance premium or excess contribution? Yes No
- h) been subject to either a criminal judgment (other than minor traffic offences) or a civil judgment that could have a bearing on your / their professional standing (e.g. a petition for bankruptcy, entering into any voluntary insolvency arrangement etc.)? Yes No
- i) been declined renewal terms by their insurer due to prior claims experience, non-disclosure, non- payment of premium, non-payment of self-insured excess or dishonesty? Yes No
- j) is the subject of any ongoing investigation? Yes No

If yes to any of the above, or an investigation is still ongoing please provide full details below and attach copies of all correspondence, including details of the final outcome.

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9. Gross Fees and Financial Health

9.1 Please provide gross fees for the last 3 completed accounting periods and an estimate for the current year (excluding WIP and VAT).

	Year ending (dd/mm/yyyy)	England & Wales	USA/ Canada	Any other Jurisdiction	Overseas Offices	Total
Estimated current year	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last annual accounting period	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual accounting period before last	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual accounting period before last	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If you have declared any fees from USA/Canada, any other jurisdiction or overseas offices please advise the nature of work undertaken and whether the legal advice was in respect of foreign law, foreign jurisdictions or contracts not subject to English law

9.2 Please provide the following information for the last 3 financial years:

	Last complete financial year	Prior year 1	Prior year 2
Operating/Administrative Expenses excluding Partner/ Principal drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net Profit/Loss after tax and before drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Partner/Principal drawings or Member/Director Remuneration	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net Worth of the Practice (Total Assets less Total Liabilities)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Assets	<input type="text"/>		
Current Liabilities	<input type="text"/>		

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- 9.3 As at the date of this application, based on your current staffing and operating model, do you have cash reserves for:
- 1 month or less 1-3 months 3-6 months more than 6 months
- 9.4 What is the largest fee charged in the last 3 years?
- 9.5 What is the average fee charged in the last 3 years?
- 9.6 What is the monetary total of unbilled work in progress, as at the date of this application?
- 9.7 What is the percentage of current outstanding fees, as at the date of this application? %
- 9.8 What percentage of outstanding fees has not complied with and gone beyond the Firm's payment terms? %
- 9.9 Are measures in place to monitor and seek reimbursement of the Firm's aged debt? Yes No
- 9.10 Do you operate a client account(s)? Yes No
- a) If yes, over the past year what is the highest total value held in any one account?
- b) If yes, over the past year what is the average total value held in any one account?
- c) If no, is client money held in a third-party managed account (TPMA)? Yes No
Please provide details on the additional information page
- 9.11 Does the Firm have any existing loan arrangements in place? Yes No
- If yes, do you expect any difficulty in meeting loan repayments due over the next 15 months? Yes No
- 9.12 In the last 12 months, did any single source of income (individual client, group of related clients, referrer, legal funding business, or any other source of funds) account for 20% or greater of your annual fees? Yes No
If yes, please provide details on the additional information page
- 9.13 Does the Firm have an overdraft facility? Yes No
- If yes, what is the Firm's overdraft limit?
- If yes, what is the Firm's current balance?

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10. Type Of Work

10.1 Please provide a percentage breakdown of the gross fee income for the last 3 years for the following categories:

	Last complete financial year	Prior year 1	Prior year 2
Administering oaths, taking affidavits and notary public	<input type="text"/>	<input type="text"/>	<input type="text"/>
Agency Advocacy	<input type="text"/>	<input type="text"/>	<input type="text"/>
Acting as Arbitrator, Adjudicator or Mediator	<input type="text"/>	<input type="text"/>	<input type="text"/>
Children work, Mental Health Tribunal and Welfare	<input type="text"/>	<input type="text"/>	<input type="text"/>
Commercial/Corporate (Public Limited Companies)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Commercial/Corporate (all other)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Commercial Litigation	<input type="text"/>	<input type="text"/>	<input type="text"/>
Conveyancing - Commercial	<input type="text"/>	<input type="text"/>	<input type="text"/>
Conveyancing - Residential	<input type="text"/>	<input type="text"/>	<input type="text"/>
Criminal Law	<input type="text"/>	<input type="text"/>	<input type="text"/>
Debt Collection	<input type="text"/>	<input type="text"/>	<input type="text"/>
Defendant work for insurers	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employment - Litigious	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employment - Non-Litigious	<input type="text"/>	<input type="text"/>	<input type="text"/>
Financial Advice & Services - Regulated by FCA	<input type="text"/>	<input type="text"/>	<input type="text"/>
Financial Advice & Services - Regulated by the SRA	<input type="text"/>	<input type="text"/>	<input type="text"/>
Immigration	<input type="text"/>	<input type="text"/>	<input type="text"/>
Intellectual Property	<input type="text"/>	<input type="text"/>	<input type="text"/>
Landlord & Tenant - Litigious	<input type="text"/>	<input type="text"/>	<input type="text"/>
Landlord & Tenant - Non-Litigious	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lecturing & Expert Witness Work	<input type="text"/>	<input type="text"/>	<input type="text"/>
Litigious Other	<input type="text"/>	<input type="text"/>	<input type="text"/>

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10.1 (continued)

	Last complete financial year	Prior year 1	Prior year 2
Marine Litigation	<input type="text"/>	<input type="text"/>	<input type="text"/>
Matrimonial & Family	<input type="text"/>	<input type="text"/>	<input type="text"/>
Non-Litigious Other	<input type="text"/>	<input type="text"/>	<input type="text"/>
Offices and Appointments Inc. Judicial & quasi-Judicial Appointments	<input type="text"/>	<input type="text"/>	<input type="text"/>
Parliamentary Agency	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal Injury - Claimant	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal Injury - Defendant	<input type="text"/>	<input type="text"/>	<input type="text"/>
Probate and Estate Administration	<input type="text"/>	<input type="text"/>	<input type="text"/>
Property Selling, Management and Valuation	<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax Law and Planning (including tax mitigation)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Town and Country Planning	<input type="text"/>	<input type="text"/>	<input type="text"/>
Wills, Trusts and Tax Planning	<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL (must be 100%)	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please provide details of the work undertaken in respect of other litigious and non-litigious work not declared above. These areas of practice are ambiguous and therefore deemed relatively high risk. Providing additional information will assist the Insurer in understanding what you do and charging accordingly.

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The following sections from 11 to 18 relate to specific areas of law. If you have never undertaken the work you can simply ignore the section and move on, but if you have undertaken the work in the past please provide details.

11. Conveyancing

11.1 Has the Firm, or any Prior Practice, ever undertaken any residential and/or commercial conveyancing? Yes No

11.2 Please state the number of fee earners in your Firm who undertake, or who have undertaken, conveyancing work:

	Last complete financial year	Prior year 1	Prior year 2
Partner	<input type="text"/>	<input type="text"/>	<input type="text"/>
Solicitor (excluding partners)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other qualified fee earners	<input type="text"/>	<input type="text"/>	<input type="text"/>
Non-solicitor fee earners	<input type="text"/>	<input type="text"/>	<input type="text"/>

11.3 Please provide the below information for any Residential Conveyancing work:

	Last complete financial year	Prior year 1	Prior year 2
Gross Fees	<input type="text"/>	<input type="text"/>	<input type="text"/>
Approximate Number of Transactions	<input type="text"/>	<input type="text"/>	<input type="text"/>
Highest Capital Value	<input type="text"/>	<input type="text"/>	<input type="text"/>
Average Capital Value	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number of transactions with a capital value of more than £2m	<input type="text"/>	<input type="text"/>	<input type="text"/>

11.4 Please provide the below information for any Commercial Conveyancing work:

	Last complete financial year	Prior year 1	Prior year 2
Gross Fees	<input type="text"/>	<input type="text"/>	<input type="text"/>
Approximate Number of Transactions	<input type="text"/>	<input type="text"/>	<input type="text"/>
Highest Capital Value	<input type="text"/>	<input type="text"/>	<input type="text"/>
Average Capital Value	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number of transactions with a capital value of more than £2m	<input type="text"/>	<input type="text"/>	<input type="text"/>

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11.5 Please provide an approximate geographical split of your residential conveyancing transactions:

East of England	<input type="text"/>	%	South West	<input type="text"/>	%
East Midlands	<input type="text"/>	%	Yorkshire & Humberside	<input type="text"/>	%
London	<input type="text"/>	%	Wales	<input type="text"/>	%
North East	<input type="text"/>	%	West Midlands	<input type="text"/>	%
North West	<input type="text"/>	%	Elsewhere	<input type="text"/>	%
South East	<input type="text"/>	%			

11.6 Please detail your onboarding and client verification process in respect of conveyancing transactions and confirm that you regularly review your KYC and AML procedures.

11.7 Has the Firm acted in any of the following:

- a) Multiple buyers of property in the same development or in the same building? Yes No
- b) For a single buyer purchasing multiple properties? Yes No
- c) For a single seller of multiple properties? Yes No
- d) In any back-to-back sales and/or purchases which you have reported to lenders? Yes No
- If yes to any of the above, does the Firm ensure you have separate contracts and retainer letters for each party? Yes No

If no, please provide details on the additional information page.

11.8 Has the Firm, over the past 3 years, acted on any new build/off plan transactions? Yes No

If yes, please state the highest and average value of off-plan deposits, and in respect of the highest deposit, what percentage of the total purchase price does it represent.

Highest value Average value Highest percentage

11.9 Has the Firm, over the past 3 years, acted on any buyer funded development transactions? Yes No

A buyer-funded development is a property development which is funded by the purchase deposits of individual buyers as opposed to a commercial lender. The properties are sold to buyers off-plan who pay a substantial deposit which is used to fund the project in its entirety

If yes, please state the highest and average value of deposits, and in respect of the highest deposit, what percentage of the total purchase price does it represent?

Highest value Average value Highest percentage

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11.10 Does the Firm warn of the potential for the loss of deposits if developers enter liquidation, and is this evidenced in writing? Yes No

11.11 Does the Firm have guidelines or procedures in place for when a number of warning signs arise in a conveyancing sale or purchase, for example a vacant property, an overseas buyer and/or seller, a short transaction time-frame or a questionable sale price? Yes No

If no, please provide further details as to how you manage these increased risks on the additional information page.

11.12 Has the Firm ever been removed from a lenders' panel for any reason connected to your professional work i.e. other than lack of instructions, lender no longer instructing sole practitioners etc? Yes No

If yes, please provide details

11.13 Does a senior member of staff other than the conveyancer who completed the transaction check completion statements? Yes No

11.14 Have you reviewed all residential conveyancing transactions for any onerous ground rent or leasehold terms entered into prior to 30 June 2022? Yes No N/A

11.15 Where any onerous terms were identified did you, in all cases:

a) alert buyers to these onerous terms in writing? Yes No N/A

b) alert lenders to these onerous terms in compliance with the CMC handbook? Yes No N/A

If no, please provide details

11.16 Have you ever acted on any transaction involving overseas properties, overseas developments or any transactions involving UK properties or UK developments for overseas buyers? Yes No

If yes, please provide full details

11.17 Are all conveyancing transactions directly supervised by a Principal, Partner, Member or senior fee earner (with a minimum of five years' experience)? Yes No

If no, please advise who is responsible for the supervision process and how it works

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- 11.18 Does anyone other than a Principal, Partner, Member or senior fee earner (with a minimum of five years' experience) sign reports/certificates of title to lenders? Yes No

Tax Mitigation / Avoidance

- 11.19 Has the Firm acted for any clients who have sought to take advantage of SDLT mitigation or avoidance schemes? Yes No

- 11.20 Has the Firm been involved with, or introduced a client(s) to, a tax efficient scheme or investment vehicle(s)? Yes No

If yes to either, please provide details below

Multiple Dwellings

- 11.21 Since July 2011, has the Firm acted on any property with multiple dwellings? Yes No

If yes:

- a) Did you have sight of the property plans at the time of instruction? Yes No
- b) Was there a separate annex contained within the plans that contained a separate utility/living space with a separate water facility and WC? Yes No
- c) Did the property consist of one title number? Yes No
- d) If yes, were two sets of Council Tax payments made for each demise? Yes No N/A
- e) Did you advise on the eligibility of multiple dwelling relief? Yes No
- f) Did you recommend the purchaser seek separate tax advice in relation to multiple dwelling relief? Yes No
- g) Are you aware of any instances where a claim for MDR was not made when it could have been? Yes No

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12. Personal Injury

12.1 Please advise your current personal injury work by %:

	Clinical Negligence	<input type="text"/>	Occupational Disease	<input type="text"/>
RTA		<input type="text"/>	EL/PL	<input type="text"/>
			Other (please specify)	<input type="text"/>

12.2 How many open claimant personal injury cases does your Firm currently have?

12.3 Please estimate the percentage of personal injury work (Claimant) you currently have in each of the following categories:

Small claims	<input type="text"/>	Fast track	<input type="text"/>	Multi track	<input type="text"/>
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12.4 Over the last three accounting periods, what was the average size of settlement achieved?

12.5 Over the last three accounting periods, what was the highest settlement achieved?

12.6 In the past three years, have you worked on any litigation where the damages claimed exceeded £2,000,000? Yes No

If yes, please provide details

12.7 Has the Firm, or does the Firm intend, to undertake work or accept any referrals from Claims Management Companies, Promotional Groups or Referral Networks? Yes No

If yes, please provide details

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13. Commercial Litigation

13.1 Please provide details of the types of litigation cases you are involved with.

13.2 Please provide the following for your 5 largest litigation matters (by claim value) in the past year:

Transaction Type	Claim Value	Fees Earned	Open/Closed/Ongoing	Claim Successful
				<input type="radio"/> Yes <input type="radio"/> No
				<input type="radio"/> Yes <input type="radio"/> No
				<input type="radio"/> Yes <input type="radio"/> No
				<input type="radio"/> Yes <input type="radio"/> No
				<input type="radio"/> Yes <input type="radio"/> No

13.3 How many open commercial litigation cases does the Firm currently have?

13.4 In the past 6 years has your Firm accepted instructions for any class actions or other group litigation, either acting for the defendant or claimant?

 Yes No

13.5 In the past 6 years has your Firm handled any litigation funded by a third party who is not an ATE or BTE provider?

 Yes No

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14. After The Event Insurance "ATE"

- 14.1 What percentage of your current personal injury cases have ATE insurance? %
- 14.2 How many of your commercial litigation cases have ATE insurance?
- 14.3 Do you recommend any ATE insurance providers? Yes No
- 14.4 Please provide details of the ATE insurance providers you deal with together with the percentage or number of cases placed with them.

Name of ATE Provider	Percentage or number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

- 14.5 Do you receive, or have you received, at any time in the last 6 years, any commission or other financial incentive from any insurer? Yes No
- 14.6 Do you use any particular provider for expert reports in more than 20% of your cases? Yes No
- 14.7 Has the Firm ever been reprimanded for failing to adhere to the Civil Procedure Rules? Yes No
- 14.8 Do you offer full Contingency Fee Agreements and/or Damages-Based Agreements? Yes No
- If yes, would the firm be interested in Law Firm Contingency Fee cover for this WIP? Yes No

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15. Commercial / Corporate

15.1 Please provide details of the type of commercial work the Firm undertakes and for who.

15.2 Please provide the following information for your 5 largest commercial / corporate matters over the past 3 years

Transaction Type	Contract Value	Gross Fees Earned	Year

16. Matrimonial

16.1 Please estimate the percentage of work you currently have where the combined assets of the couple are greater than £1,000,000.

16.2 In cases where a pension worth more than £500,000 is involved, do you always advise clients to obtain a report from a pensions expert?

Yes No

If no, please explain why below

16.3 What procedures are in place to identify and account for future spousal pension rights when completing settlements?

16.4 In the past 3 years, has your Firm dealt with any matrimonial settlements above £3,000,000 or regular annual payments above £250,000?

Yes No

16.5 Has the Firm, or does the Firm intend, to act in single representation divorces (e.g. Resolution Together Scheme)?

Yes No

If yes, please provide full details of controls in place for if a conflict arises

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17. Wills & Probate

17.1 What steps do you take to investigate, source and verify the most up-to-date Will for probate matters?

17.2 Do all fee-earners follow agreed methods to assess and record their client's mental capacity when making or amending a Will? Yes No

17.3 How do you ensure that instructions are fully addressed in the Will, that wordings are unambiguous, and to the extent that wishes may appear irrational or inconsistent with usual practice, record the Client's explanation for this?

18. Financial Services

18.1 Has the Firm (or any Prior Practice) at any time undertaken financial advice and services work? Yes No

If yes, please provide details below

18.2 Does the Firm's retainer letter clearly state that you undertake no financial advice or services and that they should seek this from an interdependent third party? Yes No

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19. Risk Management

The Firm's Risk Management processes and controls are fundamental to its success. Whilst this form addresses the key concerns that Insurers have in this regard, you may benefit from providing a separate Risk Management Submission. For example, if you have an adverse claims record, operate in a high risk area such as conveyancing or have a particular niche. If fact, Miller would encourage all Firms to provide additional information about risk control, mitigation and compliance and to this end has produced a guide on how to prepare a risk management submission. Please contact your usual account manager for a copy.

19.1 Please tick which of the following, if any, quality marks the Firm has been accredited with:

	Date accredited		Date accredited
<input type="checkbox"/> Lexcel	<input type="text"/>	<input type="checkbox"/> ISO9001 Quality Management	<input type="text"/>
<input type="checkbox"/> Cyber Essentials	<input type="text"/>	<input type="checkbox"/> Cyber Essentials Plus	<input type="text"/>
<input type="checkbox"/> Investors in People	<input type="text"/>	<input type="checkbox"/> CQS	<input type="text"/>
<input type="checkbox"/> WIQS	<input type="text"/>	<input type="checkbox"/> Other (please specify)	<input type="text"/>
		<input type="text"/>	<input type="text"/>

19.2 Is risk management a regular agenda item for the senior management team, addressing external influences, risk performance of the Firm and any action needed? Yes No

19.3 Has the Firm defined:

- a) the clients and work-types that are within its risk appetite of the Firm Yes No
- b) the risk flags that apply to each Yes No
- c) the escalation process that must be followed if any matters are considered borderline? Yes No

19.4 Does this process prevent high risk matters being opened without appropriate approval? Yes No

19.5 Does the Firm have a process in place to ensure that all new instructions, referrals, etc. are handled by someone with the necessary level of skills and experience? Yes No

19.6 Do Supervisors conduct regular team meetings to ensure that legal knowledge and know-how, any new or emerging risks are discussed and understood? Yes No

19.7 Have all fee earners been made aware of the importance of risk monitoring throughout the matter and when escalation should be considered? Yes No

19.8 Does the Firm have a process in place for file reviews, including Partner files, and is evidence recorded on the file? Yes No

19.9 Does the Firm have a policy which requires attendance notes to be completed, including full details of conversations? Yes No

19.10 Is all advice confirmed in writing and kept on the file? Yes No

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- 19.11 Does the Firm identify key dates at the outset of the instruction and record these in a central diary and a prominent place on the file? Yes No
- 19.12 Is there a systematic way of monitoring and complying with key dates in plenty of time, i.e. countdown to limitation? Yes No
- 19.13 Has the Firm reviewed its AML procedures in the past 12 months to include the legal obligations, risks, warning signs and the consequences for failure to comply? Yes No
- 19.14 Does the Firm operate a systematic means of evidencing undertakings given, monitoring and eventual fulfilment? Yes No
- 19.15 Where there has been a change of fee earner on a matter, is a full handover undertaken? Yes No
- 19.16 Are additional checks undertaken to ensure that critical deadlines are not missed? Yes No

Letters of engagement and scope creep

- 19.17 Does the Firm have controls in place to ensure that letters of engagement are provided at the outset of the matter? Yes No
- 19.18 Is this amended or reissued in the event that subsequent instructions are outside the original scope? Yes No
- 19.19 Does the Firm's letters explicitly state what work you will be conducting and what you will not be doing for the client? Yes No

Financial & Information Security

- 19.20 Is there a strict policy to validate payment details that arrive via email, using only a telephone number held on file for the client, and to obtain replacement evidence of the new bank details? Yes No
- 19.21 Do you use a database or service (such as 'Lawyer Checker') to verify the identity and bank details of law firms prior to transferring funds? Yes No
- 19.22 In the past 12 months, have all staff (including accounts and reception personnel), had training on the risks of telephone and email fraud and the safeguards that must be applied in all circumstances? Yes No
- 19.23 Are all employees who are responsible for authorising and executing payments or fund transfer requests provided with anti-fraud training? Yes No
- 19.24 When a payment or fund transfer request is made, are the following checks always made and documented?
- a) Confirmation of the reason for the payment? Yes No
 - b) Confirmation of the authenticity of the payment? Yes No
 - c) All payee names and addresses match those held on your company's records, which have been validated by the client? Yes No
 - d) All account numbers, names and sort codes match those held on your company's records, which have been validated by the client? Yes No
 - e) Written or verbal confirmation from the client that the payment is genuine and correct? Yes No
 - f) A direct call to the client using the telephone number provided before the payments or funds transfer instruction was received? Yes No

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20. Cyber

- 20.1 Are security and software updates promptly installed on all devices used by staff to access work systems, including email? Yes No
- 20.2 Are all devices (including personal devices) encrypted, with access via VPN connection only or with firewall protection in place? Yes No
- 20.3 Is multi-factor authentication required for:
- a) all employees when accessing email through a website or cloud-based service? Yes No
 - b) all remote access to the network provided to employees, contractors, and third-party service providers? Yes No
- 20.4 Do you mandate Information Security and System Security training on a regular basis for all employees on topics including the following?
- a) Malware and ransomware threats Yes No
 - b) Phishing and email practices Yes No
 - c) Cyber-crime and social engineering Yes No
- 20.5 Are the Firm's mission-critical systems backed up and tested for recovery on a regular basis? Yes No
- 20.6 In the last 12 months, has the Firm carried out any security testing, e.g. penetration testing, phishing simulations, etc? Yes No

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21. Claims

21.1 Has your Firm, or any Prior Practice, made a claim or reported any circumstances in the past 6 years? Yes No

21.2 Does the Firm ensure that lessons learned are considered at an appropriate management level, including the need for policy and/or process improvements, document changes, improved supervision, file review or process audit improvements? Yes No

21.3 Please provide a brief synopsis of any notable claims, including details of what happened and the measures implemented to prevent a reoccurrence

21.4 Are there any matters notified by your Firm (or any Prior Practice) to insurers in respect of which rights have been reserved or the notification declined? Yes No

21.5 Are you aware, after full enquiry of all principals and employees of your Firm, of any claims, circumstances or shortcomings that you have not notified to your previous and/or current insurers? Yes No

If yes, please provide full details. Please note: you have an obligation under your policy to notify any circumstances or claims to your current insurer before the expiry of your current policy.

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22. Your Insurance Requirements

The statutory minimum PI cover is £2 million for a Partnership, or £3 million for LLPs and other relevant recognised bodies.

22.1 Please confirm your renewal date. (dd/mm/yyyy)

22.2 Please provide the following details regarding your current insurance placement. Please ignore if you are an existing client of Miller.

Limit of Indemnity	Primary insurer	Premium
<input type="text"/>	<input type="text"/>	<input type="text"/>

Excess	Aggregate Excess	Broker (if applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>

22.3 Do you require excess layer insurance to sit above the compulsory primary insurance as outlined above? Yes No

If yes, please confirm the total limit of indemnity for which you would like a quotation

22.4 Would you like a quotation with a different self-insured excess? Yes No

If yes, please specify

22.5 Would you like a quotation for any of the following:

- a) Cyber Insurance Yes No
- b) Directors & Officers Insurance Yes No
- c) After the Event Insurance Yes No
- d) Office Insurance Yes No
- e) Key Person Insurance Yes No
- f) Any other Insurance - please specify

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23. Additional Information

Please use this space to record the answers to any questions for which you require additional space and/or where we have asked for additional information. Please note the question number next to your response.

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Declaration

I/we declare that I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances.

Signed:

Print name:

Position:

Dated (dd/mm/yyyy):

A copy of this proposal form should be retained for your own records.

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