



Lawyers Mutual

[www.lmick.com](http://www.lmick.com)

Dedicated to providing reliable  
malpractice insurance to  
Kentucky lawyers

*By Kentucky Lawyers;  
For Kentucky Lawyers.*



502.568.6100 • 800.800.6101  
[www.lmick.com](http://www.lmick.com) • [Meyers@lmick.com](mailto:Meyers@lmick.com)

# Understanding Risk Management

Lawyers Mutual Insurance Company of Kentucky understands lawyers' risk management needs. Lawyers Mutual is led by a group of Kentucky lawyers committed to providing professional liability malpractice insurance for Kentucky lawyers.

Lawyers Mutual opened its office in 1987 in Louisville, KY and for over two decades has remained a steady player in the market.

*"When we selected a group for our malpractice insurance, Morgan, Madden, Brashear, Collins, & Yeast, PLLC went with Lawyers Mutual because of their intricate knowledge of the challenges Kentucky lawyers specifically face."*

Scott Madden, Esq.

## By Kentucky Lawyers; For Kentucky Lawyers

Lawyers Mutual has worked hard to develop a strong financial base in order to provide continual coverage for lawyers served. We are the only provider of professional liability insurance in Kentucky that is endorsed by the following associations: the Kentucky Bar Association (KBA), Louisville Bar Association (LBA), Kentucky Justice Association (KJA) and the Young Lawyers Section (YLS) of the KBA.

Lawyers Mutual is managed by a Board of Directors composed of experienced attorneys who practice both plaintiff and defense law throughout Kentucky. Our Board knows and experiences the situations all lawyers face. Each member of the Board volunteers their time, energy, and legal experience to assure those attorneys insured with Lawyers Mutual receive outstanding coverage for their premium dollars.

Value Support  
Strong Financial Base  
Expertise Guidance  
Committed Experienced

# The Need for Malpractice Insurance

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*“The value you get for the amount you pay for Lawyers Mutual coverage is excellent. I think they understand the needs and concerns of small offices and solo practitioners very well and are responsive to their needs.”*

**Penny U. Hendy, Esq.–  
Schachter, Hendy, & Johnson, PSC**

As lawyers and as an insurance company comprised of lawyers, we know that many factors can affect your choice of malpractice insurance. Even if you think it may never happen to you, circumstances can happen to any lawyer from purely accidental behavior:

- Failure to fill in blanks on forms
- Communication errors
- Time management and meeting deadlines
- Inadequate discovery or investigation
- Clerical errors
- Conflicts of interest
- Tax errors
- Failure to detect or protect a security interest
- An incorrect description in a deed

## Claims Counsel

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*“When I needed help with a potential claim, Lawyers Mutual was there for me. My initial call was answered promptly and I received outstanding service. I even helped select my defense counsel. By reporting this problem early, I was able to minimize a bad situation.”*

**John D. Borders, Esq. – Borders & Borders, PLC**

Our Claims Counsel work closely with the Lawyers Mutual Board of Directors’ Claims Committee and the executive management team to evaluate any potential claim with the focus and expertise to resolve it in your best interest.

*For a quote or consultation, complete the enclosed premium indicator or contact Nancy Meyers at [Meyers@lmick.com](mailto:Meyers@lmick.com) or 800.800.6101.*

## **Lawyers Mutual has your back.**

### **As Claims Counsel, we provide:**

- Guidance when reporting an incident
- Outstanding claims service
- Claims repair
- Support to the Kentucky Bar Association by providing risk management, ethics, and legal malpractice CLE programs

## **Lawyers Mutual policy features:**

- Immediate assistance in claims avoidance and claims repair
- Up to \$10,000 for attorneys fees in defending a bar complaint (outside of policy limits) per policy period
- \$500 loss of earnings, for each named insured, each day when attending a trial, arbitration, mediation, or deposition up to \$10,000 (outside of policy limits) per policy period
- Coverage for acts, errors, and omissions anywhere in the world
- Mediator/arbitrator coverage
- Coverage for non-lawyers for services performed in the course and scope of employment with the insured firm
- Penalty-free reporting for incidents or potential claims
- Immediate coverage for new partners, associates, and employees during the term of the policy, with no additional premium due until policy renewal
- Free extended reporting period endorsement (“tail”) coverage provided upon death or disability
- Free extended reporting period endorsement (“tail”) coverage for retiring attorneys who have been with Lawyers Mutual for five consecutive years
- Prior acts coverage
- CLE premium discounts
- Financing options
- New lawyer discount of 60% in the first year of practice (with graduated discounts through the fourth year of practice)

Lawyers Mutual offers a variety of coverage limits, with per claim limits ranging from \$100,000 to \$5,000,000. We also offer per claim deductibles.



*Stability. Experience.  
Leadership.*

**We're here for  
thousands of  
Kentucky's legal  
professionals.**

Over 90% of our customers renew their annual policies with Lawyers Mutual. They know we deliver the highest possible service for our insureds. We invite you to explore what Lawyers Mutual can do for you. Call or complete the enclosed premium indicator application in the pocket of this brochure and discover how we've proven time and again to be Kentucky lawyers' best choice for malpractice insurance.

*"I don't shop rates, I shop companies. (Malpractice insurance) is one of the things you hope you never need, but it is NOT the place to "save" money."*

**Hans G. Poppe, Esq. –  
The Poppe Law Firm**



# Learn and Manage Your Risks.

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Lawyers Mutual provides continuing legal education for lawyers and legal professionals focused on ethics and risk management. We are dedicated to malpractice reduction by education. We offer ethics and risk management CLE seminars on the Kentucky Rules of Professional Conduct and malpractice prevention as a Bar service.

The goal of each seminar is to capitalize on the experience of attending lawyers, to speak about and discuss realistic resolutions of ethics and malpractice issues pertinent to day-to-day practice. These programs can be approved by the CLE commission for 1/2 to 2 hours of ethics credits.

*“When I was Director for CLE, Lawyers Mutual was glad to help with any project.”*

**John Meyers – Executive Director of the KBA**

For additional educational resources visit our Web site, [www.lmick.com](http://www.lmick.com).

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**Lawyers Mutual**  
Insurance Agency LLC

To benefit lawyers in Kentucky, Lawyers Mutual of Kentucky opened a mutual insurance agency in 2009. Lawyers Mutual Insurance Agency (LMIA) specializes in providing court bonds that are underwritten by The Bar Plan Mutual Insurance Company. Everything a lawyer needs to purchase a bond is available at [www.lmia.onlinecourtbonds.com](http://www.lmia.onlinecourtbonds.com), or you may call 877.553.6376.

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Waterfront Plaza  
323 West Main Street, Suite 600 • Louisville, KY 40202  
502.568.6100 • 800.800.6101 • Fax 502.568.6103  
[Meyers@lmick.com](mailto:Meyers@lmick.com)

# Questionnaire for Premium Indicator from Lawyers Mutual

PREMIUM INDICATOR

Last Name:	First Name:	Middle Initial:
Firm:		
Address:		
City:	State:	Zip:
County:	E-mail:	
Phone:	Fax:	
Policy Effective Date:		

Lawyer(s) Name:	Bar Admit Number(s) & Date(s):	Part Time/Hours per Week:	Received 20 CLE credits in preceding KBA year:
	/	<input type="checkbox"/> 1 – 10 hrs <input type="checkbox"/> 11 – 20 hrs <input type="checkbox"/> 21 – 30 hrs <input type="checkbox"/> 31 – 40 hrs	<input type="checkbox"/> YES <input type="checkbox"/> NO
	/	<input type="checkbox"/> 1 – 10 hrs <input type="checkbox"/> 11 – 20 hrs <input type="checkbox"/> 21 – 30 hrs <input type="checkbox"/> 31 – 40 hrs	<input type="checkbox"/> YES <input type="checkbox"/> NO
	/	<input type="checkbox"/> 1 – 10 hrs <input type="checkbox"/> 11 – 20 hrs <input type="checkbox"/> 21 – 30 hrs <input type="checkbox"/> 31 – 40 hrs	<input type="checkbox"/> YES <input type="checkbox"/> NO
	/	<input type="checkbox"/> 1 – 10 hrs <input type="checkbox"/> 11 – 20 hrs <input type="checkbox"/> 21 – 30 hrs <input type="checkbox"/> 31 – 40 hrs	<input type="checkbox"/> YES <input type="checkbox"/> NO
	/	<input type="checkbox"/> 1 – 10 hrs <input type="checkbox"/> 11 – 20 hrs <input type="checkbox"/> 21 – 30 hrs <input type="checkbox"/> 31 – 40 hrs	<input type="checkbox"/> YES <input type="checkbox"/> NO

<b>Desired Limits of Liability:</b> <input type="radio"/> \$100,000/\$300,000 <input type="radio"/> \$250,000/\$750,000 <input type="radio"/> \$500,000/\$1,000,000 <input type="radio"/> \$1,000,000/\$1,000,000 <input type="radio"/> \$1,000,000/\$2,000,000 <input type="radio"/> \$2,000,000/\$2,000,000 <input type="radio"/> \$3,000,000/\$3,000,000 <input type="radio"/> \$4,000,000/\$4,000,000 <input type="radio"/> \$5,000,000/\$5,000,000	<b>Desired Deductible:</b> <input type="radio"/> \$1,000 <input type="radio"/> \$2,500 <input type="radio"/> \$5,000 <input type="radio"/> \$7,500 <input type="radio"/> \$10,000 <input type="radio"/> \$15,000 <input type="radio"/> \$20,000 <input type="radio"/> \$25,000	<b>Your Current Insurance History</b>
		Current Carrier:
		Dates you have been continuously insured:
		Expiration date:
		Premium:
		Limits & deductible:

**What percentage of time, not income, do you spend in the following practice areas? Must equal 100%**

Admiralty:	Domestic Relations/Family Law:	Money Management:
Anti-Trust/Trade Regulations:	Entertainment Law:	Municipal Law:
Banking:	Environmental Law:	Natural Resources:
Bankruptcy:	Equine Law:	Private Placement Memorandum:
BI/PI Defendants:	Estate Planning/Trust:	Public Utilities:
BI/PI Plaintiffs:	Estate Probate Administration:	Real Estate:
Class Action/Mass Tort:	Foreign Practice:	Securities (S.E.C.):
Collection/Repossession:	Immigration Law:	Social Security/Disability:
Communications:	International Law:	State Law Securities:
Copyright/Patent/Trademark:	Labor/Employment Law:	Taxation:
Corporate/Business Organization:	Litigation (General Civil):	Workers Compensation/Defendants:
Criminal:	Mediation/Arbitration:	Workers Compensation/Plaintiffs:
Other, Please Describe:		

<b>Claims History</b> Have you or any attorney in the firm had or reported any claim(s) in the last five years? <input type="checkbox"/> YES <input type="checkbox"/> NO			
If Yes: • Date Reported • Amount Paid, including defense expenses (if closed)	Claim One	Claim Two	Claim Three
<i>Describe the claim(s) on a separate sheet</i>			