



Lawyers Mutual

www.lmick.com

Annual Report 2010



By Kentucky Lawyers; For Kentucky Lawyers

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Stephen D. Wolnitzek
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"The number one reason to be insured with Lawyers Mutual is how we manage claims. We use only Kentucky lawyers from the time a claim is reported until it is settled. To me, Lawyers Mutual's knowledge of Kentucky and our extensive experience can't be compared to any other carrier."

John G. Prather, Jr.
Board Chair

April 2011 Year in Review

To Our Policyholders,

The Company closed 2010 having made its fourth successive annual profit. In a business so inherently uncertain and in a near-chaotic landscape, this is a result the Board of Directors and staff regard with pride. We are glad to advise our policyholders of the good news.

The Board of Directors is one of the two cornerstones of the Company. As most of you are aware, it includes the president-elect, president, and immediate past-president of the Kentucky Bar Association along with up to fourteen attorneys elected from all of the judicial districts in Kentucky. All of these directors are actively practicing law and most of them have been associated with the Company for many years. They bring a bedrock conservatism to the management of the Company, and they are careful to make sure that the staff continues to run the Company with a close eye on its original goals of bringing a stable and reasonably priced malpractice insurance alternative to Kentucky lawyers, while providing excellent service to our policyholders and furthering the practice of law in Kentucky.

In the past year, we have welcomed three new members to our Board of Directors, Maggie Keane of Louisville, John McNeill of Lexington, and Dustin Meek of Louisville. We would like to recognize one of our most experienced directors: Ron Gaffney of Louisville, who decided to complete his service on the Board at the end of 2010 after 20+ years going back to the very early days of the Company. All of our thanks and best wishes go with Ron.

The second keystone in the foundation of the Company is the policyholders. You remain dedicated to our mission and convinced the greater service and superior support we provide

is worth the price you pay for our product. We are proud to say that with the help of our new marketing director Nancy Meyers, we increased our membership last year in spite of severe pressures from the commercial marketplace.

In keeping with our mission of helping Kentucky lawyers be the best lawyers they can be, we presented thirty-one continuing legal education events to over 7,500 lawyers and sponsored sixty-six meetings and events for various bar groups which were attended by over 10,000 attorneys during 2010.

In 2010, we entered into a new and very exciting partnership with the Young Lawyers Section of the Kentucky Bar Association. It is a pleasure to work with these new lawyers as they enter the profession and certainly they represent the future of the profession and of this Company.

Much of our time last year was spent replacing our operating and accounting system with a new state-of-the art system. This has allowed us to become more efficient, and we will surely garner further gains in efficiency as we better learn to utilize it. It has also allowed us to update our Web site significantly and make it more interactive.

As we enter our twenty-fourth year of consecutive service to the Kentucky Bar, the entire staff can assure you that the Company remains strong, conservatively managed and dedicated to providing outstanding service to all of our policyholders. If any of you has a question, a comment, or a problem, never hesitate to call me.

Sincerely,

Asa P. "Pete" Gullett, III
Chief Operating Officer



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April 2011

Report from the Board

To Our Policyholders,

On behalf of our Board of Directors and management team, we would like to extend our appreciation for 23 years of continued support. In 2010, we made substantial technology investment to enhance services to our policyholders and members of the Kentucky Bar. In doing so, we updated the Web site (www.lmick.com), reached out to all local bar associations about conducting CLE's locally, and partnered with the Young Lawyers Section (YLS) of the Kentucky Bar Association (KBA) to ensure we understood the challenges facing young lawyers today.

Updates and enhancements to the Web site provide members of the Bar:

- Online applications (or interactive PDFs to download)
- Improved search engine allowing users to key in any topic/subject matter and access a chronological list of articles
- Ability to obtain an instant court bond quote, and/or apply for a court bond online
- Calendar and events section that highlights any CLE/event LMICK is attending
- The "Hot News" section showcasing recent updates
- Hyperlink to follow us on LinkedIn/Twitter to obtain highlights of what is happening each week
- Posted financial reports for the Company
- Numerous educational and professional PDF resources to assist members of the bar that include:
 - Client Contact Sheet
 - Client Trust Account
 - Common Real Estate Malpractice Errors
 - Law Practice Assessment
 - A Guide to Setting Up & Running Your Law Practice
 - Sample Letters of Engagement, Conflict of Interest Waiver, etc.
- Interactive PDFs for reporting claims

While we continued to present CLE for various associations across the state, we decided to contact the local bar representative to let him/her know we are happy to come to local meetings and provide 1-2 hours of ethics. This process nearly doubled the number of CLEs we presented in 2010. If your local bar association is interested in having Lawyers Mutual conduct a CLE, please contact Nancy Meyers at 800-800-6101 or meyers@lmick.com. A complete list of CLE topics can be found on our Web site at <http://lmick.com/resources/schedule-an-ethics-cle.html>. Directors on the Board also made a commitment to attend as many of the local and regional seminars and events as schedules allowed. Board members can be found at the LMICK booth, attending a lunch, dinner, reception, or participating in a CLE panel/presentation at district bar meetings, young lawyer programs, and the KBA meetings.

Our partnership with the YLS of the KBA allowed Lawyers Mutual to participate in the YLS events and functions where we gathered great input. We listened to challenges today's young lawyers face, and when possible, provided resources to assist them. These materials have been posted on our Web site. In addition, we conducted the first "Lawyers as Leaders: Becoming a Superstar" seminar. The seminar was open to 2010 law school graduates and was developed to assist in the transition from law school to practicing law. Attendees learned valuable information to help them in the practice of law, understanding the rules of court, and receiving an overview of litigation and basic corporate transactions. Based on feedback from the attendees and the YLS, Lawyers Mutual has decided to conduct two seminars in the fall of 2011, and open registration to attorneys who graduated from law school in the past five years.

As always, please contact us if you have any questions – you will find our information on the inside front cover of the Annual Report or on our Web site at <http://lmick.com/about-us/board-of-directors.html>.

Sincerely,

John G. Prather, Jr.
Board Chair



Ruth H. Baxter
President



2010 Financial Results

For the fourth consecutive year, Lawyers Mutual Insurance Company of Kentucky is pleased to report a profit from operations. Even though the Company continued to face intense price competition, premiums written in 2010 rose 2% from 2009. The Company ended the year with policyholders' surplus of \$6,795,000, the highest year-end amount since 2001. Our 94% renewal rate for 2010 demonstrated continued strong support from our existing policyholders.

The Audit and Finance Committee of the Company's Board of Directors has worked closely with management to ensure the accuracy and integrity of the financial information presented on the following pages. The Committee has five members, all of whom are Lawyers Mutual policyholders, and none of whom are employees. They review the Company's financial reports each month and confer frequently with management. They also consult with the Company's independent auditors to ensure that management is fulfilling its responsibilities with respect to accounting controls and financial reporting.

The Board of Directors engaged Dean Dorton Allen Ford, PLLC, to perform an independent audit of the Company's 2010 financial statements and to express an opinion thereon. The statements were prepared by management in accordance with Statutory Accounting Principles (SAP) using accounting practices that are prescribed by the Kentucky Department of Insurance and are generally more conservative than Generally Accepted Accounting Principles (GAAP).

The auditors' opinion is unqualified as to the fairness of the financial statements in conformity with SAP. A complete copy of the audited statements with all explanatory notes and the Independent Auditors' Report is available upon request and is posted at www.lmick.com.

Daniel P. Stratton
Chair, Audit and
Finance Committee



John F. Reesor, CPA
Vice President and
Chief Financial Officer



Risk Management & Seminars

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. In 2010, we gave 31 ethic and risk management CLE seminars and sponsored 34 meetings and events across the state of Kentucky. In addition, we distributed *The Risk Manager* newsletter each quarter to all Kentucky attorneys and worked with the Young Lawyers Section of the KBA to conduct a one-day seminar to assist with the transition from law school to practicing law.

Attendance/reach

- **31 presentations (57.75 hours)**
- **7,835 attorneys**
- **Sponsored 66 meetings and events**

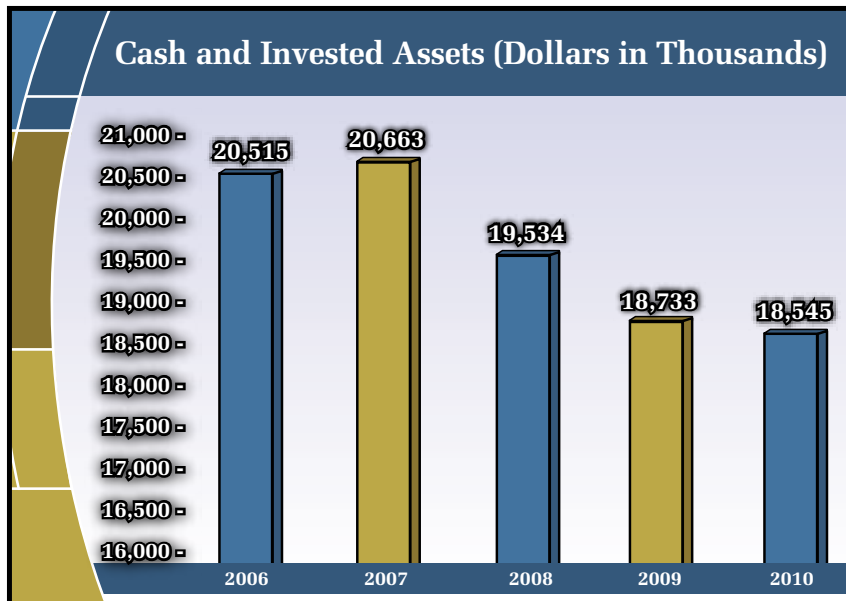


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**Statements of Admitted Assets, Liabilities and Policyholders' Surplus
December 31, 2010 and 2009**

Admitted Assets	2010	2009
Cash and invested assets:		
Bonds	\$ 17,974,949	\$ 17,124,674
Cash, cash equivalents and short-term investments	570,393	1,608,564
Total cash and invested assets	18,545,342	18,733,238
Accrued investment income	219,716	206,714
Uncollected premiums	880,618	910,369
Reinsurance balances receivable	16,467	1,101,831
Deferred tax asset	367,559	321,117
Federal income tax recoverable	53,809	53,809
Other admitted assets	35,325	12,087
Total admitted assets	\$ 20,118,836	\$ 21,339,165
Liabilities and Policyholders' Surplus		
Reserves:		
Losses	\$ 5,649,437	\$ 5,768,181
Loss adjustment expenses	4,471,495	3,913,373
Unearned premiums	2,130,139	1,997,765
Advance premiums	398,353	509,345
Total reserves	12,649,424	12,188,664
Reinsurance balances payable	400,750	2,096,492
Provision for reinsurance	38,000	50,000
Accrued expenses and other liabilities	235,448	241,326
Total liabilities	13,323,622	14,576,482
Policyholders' surplus:		
Paid-in surplus	4,336,967	4,344,031
Unassigned surplus	2,458,247	2,418,652
Total policyholders' surplus	6,795,214	6,762,683
Total liabilities and policyholders' surplus	\$ 20,118,836	\$ 21,339,165



Court Bonds

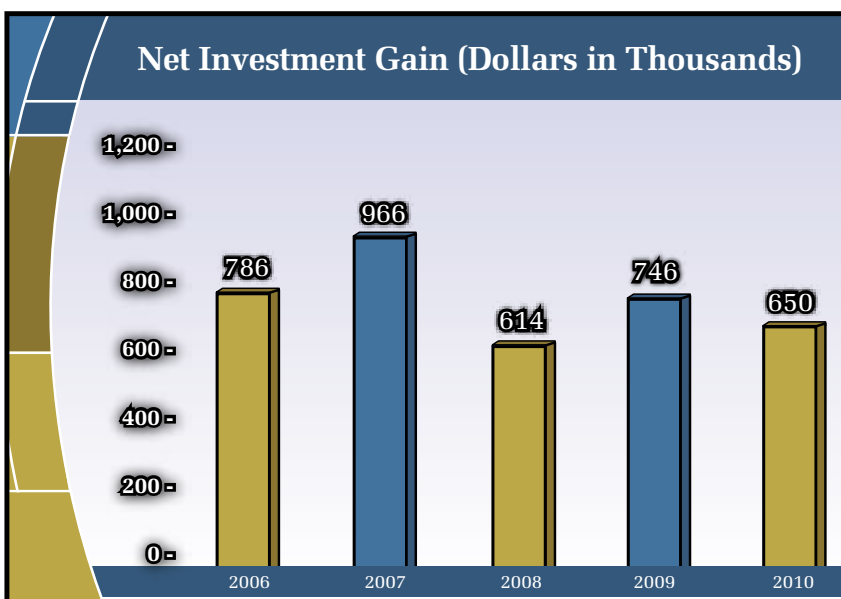


Lawyers Mutual
Insurance Agency L.L.C.

Lawyers Mutual formed an agency to expand our product offerings beyond legal professional liability coverage. The agency will provide Kentucky lawyers with court bonds that are underwritten by The Bar Plan Mutual Insurance Company. Lawyers Mutual is dedicated to making purchasing court bonds as simple and effective as possible. The following bonds are available to Kentucky lawyers: Supersedeas, Fiduciary, Injunction, Lost Instrument, and Replevin. You may learn more about the bond program by visiting the Web site at www.lmia.onlinecourtbonds.com, or you may call 877-553-6376.

Statements of Operations Years ended December 31, 2010 and 2009

	2010	2009
Premiums earned	\$ 4,555,471	\$ 3,951,207
Losses and loss adjustment expenses	4,038,353	3,537,253
Other net underwriting expenses incurred:		
General expenses	1,144,439	889,973
Net commissions (from) to reinsurers	(97,652)	122,020
Total other net underwriting expenses incurred	1,046,787	1,011,993
Underwriting loss	(529,669)	(598,039)
Investment gain:		
Investment income earned	682,012	734,846
Net realized capital (losses) gains	(31,717)	10,896
Net investment gain	650,295	745,742
Other income	48,087	58,089
Income before federal income taxes	168,713	205,792
Federal income tax expense	-	(738)
Net income	\$ 168,713	\$ 205,054

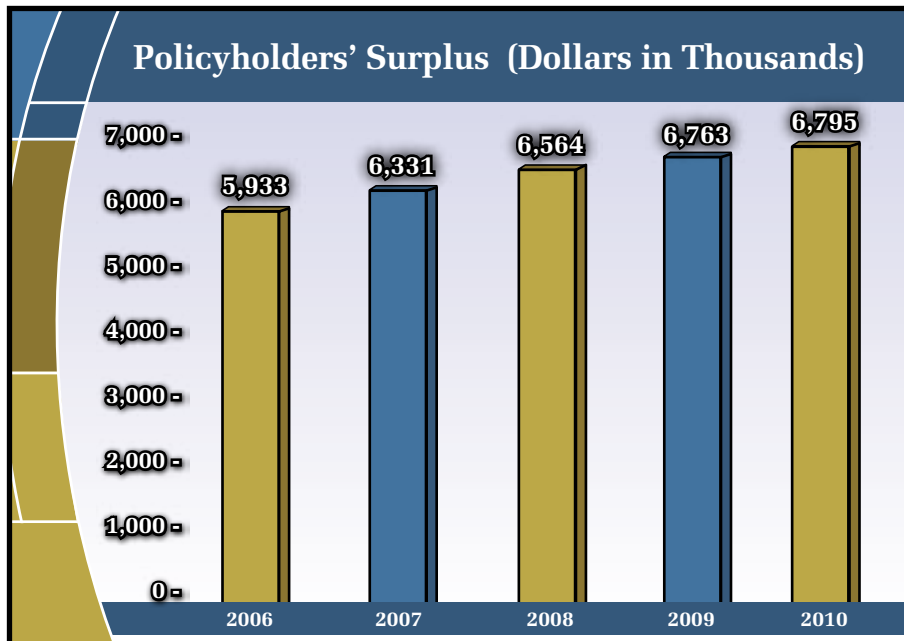


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**Statements of Changes in Policyholders' Surplus
Years ended December 31, 2010 and 2009**

	Paid-in Surplus	Unassigned Surplus	Total Policyholders' Surplus
Balance, December 31, 2008	\$ 4,350,231	\$ 2,214,150	\$ 6,564,381
Net income for the year ended December 31, 2009	-	205,054	205,054
Change in surplus subscriptions	(6,200)	-	(6,200)
Change in net unrealized capital losses	-	913	913
Change in net deferred tax asset	-	(33,429)	(33,429)
Decrease in non-admitted assets	-	50,964	50,964
Change in provision for reinsurance	-	(19,000)	(19,000)
Balance, December 31, 2009	4,344,031	2,418,652	6,762,683
Net income for the year ended December 31, 2010	-	168,713	168,713
Change in surplus subscriptions	(7,064)	764	(6,300)
Change in net unrealized capital losses	-	31,254	31,254
Change in net deferred tax asset	-	(44,934)	(44,934)
Increase in non-admitted assets	-	(128,202)	(128,202)
Change in provision for reinsurance	-	12,000	12,000
Balance, December 31, 2010	\$ 4,336,967	\$ 2,458,247	\$ 6,795,214

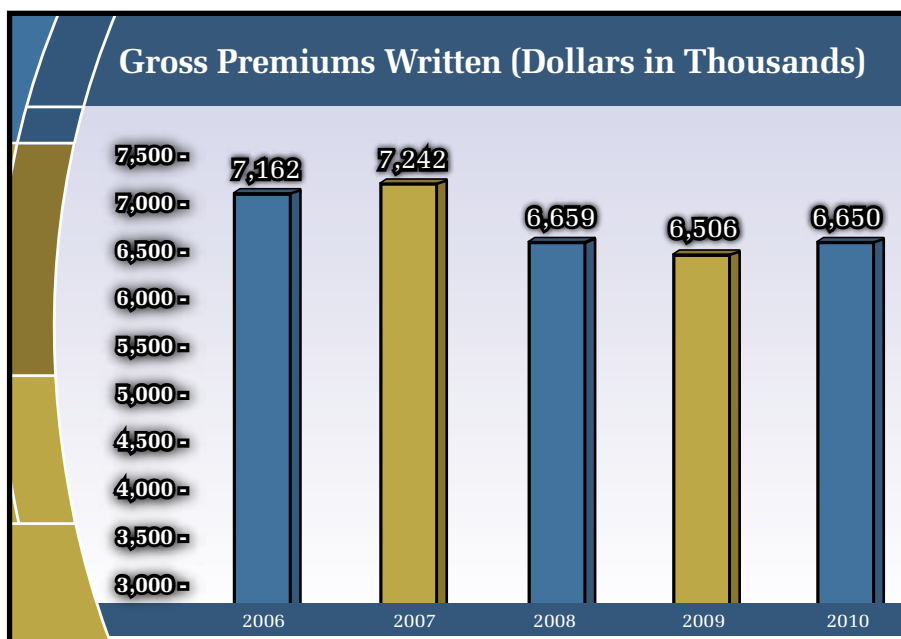


Statements of Cash Flows
Years ended December 31, 2010 and 2009

	2010	2009
Cash flows from operating activities:		
Premiums collected, net of reinsurance	\$ 3,110,861	\$ 3,097,621
Net investment income	724,410	805,200
Miscellaneous income	48,087	58,089
Benefit and loss related payments	(774,037)	(1,846,797)
Commissions, expenses paid and aggregate write-ins	(2,964,419)	(2,809,873)
Federal income taxes paid	-	(18,907)
Net cash provided by (used in) operations	144,902	(714,667)
Cash flows from investment activities:		
Proceeds from investments sold, matured or repaid:		
Bonds	1,756,900	2,044,845
Other invested assets	1,383	142,899
Total investment proceeds	1,758,283	2,187,744
Cost of investments acquired:		
Bonds	(2,664,421)	(310,770)
Total investments acquired	(2,664,421)	(310,770)
Net cash (used in) provided by investment activities	(906,138)	1,876,974
Cash flows from financing and miscellaneous activities:		
Change in surplus subscriptions	(6,300)	(6,200)
Other cash applied	(270,635)	(35,571)
Net cash used in financing activities	(276,935)	(41,771)
Net (decrease) increase in cash, cash equivalents and short-term investments	(1,038,171)	1,120,536
Cash, cash equivalents and short-term investments, beginning of year	1,608,564	488,028
Cash, cash equivalents and short-term investments, end of year	\$ 570,393	\$1,608,564

“Lawyers Mutual takes pride in the fact that our policyholders know and trust we have the resources to protect them.”

Daniel P. Stratton
Treasurer



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Marketing

Lawyers Mutual coordinated the placement of 63 ads in a range of publications and continued to distribute *The Risk Manager* each quarter to all Kentucky attorneys.



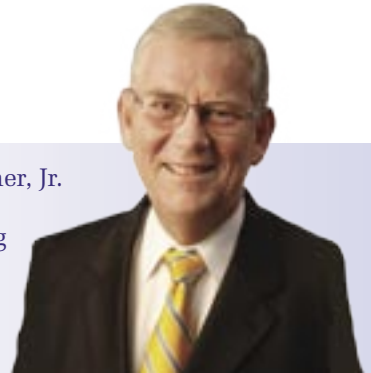
Underwriting

Lawyers Mutual Insurance Company of Kentucky protects lawyers from financial loss by assuming millions of dollars of risk each year. We identify and calculate the risk of loss from policyholders, determine who obtains a policy, calculate the correct premium, and write policies to cover the risk.

Lawyers Mutual prides itself on its stability and the service we provide our current and prospective policyholders. Lois Smith, Vice President Underwriting who has been with the Company for almost 20 years, is dedicated to answering questions in a timely fashion and turning applications around within one business day.

Our premiums are based on the claims experience of Kentucky attorneys only and our rates are actuarially reviewed on an annual basis. In 2010, our premium base rate increased by only 2% for the second consecutive year.

John G. Prather, Jr.
Chair,
Underwriting
Committee



Lois A. Smith
Vice President,
Underwriting



Lawyers Mutual understands your business.
Other companies just want your business.



In-house counsel from left to right: Pete Gullett, Jane Broadwater Long, Del O'Roark, Bob Breetz

Lawyers Mutual's Benefits:

- Managed by a Board of experienced Kentucky lawyers
- Excellent risk management programs
- Premiums are tailored to Kentucky legal experience ONLY – not a national pool
- Up to \$10,000 for attorney fees in defending a bar complaint (outside of policy limits) per policy period
- \$500 loss of earning, 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
- No charge for public official endorsement (County Attorney, Master Commissioner, Commonwealth Attorney)
- Coverage for acts, errors, and omissions anywhere in the world
- 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
- Preventive legal advice and claims repair
- Four Kentucky lawyers with proven expertise and experience lead the team

Stop shopping rates and start shopping who can represent you best.

For a complete list of our policy features call Nancy Meyers or visit our Web site to discover what Lawyers Mutual can do for you.

Apply Online with our Quick Quote!

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Lawyers Mutual

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By Kentucky Lawyers • For Kentucky Lawyers • Founded in 1987

Approved by: Kentucky Bar Association, Kentucky Justice Association, Louisville Bar Association, Northern Kentucky Bar Association, The Young Lawyers Section of the KBA

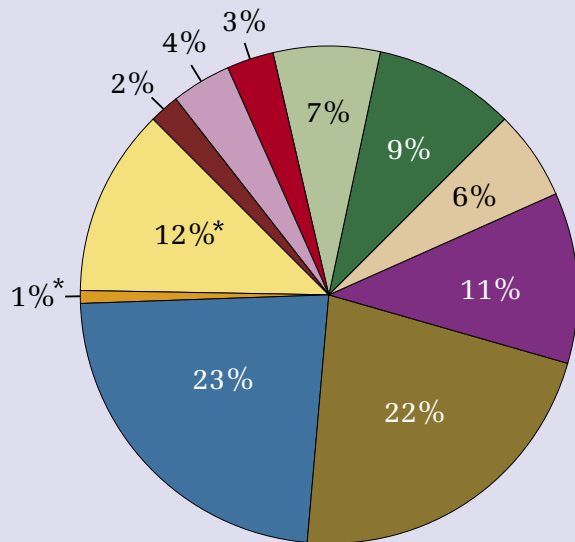
Claims & Resources

In the Claims area, we continue to be very proactive in assessing the trends in business and law which have the potential to impact our policyholders. Since the start of Lawyers Mutual in 1987, claims involving plaintiffs personal injury and real estate have comprised 44-56% of our total claims. In 2010, the Company experienced an increase in claims frequency, as 2008 and 2009 had been record low years for the number of claims we received. In the past five years, we have experienced more claims involving trust and estate planning, family law, and labor and employment law which have become increasingly more complex and very expensive to defend. We work closely with our policyholders in resolving these complex claims and strive to hire the best defense counsel and experts to defend all claims.

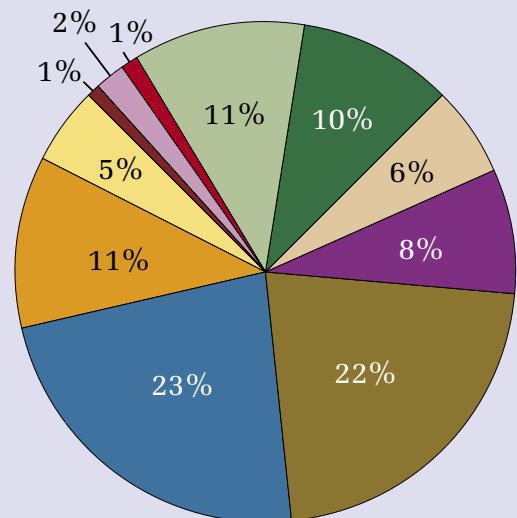
Legend

- Personal Injury Defendant
- Collection & Bankruptcy
- Corporate & Business Organization
- Real Estate
- Criminal Law
- Personal Injury Plaintiff
- Family Law
- Labor & Employment Law
- Estate, Trust & Probate
- Other
- Workers' Compensation
- * = Since 2005

Claims Frequency by Areas of Practice since 1987

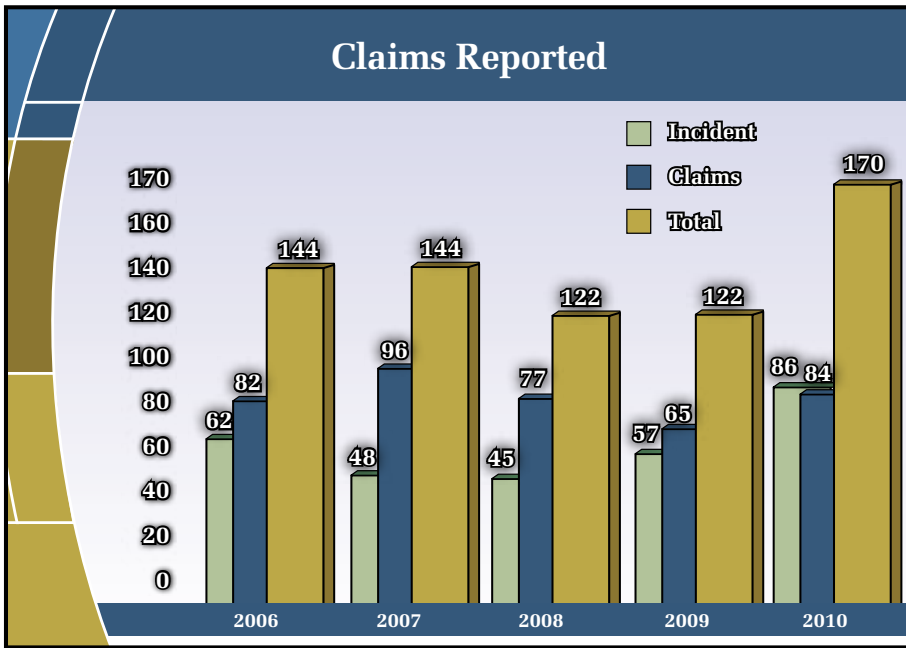


Claims Frequency by Areas of Practice in 2010



Our Claims staff consists of Jane Broadwater Long, Vice President, Claims Counsel, who has practiced law for over 25 years (eight years with Lawyers Mutual); Pete Gullett, Chief Operating Officer, who has practiced law over 40 years (12 years with Lawyers Mutual); and Bob Breetz, Claims Counsel, who has practiced law for over 50 years (17 years with Lawyers Mutual). In addition, retired General Del O’Roark, the first COO of the Company, continues to participate in claims review and evaluation. He also authors the Company newsletter *The Risk Manager*. Each of our claims attorneys brings a different perspective and expertise to claims handling and each claims attorney’s knowledge is invaluable to our policyholders.

In addition, our Board of Directors is comprised of attorneys from all seven Kentucky judicial districts who are actively involved in the practice of law. Our Claims Committee has eight Board members who litigate cases throughout the State. When our Claims staff receives a claim, we frequently contact the Board member(s) in the county of the claim or the area of practice, to discuss defense strategy and/or settlement possibility at the earliest opportunity.



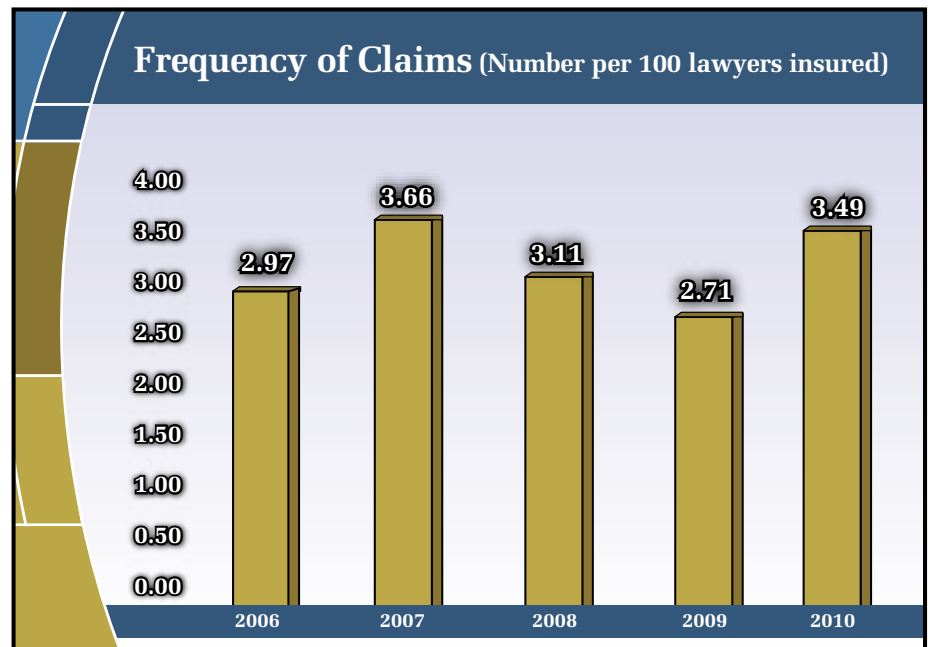
Claims Reported

We practice claims repair at Lawyers Mutual. Claims repair encourages early reporting of claims and incidents. The goal is to repair or minimize the malpractice claim. We do not surcharge for incidents. This graph tracks all reports of claims and incidents since 2006.

Incident: a circumstance or incident which might give rise to a claim.

Claim: an assertion of negligence or demand for monetary damages.

Through fast and efficient action, we have been able to repair numerous potential claims for our policyholders before they result in a lawsuit being filed. We also encourage early notification of all potential claims and are always available to discuss a potential malpractice issue and/or ethical question. We believe that close cooperation with our policyholders is the only way to effectively manage claims and reduce risk. We continue to be dedicated to our mission of educating our policyholders through our newsletter and other publications, providing continuing legal education seminars throughout the State, and providing immediate support when we are notified that one of our policyholders has received a claim or a lawsuit has been filed.



David L. Yewell
Chair, Claims
Committee



Jane Broadwater Long
Vice President,
Claims Counsel



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Court Bonds



Lawyers Mutual
Insurance Agency LLC

A Broad Range of Bonds:

- Probate
- Court Bonds (Appeal, Replevin, Injunction, etc.)
- Notary Bonds
- Lost Instrument

We Offer:

- 24-Hour Turnaround Time
- Competitive Rates
- Knowledgeable Underwriting

Expedient bonds. Excellent Service

Rate Structure

Administrator, Executor, Conservator, Guardian and Small Estate Bonds

<u>Amount of Bond</u>	<u>Rate (All rates based on per annum basis)</u>
Up to \$15,972	\$100.00
\$15,973 to \$50,000	\$100.00 plus \$5.57 per thousand over \$15,972
\$50,001 to \$200,000	\$290.00 plus \$4.45 per thousand over \$50,000
\$200,001 to \$500,000	\$957.00 plus \$2.76 per thousand over \$200,000
\$500,001 to \$1,000,000	\$1,784.00 plus \$1.12 per thousand over \$500,000
\$1,000,001 and up	\$2,348.00 plus \$.56 per thousand over \$1,000,000
<u>Court Bonds</u> (Replevin, Injunction, Appeal and Attachment)	
Premium	\$5.97 - \$22.18 per thousand depending on the type of bond
<u>Lost Instrument Bond</u>	
Premium	\$5.97 - \$30.05 per thousand depending on the risk of the security that has been lost and whether or not the bond has a fixed or open penalty.
<u>Notary Bonds</u>	
Term Premium	\$35.00

Note: All bonds are subject to a \$100.00 minimum annual premium except notary.

Call us for Information on Bonds!

Phone: 877-553-6376 • Fax: 888-658-6761 • www.lmia.onlinecourtbonds.com

MANAGEMENT & STAFF

CLAIMS



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Chief Operating Officer
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Marketing Director
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John F. Reesor, CPA
Vice President & Chief
Financial Officer
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Sarah B. Kessinger
Accounting Assistant
kessinger@lmick.com

MARKETING & SALES

FINANCIAL

COMMITTEES

Audit & Finance – Daniel P. Stratton,
Charles E. "Buzz" English, Jr., John G. Prather, Jr.,
Glenn D. Denton, Marcia L. Wireman

Claims – David L. Yewell, Ruth H. Baxter,
Glenn D. Denton, Ronald L. Gaffney, Marcia Milby
Ridings, Beverly R. Storm, Stephen D. Wolnitzek,
Charles E. "Buzz" English, Jr., John G. McNeill

Marketing – Ruth H. Baxter, Dustin E. Meek,
Escum L. "Trey" Moore, III, David L. Yewell

Nominating – Marcia L. Wireman, Bruce K. Davis,
Glenn D. Denton, Escum L. "Trey" Moore, III

Underwriting – John G. Prather, Jr., Glenn D. Denton,
Marcia Milby Ridings, Beverly R. Storm,
Daniel P. Stratton, Marcia L. Wireman,
Stephen D. Wolnitzek, Charles E. "Buzz" English, Jr.,
Margaret E. "Maggie" Keane

ADVISORS & CONSULTANTS

Actuary
Pinnacle Actuarial Resources, Inc.
Roswell, GA

Auditor
Dean Dorton Allen Ford, PLLC
Lexington, KY

Investment Broker
PNC Investments, Inc.
Louisville, KY

Reinsurance Broker
Guy Carpenter & Company, LLC
Boston, MA





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2011 Annual Policyholders Meeting

The Annual Policyholders Meeting of Lawyers Mutual Insurance Company of Kentucky is scheduled for 8:00 a.m. EDT, Wednesday, June 15, 2011 in the Kentucky Room, Hyatt Regency Hotel, 401 West High Street, Lexington, KY. Included in the items of business are the election of a class of the Board of Directors and a report on Company Operations. As a reminder all proxies must be received by June 8, 2011. We look forward to seeing you at the meeting.



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