Empower Results®

Aon Attorneys Advantage

New Business Underwriting Appetite Guide

Designed for law firms with 1–25 attorneys

This guide clarifies submissions that would not be ineligible for the Aon Attorneys Advantage program. It is organized into two underwriting review areas: staffing issues and areas of practice.

1. Staffing Firm structure and licensure issues	**2. Practice** Areas requiring decline or review

Ineligible Staffing Issues / Nature of Practice

- Any law firm that has more “Of Counsel” / “Independent Contractors” / “Per Diem” attorneys (on a Full Time Equivalent basis) than firm members;
- Any law firm with attorneys operating in states other than where they are admitted and licensed;
- Any law firm that discloses attorney staff (Partners, Shareholders, Members, Associates / Employed Attorneys) domiciled outside the US;
- Any firm with an Attorney/Staff ratio greater than 1:5.

Submissions email box
affinitylawyersadmin@aon.com

How Can We Help?

Broker Relations **Peter Reimann** Director of Broker Relations 312.381.2717 peter.reimann@aon.com	**Program Support** For rates, coverage details, and personal service, please contact the Attorneys Advantage team. affinitylawyersadmin@aon.com

Ineligible Areas of Practice

The following practice areas are not eligible or require the noted threshold review. Use this section as a quick-reference screen before submission.

Area of Practice	Guidance / Threshold
Cryptocurrency	Ineligible area of practice
Bonds	Up to 10% bank and government bond work is acceptable.
Cannabis Law	As it relates to licensing/permitting/certification/or regulatory work. All other cannabis work will be considered.
Medical Malpractice Litigation	If AOP is greater than 10%.
Legal Malpractice Litigation	If AOP is greater than 10%.
Civil Litigation	Any civil litigation with more than 2 cases settled for more than $5,000,000.
Collections	If attorney to staff ratio is greater than 1:5, or more than one violation of FDCPA or similar state fair debt collection laws.
Environmental	Ineligible area of practice.
Intellectual Property | Patent Work	Copyright and Trademark is eligible for up to 20%.
Investment Counseling	Ineligible area of practice
Natural Resources / Mining & Minerals / Oil & Gas / Energy	Ineligible area of practice.
Mergers & Acquisitions Involving Any Public Company	Will consider any private company with <$25MM in transaction value.
Class Action/Mass Tort Work	Will consider small wage and hour cases.
Real Estate Commercial Transactions	Over $50,000,000 in value.
Real Estate Residential or Condo Offering Transactions	Over $10,000,000 in value.
Real Estate Foreclosure/Loan Workout	When the area of practice is over 5%.
Real Estate Syndication/Development	If area of practice percentage is greater than 5%.
Tax Opinions – Corporate Tax Work	If the area of practice percentage is over 30%.
Aviation & Aerospace	If limits requested are over $1MM; this area of practice must be greater than 50%.
Probate | Trusts | Wills & Estates	If discretionary investment authority is not limited and in writing for client accounts over $1MM in value.