

Proposed Rule 1-210. Professional Liability Insurance

1 **Rule 1-210. Professional Liability Insurance**

2 (a) All active members of the State Bar of Georgia engaged in the private
3 practice of law in Georgia must be covered by a policy of professional liability
4 insurance, in an amount no less than \$100,000 per occurrence and \$300,000 in
5 the aggregate, the limits or which are not reduced by payment of attorney's fees
6 or claims expenses incurred by the insurer for the investigation, adjustment,
7 defense, or appeal of a claim.

8 (b) The following members shall be exempt from the requirements of this rule:

9 1) Members who are employed by a governmental entity or other
10 organization and whose practice is limited to matters concerning the entity or
11 organization;

12 2) Members whose practice consists solely of serving as an arbitrator or
13 mediator; and

14 3) Members who are not actively engaged in the practice of law or who
15 do not represent clients.

16 (c) Each lawyer who is required by this rule to have professional liability
17 insurance shall so certify by providing the name of the insurance company and
18 the policy number on the annual dues statement, and shall notify the
19 Membership Department of the State Bar of Georgia in writing within thirty (30)
20 days if coverage lapses, is no longer in effect, or terminates for any reason. Each
21 lawyer's insurance status shall appear in the State Bar Member Directory as either
22 "yes," "no," or "exempt."

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23 (d) No lawyer shall be deemed to be a member in good standing while in
24 violation of this Rule. A lawyer deemed not to be in good standing under this Rule
25 shall be returned to good standing upon providing the Executive Director of the
26 State Bar of Georgia with proof of professional liability insurance.

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Proposed Amendment to Rule 1-204
(contingent upon adoption of Rule 1-210)

1 Rule 1-204. Good Standing.

2 No lawyer shall be deemed a member in good standing:

- 3 a. while delinquent after September 1 of any year for nonpayment of the
- 4 annual license fee and any costs or fees of any type as prescribed in
- 5 Chapter 5, Rule 1-501 (a)-(c);
- 6 b. while suspended for disciplinary reasons;
- 7 c. while disbarred;
- 8 d. while suspended for failure to comply with continuing legal education
- 9 requirements; or
- 10 e. while in violation of Rule 1-209 for failure to pay child support obligations.
- 11 f. while in violation of Rule 1-210 for failure to carry a policy of professional
- 12 liability insurance.

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