Special Committee on Lawyer Insurance

Meeting

September 24, 2026

Richmond

FOIA COPY

Virginia State Bar

1111 E. Main Street, Suite 700
Richmond, Virginia 23219-0026
Telephone: (804) 775-0500

AGENDA

LAWYER INSURANCE COMMITTEE MEETING
Richmond
September 24, 2026
1:00 p.m.

I. Reports	**Tab**
A. Welcome and Introductions Lawrence A. ("Lex") Dunn, Chair	**1**
B. VSB Members' Insurance Center Report Debbie Stocks, Principal & Senior Client Executive, One Digital Health & Benefits and Manager-VSB Members' Insurance Center	**2**
C. Discussion of VSB Members' Insurance Contract Review Lawrence A. ("Lex") Dunn, Chair	**3**
D. ALPS Report Chris Newbold, Chief Operating Officer & Executive Vice-President	**4**
E. ALPS VSB Risk Management Activities Report Alison Riley, Educational Services Coordinator	**5**
F. Malpractice Avoidance Hotline Report DaVida M. Davis, Acting Deputy Executive Director	**6**
G. Request for Member Volunteers for 2026-27 LIC Budget Subcommittee and LIC-ALPS Virginia Risk Management Grant Committee Lawrence A. ("Lex") Dunn, Chair	
H. Report of Intech Risk Management Review of ALPS Lois Gardiner, Managing Director	**7**

The mission of the Virginia State Bar is (1) to protect the public, (2) to regulate the legal profession in Virginia, (3) to advance access to legal services, and (4) to assist in improving the legal profession and the judicial system.

II. Action Item

A. Approval of the Minutes for the May 12, 2026 Meeting **8**
Lawrence A. ("Lex") Dunn, Chair

III. Notice of Future Meetings and Deadlines

Budget Subcommittee Meeting
1:00 p.m., Wednesday, October 14, 2026
- Virtual

Application Deadline for Virginia Risk Management Grant Program for Local Bar Associations
5:00 p.m., Saturday, October 31, 2026
- varm@alpsinsurance.com

1:00 p.m., Tuesday, November 10, 2026
- VSB Boardroom, Richmond

1:00 p.m., Wednesday, February 10, 2027
- Virtual

1:00 p.m., Wednesday, May 12, 2027
- VSB Boardroom, Richmond

TAB 1

Lawyer Insurance Committee

The Special Committee on Lawyer Insurance monitors and evaluates the market for lawyer malpractice insurance in Virginia and makes recommendations to the executive committee and council on whether the Virginia State Bar should endorse a particular underwriter of insurance, and if so, on what terms and conditions.

The committee members are appointed by the VSB President-elect after volunteers are solicited in the fall in *Virginia Lawyer* magazine, in emails, and online; applications are due in February. Applicants send a brief résumé and fill out a committee preference form.

Upcoming meetings may be found on the Calendar and are subject to the Virginia Freedom of Information Act. Agendas and call in numbers will be provided on the meeting entry on the Calendar.

EXPORT

Full Name	Position	Address of Record	Term Start	Term End
Lawrence Alexis Dunn	Chair	McCandlish Holton, PC PO Box 796 Richmond, VA 23218	7/1/2026	6/30/2027
Timothy Stephen Baird	Member	Kutak Rock LLP 1021 E. Cary St. Suite 810 Richmond, VA 23219	7/1/2024	6/30/2029

Full Name	Position	Address of Record	Term Start	Term End
Kathryn Elizabeth Bonorchis	Member	100 Light St Ste 1300 Baltimore, MD 21202	7/1/2024	6/30/2028
Wells Huntington Byrnes, Sr.	Member	465 Shoreham Dr Danville, VA 24541-5168	7/1/2022	6/30/2027
Joan Bellefield Davis	Member	3 Steam Brewery Ct Henrico, VA 23231-3037	7/1/2022	6/30/2027
Marialuisa Sabina Gallozzi	Member	Covington & Burling LLP 850 10th St NW Washington, DC 20001-4956	7/1/2023	6/30/2028
Jacquelyn Fromal Gerlach	Member	Barnes & Diehl PC 7401 Beaufont Springs Dr Ste 200 North Chesterfield, VA 23225-5504	7/1/2023	6/30/2028
Andrew Shane Gerrish	Member	Frith Anderson & Peake PC 29 Franklin Road SW Roanoke, VA 24011	7/1/2026	6/30/2031
Charles David Hatley	Member	Melone Hatley 575 Lynnhaven Pkwy Ste 310 Virginia Beach, VA 23452-7350	7/1/2026	6/30/2031
Danny Mark Howell	Member	Howell & Rowlett PLLC 8230 Leesburg Pike Ste 640 Vienna, VA 22182-2643	7/1/2024	6/30/2029
Drake William Hudgins	Member	Hudgins Law Firm PC 2331 Mill Rd Ste 100 Alexandria, VA 22314	7/16/2024	6/30/2029

Full Name	Position	Address of Record	Term Start	Term End
Stewart Ryan Pollock	Member	Miles And Stockbridge 901 E Byrd St Ste 950 Richmond, VA 23219-4048	7/1/2024	6/30/2029
Althea Hurt Randolph	Member	7802 Fairview Farm Road Scottsville, VA 24590	7/1/2023	6/30/2028
Barry Jay Waldman	Member	Waldman & Associates PLLC 1300 Thornton St Ste 200 Fredericksburg, VA 22401	8/12/2025	6/30/2030
Robert Benson Walker	Member	709 Old Hunt Way Herndon, VA 20170-3158	7/1/2026	6/30/2031
DaVida M. Davis	Liaison	Virginia State Bar 1111 E Main St Ste 700 Richmond, VA 23219-0026	5/1/2026	
Cameron Michael Rountree	Liaison	Virginia State Bar 1111 E Main St Ste 700 Richmond, VA 23219	9/8/2022	
Shawne Moore	Committee Administrator	Virginia State Bar 1111 E Main St 700 RICHMOND, VA 23219	2/10/2022	

About

TAB 2

To: Chris Newbold and Shawne Moore

From: Debbie Stocks

Date: September 2, 2026

Subject: VSB Lawyer Insurance Committee Meeting---September 24, 2026

Please allow me to provide an update on VSBMIC operations:

- Introduction – Jonathan Crawford, Client Executive at OneDigital. New member of our Virginia State Bar Members' Insurance team.
- Marketing in 2026 – 2nd scheduled mail campaigns planned for release in October.
- Small group renewal trend is once again in double digits this year. This affects our small firms and solo practitioners. Claim costs, especially the cost of specialty medications, are the primary contributors to these increases.
- Thus far, there are no major changes to the Virginia Marketplace or to the Medicare plans we service. (Last year, Anthem terminated all Part D plans).

Respectfully submitted by:

Debbie Stocks

Principal & Senior Client Executive, One Digital Health & Benefits

Manager – VSB Members' Insurance Center

TAB 3

COMMONWEALTH OF VIRGINIA, VIRGINIA STATE BAR
and
Dominion Benefits, LLC

Endorsed Broker Administrator

Contract No. VSB 06-102

This Contract is effective as of the 1st day of August 2006, and is by and between Dominion Benefits, LLC, ("Dominion" or the "Contractor"), with headquarters at 4128 Innslake Drive, Glen Allen, VA 23060, and Commonwealth of Virginia, Virginia State Bar ("VSB"), located at 707 E. Main Street, Suite 1500, Richmond VA 23219-2800.

WITNESSETH that the Contractor and the VSB, in consideration of the mutual covenants, promises and agreements herein contained, agree as follows:

1. SCOPE OF CONTRACT: The Contractor shall provide the goods/services to the VSB as set forth in the Contract Documents.

2. PERIOD OF PERFORMANCE: Three years from the effective date above, with three one-year extension options. At the end of the initial term, or at the end of any one-year extension option, if there is no exercise of an option to extend the Contract, then the Contract shall automatically renew from year to year.

3. CONTRACT DOCUMENTS: The Contract shall consist of:

   (a) This signed form;

   (b) The following portions of Request for Proposal #VSB 06-102, entitled "Endorsed Broker Administrator," issued May 19, 2006:

      (1) The Statement of Need,
      (2) The General Terms and Conditions, and
      (3) The Special Terms and Conditions.

   (c) The Contractor's Proposal dated June 1, 2006.

4. DESIGNATION OF BROKER/ADMINISTRATOR: Dominion Benefits shall be the endorsed broker/administrator of the VSB's proposed insurance programs and shall perform its services as the broker/administrator in accordance with this Contract. Subject to the approval of VSB, Dominion Benefits may delegate any or all of its responsibilities under this Contract to a Dominion Benefits wholly owned subsidiary whose employees shall report directly to Dominion Benefits management, and which subsidiary shall agree in writing to the terms and provisions of this Contract. Further, Dominion Benefits agrees to promote the VSB's health insurance program in a manner consistent with the VSB's agreement with Anthem.

5. DUTIES AND RESPONSIBILIITES OF DOMINION BENEFITS: Dominion Benefits (or its subsidiaries when agreed to by VSB) hereby agrees to perform and assume all duties and responsibilities set forth in the Statement of Need and other contract documents.

6. COMPLIANCE WITH THE LAW: The parties recognize that issuance of the policies under the insurance programs as provided herein are subject to the approval of appropriate state regulatory agencies. Should a state regulatory agency deny or withdraw approval of any policy under the insurance programs, Dominion Benefits agrees to use its best efforts to obtain approval of a policy, whether on an individual basis or on a

group basis, as similar to the policy it replaces as is reasonably possible, which substituted policy shall be mutually agreeable to the parties to this Contract.

7. CONFIDENTIALITY: Except as authorized in writing by the VSB, Dominion Benefits shall not disclose to any person, firm, or company any information directly or indirectly related to VSB members or any VSB related insurance program including, but not limited to, membership lists or the names of those insured under the insurance programs. In addition, except as approved in writing by the VSB, such records and/or information shall not be utilized, either directly or indirectly, by Dominion Benefits for the purpose of solicitation in connection with other sales of insurance or for any other purpose not expressly permitted herein.

8. OWNERSHIP AND INSPECTION OF RECORDS: All documents, membership lists, expiration lists, statistical records, computer tapes, books, records, including electronic records and records stored on disk, CD Rom or on other electronic medium, and any other information pertaining to the insurance programs furnished to Dominion Benefits by the VSB or generated by Dominion Benefits in connection with its duties herein shall remain the sole and exclusive property of the VSB. All documents, membership lists, expiration lists, statistical records, computer tapes, books, records and any other information pertaining to the insurance programs in the possession of Dominion Benefits, whether generated or created by Dominion Benefits or furnished by the VSB, shall be open for inspection by the VSB and its designated representatives at Dominion Benefits' principal place of business at all reasonable times. Dominion Benefits may store any or all of such documents, membership lists, expiration lists, statistical records, computer tapes, books, records and any other information pertaining to the insurance programs in microfilm, electronic or other similar medium, including computer disks, CD Rom, or other electronic medium.

Upon termination of this Contract or, at the election of the VSB, at any time within ninety (90) days prior to the effective date of any termination of this Contract, all documents, membership lists, expiration lists, statistical records, computer tapes, books, and records, whether in tangible or electronic form or medium, and any other information pertaining to the insurance programs, including originals, hard copies, and microfilm records, and including electronic records kept or maintained on disk, CD Rom or in some other electronic format or medium, including, but not limited to, all documents, lists and records of any kind or type that were or are:

(a) turned over to Dominion Benefits by the VSB at the commencement of this Contract, or

(b) turned over to Dominion Benefits by the VSB during any term or terms of this Contract, or

(c) generated or created by Dominion Benefits or the VSB during any term or terms of this Contract,

shall be turned over and delivered by Dominion Benefits to the VSB or its designated representative. Copies of these records and any other information pertaining to the insurance programs may be retained by Dominion Benefits solely, and to the limited extent as may be necessary, for the purpose of carrying out its duties until this Contract terminates, for use in any subsequent audit or litigation in which the same may be needed, or for compliance with applicable law. In the event of any such retention, Dominion Benefits shall notify the VSB as to what particular duplicated or copied records are being retained, shall state the reasons for such retention and, if retained for purposes of legal compliance, shall specify the applicable law or regulation requiring such retention; provided, however, that any such retained records shall not be used or disseminated to any person or entity without prior written notice to VSB, shall be maintained as strictly confidential, and shall not be used, in any manner, except to the limited extend as herein authorized or as may be necessary to comply with the applicable law(s) requiring retention.

In addition, upon termination of this Contract, Dominion Benefits shall reasonably cooperate with the VSB and/or any successor administrator so as to facilitate the orderly continuation of all sponsored programs, including during any period of transition of the VSB's insurance programs to a new broker/administrator.

9. TRANSFER OF BROKER OF RECORD LETTERS: In the event this Contract is terminated for any reason, Dominion Benefits shall transfer all broker of record letters as directed by the VSB once in a form satisfactory to the insurance carrier(s) and shall cooperate fully with the transition and transfer of all broker and administration of services pertaining to this Contract or to the VSB's insurance program either back to the VSB or another broker/administrator.

10. PREMIUM RATE OR POLICY PROVISION CHANGES: After an insurance program has been approved by the VSB, Dominion Benefits agrees not to cause, make, approve or agree to any material premium rate or policy provision changes with respect to such insurance program without the prior written approval of the VSB.

11. EXPENSES OF THE INSURANCE PROGRAMS: Dominion Benefits, or the underwriting insurance companies, will assume the entire expense and cost of soliciting, promoting, and administering the VSB's insurance programs, including, but not limited to, printing and mailing costs, advertising and promotional expenses and legal fees, and no such costs will be chargeable to the VSB.

12. COMPENSATION OF DOMINION BENEFITS: The compensation and/or reimbursement due to Dominion Benefits for its services, costs and expenses under this Contract shall be paid to Dominion Benefits by the underwriting insurance companies in such amounts as are set forth in the contract documents and in the Dominion Benefits proposal, as amended from time to time, and Dominion Benefits shall receive no monetary compensation of any kind or type from the VSB for any services performed under this Contract.

13. INDEMNIFICATION AND OTHER AGREEMENTS: Dominion Benefits agrees to indemnify, defend and hold harmless the VSB, the Commonwealth of Virginia, its officers, agents and employees from any and all losses, claims, damages, costs or expenses caused by (a) the breach by Dominion Benefits of any of its undertakings or agreements set forth in this Contract, or (b) any negligence by Dominion Benefits in its mailing and processing of applications, preparation of policies, collection and remitting of premiums, relations with insured members, or in brokering/administering the insurance programs.

14. OFFICIALS NOT TO BENEFIT: No officer, employee, member of the VSB Council or member of any committee of the VSB, consultant or other representative of the VSB shall be permitted to have any share of, or financial interest in, this Contract or to have any benefit therefrom greater than those available equally to all members of the VSB under this Contract.

15. NON-COMPETITION COVENANTS BY DOMINION BENEFITS: Except as otherwise permitted in writing from time to time by the VSB:

(a) Dominion Benefits agrees that during any term or terms of this Contract, it will not directly or indirectly utilize the membership lists of the VSB or the list of the insurance programs' policyholders to solicit such members or policyholders for the sale of any insurance other than that being offered as the insurance programs. Dominion Benefits agrees that it will not, after the termination of this Contract, in connection with any sale or offer of sale of any insurance to a member of the VSB, indicate that it was the broker/administrator of the insurance programs. Dominion Benefits further agrees that it will not, after the termination of this Contract, directly or indirectly utilize the VSB's membership list or insurance programs' policyholder list for any purpose.

(b) Dominion Benefits agrees that for a period of three (3) years after the termination of this Contract, it will not (1) offer to sell to attorneys who are members of the VSB any insurance which competes with, or is one of, the insurance programs, or (2) function as broker/administrator for any group or association of attorneys to offer any insurance product which competes with the insurance programs. The prohibition of this subparagraph does not apply to the following law firms that were clients of Dominion Benefits on June 30, 2006: Carter & Shands; Harman, Claytor, Corrigan & Wellman; Hirshler Fleisher; Glasser & Glasser; Marks & Harrison; Lawyers Staffing Inc.; George R. Andrews & Associates; and LeClair Ryan.

Dominion Benefits acknowledges that these covenants in this paragraph 15 are reasonable. If any provision of this paragraph 15 shall for any reason be held by a court to be invalid or unenforceable, such invalidity or unenforceability shall not affect any other provisions hereof, and this paragraph 15 shall be construed as if such invalid or unenforceable provision had never been contained herein.

16. KEY PERSONS: The parties acknowledge and agree that, initially, the primary representative of Dominion Benefits to the VSB in connection with the insurance programs will be Robert H. Spicknall. In the event said representative ceases to have primary responsibility for the insurance program on behalf of Dominion Benefits, said representative will be replaced by a representative mutually acceptable to both of the parties. In the event such a mutually acceptable representative cannot be agreed upon, the VSB shall have the option to terminate this Contract upon ninety (90) days written notice.

17. SALE/MERGER/REORGANIZATION OF DOMINION BENEFITS: In the event Dominion Benefits is sold to or merged with another corporation not of substantially identical ownership or is substantially restructured or reorganized to the extent that new and presently unrelated persons or interests acquire substantial control of Dominion Benefits or of the administration of any insurance program, then in any such event the VSB shall be provided as much advance notice as is reasonably possible. VSB will in good faith express any concerns about the affiliation to Dominion Benefits and provide a reasonable opportunity for Dominion Benefits to address those concerns. In any event, the VSB will have the right, at its option, to terminate this Contract upon ninety (90) days written notice.

18. DOMINION BENEFITS TO PROVIDE ERRORS AND OMISSIONS COVERAGE: Dominion Benefits warrants, covenants and agrees that it shall maintain, in addition to any other insurance coverage herein required, professional liability/errors and omissions insurance coverage with respect to its administration of the insurance programs. The minimum dollar limits of such coverage shall be $1,000,000 per occurrence, with $3,000,000 aggregate. Dominion Benefits agrees that if said coverage is not maintained for any reason, it shall immediately notify the VSB in the manner stipulated in paragraph 26 of this Contract and VSB, at its option, shall have the right to terminate this Contract upon ninety (90) days written notice. Dominion Benefits shall provide written evidence of such coverage for the VSB.

19. RELATIONSHIP OF THE PARTIES: The parties hereto agree that at all times during the performance of its duties and responsibilities pursuant to this Contract, Dominion Benefits is, and shall be deemed to be, an independent contractor. However, Dominion Benefits acknowledges that its duties and responsibilities herein place it in a fiduciary position with respect to the VSB and the VSB membership.

20. VIRGINIA LAW APPLICABLE: This Contract shall be deemed to be a Virginia contract, and shall be construed and governed by the laws of the Commonwealth of Virginia.

21. BINDING EFFECT UPON SUCCESSORS AND ASSIGNS: This Contract shall inure to the benefit of and be binding upon the parties hereto, their legal representatives, successors and permitted assigns. Nothing in this Contract, expressed or implied, is intended to confer upon any party, other than the parties hereto and the VSB membership (and their respective legal representative, successors, and permitted assigns) any rights, remedies, obligations, or liabilities under or by reason of this Contract.

22. WAIVER: The failure of any party to enforce any provision of this Contract shall not constitute a waiver by such party of any provision. The past waiver of a provision by either party shall not constitute a course of conduct or a waiver in the future with respect to that same provision.

23. SEVERABILITY: If any provision of this Contract shall be held to be invalid or unenforceable, such invalidity or unenforceability shall not affect any other provisions hereof. In the event that any provision of this Contract conflicts with applicable law, such provision will be considered modified to comply with such

law or, at the option of either party, stricken herefrom, and the remaining provisions of this Contract shall continue in effect.

24. SUCCESSORS AND ASSIGNS: This Contract shall be binding upon the respective successors and permitted assigns of the parties. This Contract shall not be assignable or otherwise transferable by a party without the prior written consent of the other party, such consent not to be unreasonably withheld, and any attempt to so assign or transfer this Contract without such consent shall be void and of no effect.

25. CONTRACTUAL DISPUTES: The procedure for filing contractual claims is in section 7.19 of the Vendors Manual. A copy of the manual is normally available for review at the purchasing office and is accessible on the Internet at www.dgs.state.va.us/dps under "Manuals."

26. NOTICE: Any notice, request, or demand required or permitted to be given hereunder by either party will be deemed duly given when mailed, postage prepaid, addressed to the respective parties at the following addresses or at such other addresses as either of them may heretofore have designated to the other for such purpose:

For Contractor:

Timothy O'Shea
Managing Principal
Dominion Benefits, LLC
4128 Innslake Drive
Glen Allen, VA 23060

For VSB:

Mary Yancey Spencer
Deputy Executive Director
Virginia State Bar
707 E. Main Street, Suite 1500
Richmond, VA 23219-2800

27. ENTIRE AGREEMENT: This Contract represents the entire agreement and understanding between VSB and Dominion Benefits regarding the subject matter.

IN WITNESS WHEREOF, the parties have caused this Contract to be duly executed intending to be bound thereby.

DOMINION BENEFITS, LLC

By: Tim O'Shea
Timothy O'Shea
Managing Principal

Date: August 8, 2006

COMMONWEALTH OF VIRGINIA,
VIRGINIA STATE BAR

By: Mary Yancey Spencer
Mary Yancey Spencer
Deputy Executive Director

Date: August 3, 2006

TAB 4

ALPS Meeting Materials for September 2026

Virginia State Bar Lawyers Insurance Committee

ALPS Property & Casualty Insurance Company

BestLink **AMB #: 011054 NAIC #: 32450 FEIN #: 260023979**

Mailing Address
P.O. Box 9169
Missoula, Montana 59807
United States

Web: www.alpsinsurance.com
Phone: 406-728-3113
Fax: 406-728-7416
View Additional Address Information

Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.

AM BEST
A
EXCELLENT
Financial Strength Rating

View additional news, reports and products for this company.

Based on AM Best's analysis, 055968 - ALPS Corporation is the **AMB Ultimate Parent** and identifies the topmost entity of the corporate structure. View a list of operating insurance entities in this structure.

Best's Credit Ratings

Financial Strength View Definition

Rating (Rating Category):	A (Excellent)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	September 10, 2026
Initial Rating Date:	June 16, 1997

Long-Term Issuer Credit View Definition

Rating (Rating Category):	a (Excellent)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	September 10, 2026
Initial Rating Date:	May 24, 2007

Financial Size Category View Definition

Financial Size Category:	VII (USD 50 Million to Less than 100 Million)

u Denotes Under Review Best's Rating

Best's Credit Rating Analyst

Rating Office: A.M. Best Rating Services, Inc.

Associate Director: Jieqiu Fan

Associate Director: Victoria Riggs

Note: *See the Disclosure information Form or Press Release below for the office and analyst at the time of the rating event.*

Disclosure Information

Disclosure Information Form

View AM Best's Rating Disclosure Form

Rating History

A.M. Best has provided ratings & analysis on this company since 1997.

Financial Strength Rating

Effective Date	Rating
September 10, 2026	A
September 17, 2025	A
September 19, 2024	A
October 04, 2023	A
October 06, 2022	A
September 28, 2021	A-

Long-Term Issuer Credit Rating

Effective Date	Rating
September 10, 2026	a
September 17, 2025	a
September 19, 2024	a
October 04, 2023	a
October 06, 2022	a
September 28, 2021	a-

Best's Credit & Financial Reports

Best's Credit Report - financial data included in Best's Credit Report reflects the data used in determining the current credit rating(s).

Best's Credit Report - Archive - reports which were released prior to the current Best's Credit Report.

ALPS Virginia Comparison Data is Proprietary Information and not Publicly Available

ALPS

2026 Solo Attorney Trends Report

alpsinsurance.com

Executive Summary

Spend even a short amount of time talking with solo practitioners and a familiar theme emerges: This is meaningful work, but it is not easy work. In many ways, that duality defines the solo experience and frames the findings that follow.

The nationwide 2026 Solo Attorney Trends Survey results reflect a profession that continues to demonstrate both resilience and complexity. Solo practitioners report high levels of professional satisfaction, with 47.52% indicating they are satisfied and 24.26% very satisfied, for a combined 71.78% positive response rate. That level of consistency is notable, particularly given the pace of change in the broader legal landscape.

This strong level of satisfaction aligns with prior findings and reinforces the continuing value attorneys place on independence, flexibility, and control over their professional lives. At the same time, the data confirms that satisfaction exists alongside ongoing structural pressures that shape daily practice. It is not an either/or proposition; it is both, at the same time.

This is not a contradiction. It is a reality of solo practice.

71.78%

Report high levels of professional satisfaction.

Across the survey, several consistent themes stand out:

- Solo attorneys remain highly satisfied with their practices despite ongoing challenges.
- Stress, burnout, and workload pressures remain significant concerns.
- Administrative responsibilities continue to compete with billable work.
- Practice systems and workflow structure are closely tied to sustainability and well-being.
- AI adoption is increasing, but implementation remains uneven.
- Strong risk-management fundamentals exist, but consistency remains a challenge.
- Most respondents intend to remain in solo practice long term.
- Attorneys are seeking practical tools that improve efficiency and support practice management.

It is clear from the survey results that solo attorneys value independence, flexibility, and control over their practices. But they are also managing the full weight of running a business, often without staff, without infrastructure, and without the support systems available in larger firms. They are, quite literally, wearing every hat in the organization.

Stress remains a consistent reality of solo practice. In fact, 46.04% report feeling stressed sometimes, however 26.24% report they often feel stressed and 9.90% report always feeling stressed. That indicates that more than one-third of respondents experience frequent work-related stress. Similarly, 43.56% report having experienced occupational burnout, underscoring the demands of managing a solo practice. These are not outliers; they are part of the operating environment.

What becomes clear throughout the survey is that these pressures are not isolated events. They are closely tied to workload, administrative responsibilities, and operational inefficiencies that form part of the solo practice model. In other words, the strain is structural, not incidental.

The survey results reveal that attorneys reporting heavier workloads are far more likely to report burnout, demonstrating that sustained workload intensity is a key driver of long-term well-being. Capacity is not just a scheduling issue; it is a sustainability issue.

Taken together, the findings suggest that solo practice remains rewarding and sustainable, but increasingly dependent on effective management of operations, systems, and workflows. Success, more than ever, is tied to how the practice runs, not just the quality of the legal work itself.

The survey findings are reinforced by ALPS claims experience for solo attorneys. Data reflects recurring issues involving claims arising from communication breakdowns, calendaring failures, missed deadlines, and procedural errors. Together, these findings reinforce a central theme throughout the survey; the systems and processes that support efficiency are often the same systems and processes that support sound risk management.

This year's survey expands beyond well-being to explore operations, technology, and risk management, offering a fuller view of what solo practice looks like today, and where opportunities for support and improvement may lie. It provides, in effect, a more complete picture of how solos are practicing law in 2026.

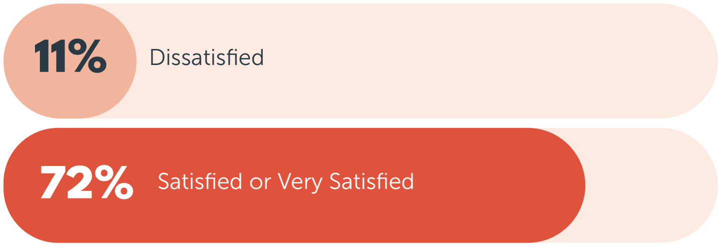
53.96%

rate their work-life balance as high.

Key Findings

Professional satisfaction remains one of the strongest and most consistent findings in the survey. Nearly 72% of respondents report being satisfied or very satisfied, while fewer than 11% report dissatisfaction, confirming the continued appeal of solo practice. Even in the face of mounting demands, the core value proposition holds.

Level of professional satisfaction



Work-life balance is also generally positive. Based upon a low to high scale of 1-5, 36.14% rate their balance as a 4 and 17.82% rate it a 5, meaning more than half report a high level of balance. However, the relatively smaller percentage reporting optimal balance suggests that this outcome requires effort and intention. It does not happen by accident.

Stress and burnout remain significant considerations. As noted, more than 36% report frequent stress, and 43.56% report burnout, indicating that strain is a persistent aspect of solo practice. The data makes clear that well-being is still very much in play.

Operational challenges continue to shape the solo experience in very practical ways, with 45.18% identifying administrative tasks as a primary issue, and nearly 29% citing billing, collections, and cash flow variability. This reveals a significant portion of a solo attorney's workload is tied to running the business rather than practicing law. This reduces billable time, contributes to financial uncertainty, and increases overall stress, making operational efficiency a key factor in both productivity and long-term sustainability. For many, the practice of law is only part of the job.

Payment timing varies across respondents. While 52.79% report receiving payment within 30 days, 27.92% report 31 to 60 days, with smaller percentages reporting longer time frames beyond that.

Taken together, the findings show that longer collection time frames are associated with higher reported stress levels. Cash flow, quite simply, is not just financial, it is emotional.

AI adoption presents a mixed but evolving picture, with 22.05% reporting regular AI use and 31.79% reporting occasional use, meaning just over half are engaging with AI in some capacity. At the same time, 28.72% report not using AI at all and not considering it, while 17.44% are still considering adoption.

These results indicate that adoption is growing but uneven, with some attorneys integrating AI into daily workflows while others remain hesitant or disengaged. The gap between early adopters and non-adopters remains meaningful. This is a space in motion, not yet settled.

Risk management practices are generally strong in some areas but inconsistent in others. For example, 66.67% report always using engagement agreements, and 62.43% report consistently performing conflict checks, while only 37.04% report always sending disengagement letters, indicating variability in across-the-board necessary risk management implementation. Consistency, not awareness, appears to be the challenge.

Finally, respondents clearly express a need for practical resources. The most requested resource is a solo-focused AI guide at 25.53%, followed by workflow templates at 19.15%, reinforcing the desire for tools that directly improve efficiency. Solutions that are usable, not theoretical, are clearly in demand.

66.67%

report always using engagement agreements.

53.88%

report having no staff, meaning that more than half of respondents manage their practices entirely on their own.

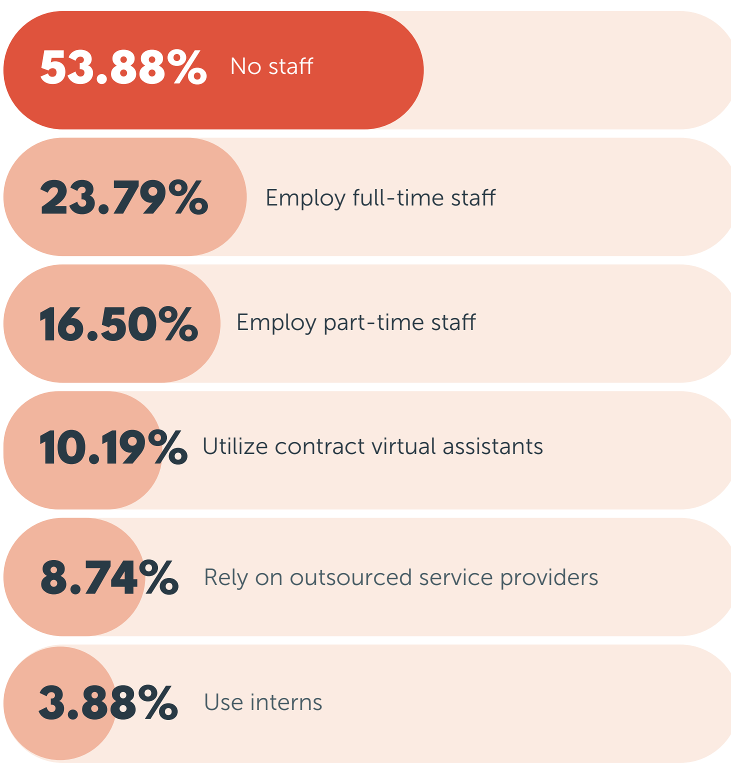
Respondent Profile & Practice Characteristics

The respondent base reflects an experienced group of attorneys. 71.36% report practicing law for more than 20 years, and 34.95% have operated as solo practitioners for more than 20 years, indicating a mature and established population. This is not a transitional cohort; it is deeply seasoned.

Age demographics support this, with 46.12% aged 65 or older and an additional 20.87% between 55 and 64. The survey therefore reflects the perspectives of attorneys who have accumulated substantial professional and practice management experience over the course of their careers.

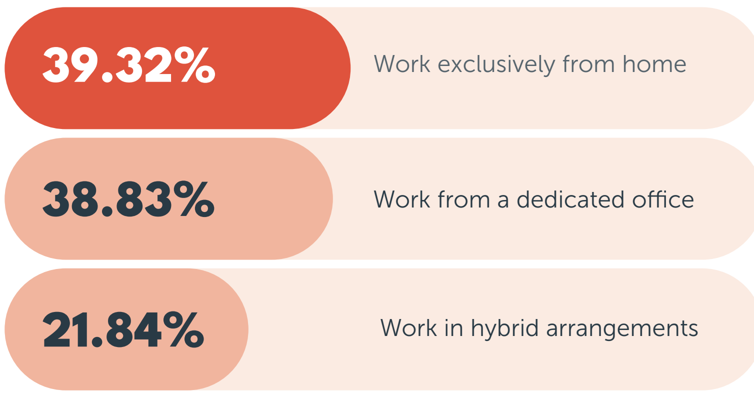
Practice structures vary significantly. 53.88% report having no staff, meaning that more than half of respondents manage their practices entirely on their own. Among those utilizing support, 23.79% employ full-time staff, 16.50%

Practice structures



employ part-time staff, 10.19% utilize contract virtual assistants or other non-employee support, 8.74% rely on outsourced service providers, and 3.88% report using interns. These varied staffing models illustrate the different ways solo attorneys expand capacity and manage operational demands. The presence or absence of support personnel can have a meaningful impact on workload, efficiency, and overall practice management, particularly given the wide range of administrative and business responsibilities many solo practitioners continue to handle themselves.

Level of professional satisfaction



Work settings are similarly varied, with 39.32% working exclusively from home, 38.83% from a dedicated office, and 21.84% in hybrid arrangements, illustrating the flexibility with which solo practitioners continue to structure their practices.

The respondent population is also diverse in terms of practice focus. While solos practice across a broad range of areas, several concentrations stand out and provide important context for understanding both the survey findings and the broader risks associated with solo practice.

Many respondents practice estate planning, family law, personal injury, and real estate. Notably, these are also practice areas that have historically generated a substantial share of legal malpractice claims. The overlap provides useful context for many of the issues found throughout the survey, including workload pressures, client communications, documentation practices, and risk-management concerns.

Viewed together, the survey and claims data provide important context for solo practitioners. While practicing in these areas does not mean that a claim is likely or inevitable, the overlap highlights the importance of understanding the unique risks associated with these practice areas. Effective client communication, well-documented processes, calendaring controls, workflow management, and consistent risk management practices remain essential safeguards for attorneys practicing in these higher-risk environments.

Satisfaction appears strongest among the most experienced attorneys, suggesting that over time, practitioners develop systems and expectations that support stability. Experience, in this context, appears to translate into operational clarity.

39.32%

work exclusively from home, 38.83% from a dedicated office, and 21.84% in hybrid arrangements.

Professional Satisfaction & Well-Being

Professional satisfaction remains high, yet it exists alongside measurable stress and burnout. As noted, nearly 72% report satisfaction, while more than 36% report frequent stress. The coexistence of these two findings is one of the defining themes of this report.

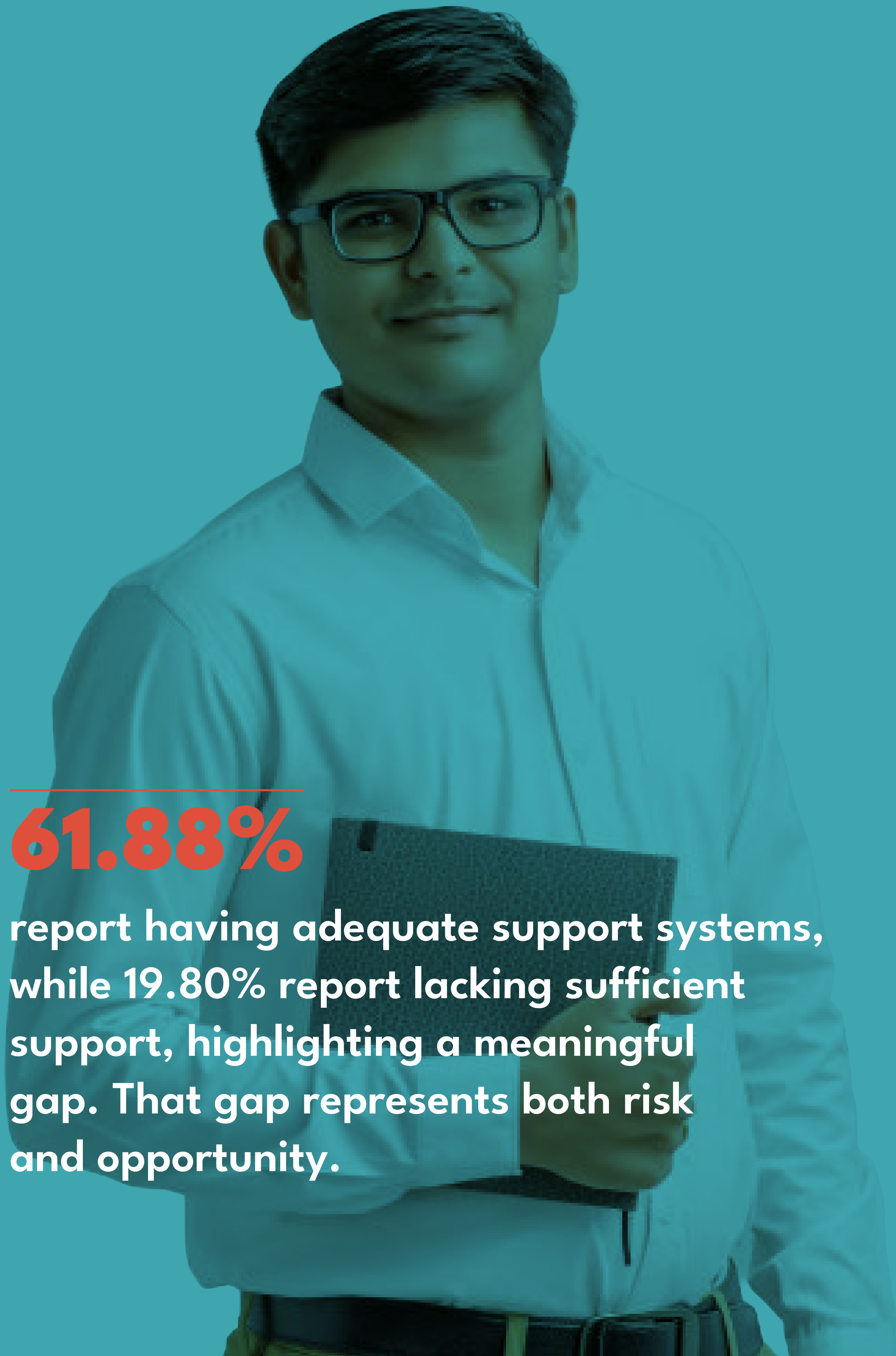
Work-life balance is generally favorable. More than 53% rate their balance as 4 or 5 (1-5), on a scale of low to high, poor to optimal, indicating that many attorneys are successfully managing competing demands. But further correlation reveals that balance appears to require ongoing adjustment.

Support systems play a key role. 61.88% report having adequate support systems, while 19.80% report lacking sufficient support, highlighting a meaningful gap. That gap represents both risk and opportunity.

Participation in professional communities is strong, with 63.86% reporting involvement in voluntary associations, including bar associations and professional networks.

Burnout is more commonly reported among those with heavier workloads, reinforcing that well-being is closely tied to operational demands rather than personal factors alone. How the work is structured matters as much as how much work there is.

Many respondents practice estate planning, family law, personal injury, and real estate. Notably, these are also practice areas that have historically generated a substantial share of legal malpractice claims. The overlap provides useful context for many of the issues found throughout the survey, including workload pressures, client communications, documentation practices, and risk-management concerns.



61.88%

report having adequate support systems, while 19.80% report lacking sufficient support, highlighting a meaningful gap. That gap represents both risk and opportunity.

53+%

rate their work-life balance as a 4 or 5 out of 5 indicating that many attorneys are successfully managing competing demands.

90%

identify retirement as the primary reason, for those planning to leave solo practice, rather than transitioning to larger firms or other practice settings.

Career Outlook & Professional Direction

The outlook for solo practice remains strong. Most respondents indicate that they intend to continue practicing as solo attorneys, reflecting confidence in the sustainability of this model.

Specifically, 68.32% report that they expect to continue as solo practitioners, while an additional 21.78% indicate uncertainty but remain open to continuing, reflecting an overall high level of commitment to solo practice as a long-term professional path.

Among those planning to leave solo practice, 90% identify retirement as the primary reason, rather than transitioning to larger firms or other practice settings.

These findings suggest that while challenges persist, they are not driving attorneys away from solo practice. Instead, respondents appear to be adapting their practices to address their challenges rather than exiting the model altogether. Adaptation, not exit, appears to be the prevailing response.

This also indicates that solo practice is not widely viewed as a temporary stage in a legal career. For many respondents, it represents a long-term and intentional choice, a destination, and not a stop along the way.

Respondents with more structured processes tend to report better work-life balance, suggesting that systems play a key role in managing workload effectively.

The value of those systems extends beyond efficiency and attorney well-being.

The importance of process standardization is also reinforced by claims experience. ALPS data continues to reflect claims involving communication issues, calendaring mistakes, missed deadlines, and procedural errors. Many of these issues can be traced to breakdowns in routine processes or inconsistent workflow practices. Given that only 7.61% of respondents report fully standardized workflows, the findings highlight a significant opportunity to strengthen both operational efficiency and risk management through more consistent systems and procedures.

Workload, Operations & Business Realities

Operational realities represent one of the most significant influences on the solo experience. Many respondents report operating near or at capacity, with limited flexibility to absorb additional work.

Administrative burden is a recurring theme, with attorneys noting that non-billable tasks consume a sizable portion of their time.

Data analysis highlights a clear relationship between workload intensity and burnout, with attorneys reporting heavy workloads as far more likely to indicate burnout than those with moderate or lighter workloads.

Workload levels remain significant. 43.65% report a moderate workload and 31.47% a heavy workload, meaning nearly three-quarters operate at moderate to high capacity. Because the survey did not define workload using specific metrics such as hours worked, number of matters, or caseload size, responses reflect each attorney's personal assessment of workload and capacity. As a result, reported workload may encompass a variety of factors, including the complexity of legal matters, administrative responsibilities, staffing support, and other demands placed upon the practice.

Administrative burden remains the most consistent challenge, identified by 45.18% of respondents, followed by billing and collections and cash flow variability. The business side of practice continues to compete directly with the practice itself.

Payment cycles vary, with 52.79% reporting payment within 30 days, with a smaller, but still meaningful portion experiencing longer timelines.

Attorneys experiencing longer collection cycles report higher stress levels, indicating that financial processes directly influence daily pressure and stability.

Process standardization remains limited. While 41.62% report having some structured processes, only 7.61% report fully standardized workflows, indicating significant opportunity for improvement. This is one of the clearest areas for potential gain.

45.18%

of respondents say that administrative burden remains the most consistent challenge.

53.84%

report using AI regularly or occasionally, 28.72% report not using AI at all, and 17.44% indicate they are still evaluating or considering adoption.

Technology, AI & Practice Infrastructure

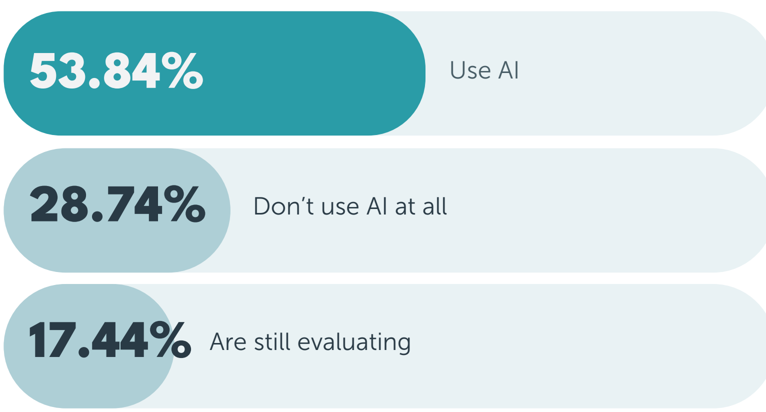
Technology adoption is an area of ongoing evolution within solo practice. While many attorneys report using some form of technology, adoption levels vary significantly. Adoption is not the issue; depth of adoption is.

Barriers such as cost, time, and lack of familiarity are frequently cited, preventing broader implementation of potentially beneficial tools.

AI adoption reflects a wide divide both in usage and the reason.

Technology adoption is widespread in some areas. 70.77% use PDF tools, and more than 52% use e-signature and accounting tools. However, only 39.49% use a practice management system, indicating partial adoption.

AI adoption levels



AI adoption reveals a significant divide among respondents. While 53.84% report using AI regularly or occasionally, 28.72% report not using AI at all, and 17.44% indicate they are still evaluating or considering adoption. These findings suggest that AI has moved beyond the experimental stage for many solo practitioners but remains far from universally embraced.

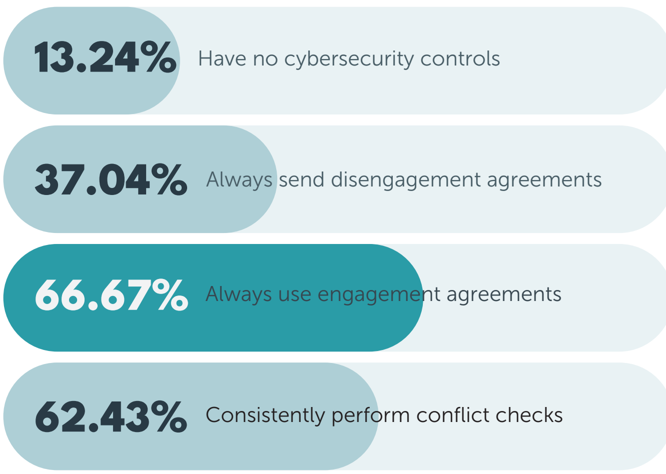
Analysis of survey responses by years in practice suggests that AI adoption varies by experience level. Attorneys with more than 20 years in practice appeared disproportionately represented among those reporting limited or no AI adoption, while attorneys with fewer years in practice were more likely to report occasional or regular use. This finding is particularly noteworthy given that more than 71% of survey respondents have practiced law for over 20 years. Although the survey did not specifically ask respondents why they chose to adopt or avoid AI, the open-ended responses provide useful insight. Some cited concerns regarding reliability, confidentiality, cybersecurity, ethics, cost, or the learning curve associated with implementation. Others suggested that existing workflows already met their needs and did not require significant modification. Conversely, many respondents described AI as valuable for legal research, drafting, proofreading, marketing, and administrative efficiency. These findings suggest that adoption may currently be influenced as much by comfort, experience, and workflow preferences as by the technology itself.

Claims data further reinforces the importance of technology infrastructure. Many recurring claim categories involve missed deadlines, communication breakdowns, and workflow failures. While technology alone does not prevent claims, reliable calendaring, document management, communication, and workflow systems can strengthen consistency and reduce operational risk.

Risk Management & Practice Controls

The survey findings closely mirror several longstanding themes reflected in ALPS claims data. Communication-related issues, calendaring errors, missed deadlines, and procedural mistakes continue to appear as recurring sources of claims among solo practitioners. These categories are particularly significant because they often arise not from complex legal analysis, but from breakdowns in routine practice-management processes.

Risk-management practices



Survey responses indicate that foundational risk-management practices are not uniformly implemented. While 66.67% always use engagement agreements and 62.43% consistently perform conflict checks, only 37.04% always send disengagement letters. Similarly, 13.23% report having no cybersecurity controls in place. Findings suggest that awareness of risk-management principles is relatively high, but consistency of execution remains uneven.

From a claims perspective, this distinction is important. Many malpractice claims arise not because attorneys are unaware of best practices, but because those practices are not applied consistently during the course of representation. The findings suggest that one of the greatest opportunities for risk reduction lies in improving consistency around the implementation of foundational controls.

66.67%

always use engagement agreements and 62.43% consistently perform conflict checks, only 37.04% always send disengagement letters.

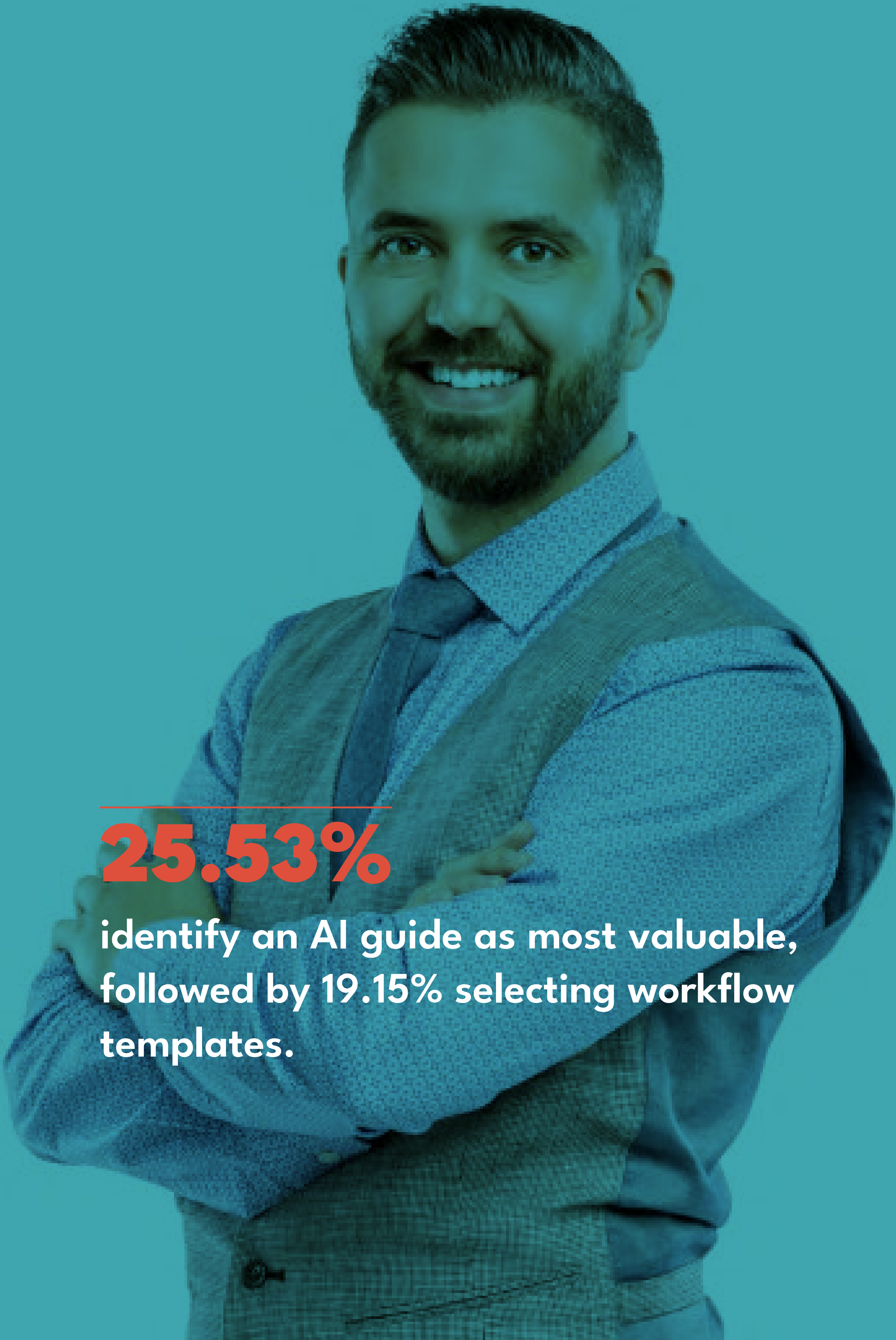
13.23%

report having no cybersecurity controls in place.

Practice Needs & Future Resources

Responses related to future needs highlight a clear demand for practical resources. Attorneys consistently express interest in tools and systems that improve efficiency and reduce administrative burden. 25.53% identify an AI guide as most valuable, followed by 19.15% selecting workflow templates.

The open-ended responses reinforce this theme. Respondents frequently cited workflow automation, staffing support, AI guidance, standardized procedures, billing improvements, and practice-management systems as changes that had recently improved their firms. The emphasis throughout the responses was on practical solutions that could be implemented quickly and produce immediate benefits.



25.53%

identify an AI guide as most valuable, followed by 19.15% selecting workflow templates.

Beyond the Data: Turning Insights into Action

The survey findings reveal an important reality about solo practice: many of the most significant challenges attorneys face today are not legal challenges. They are operational ones.

Burnout, administrative burden, workflow inefficiencies, technology implementation, cash flow concerns, and risk management are all issues that affect the sustainability of a law practice, regardless of an attorney's substantive legal knowledge or skill.

Viewed collectively, the findings suggest that success in solo practice increasingly depends on more than being a good lawyer. It also depends on building a practice that can function efficiently, consistently, and sustainably.

The results are not particularly surprising. Most solo attorneys already know where their pain points are. They know administrative work consumes valuable time. They know client service, billing, collections, marketing, and technology compete for attention with the practice of law itself. They know that stress, workload, and burnout are real concerns. These survey results provide confirmation that these challenges are widespread and shared by many of their peers.

Perhaps the most important takeaway is that the challenge is not identifying the problems. The challenge is finding and implementing practical solutions to address them.

For some attorneys, that may mean evaluating existing workflows and processes. For others, it may involve improving intake and billing procedures, adopting technology more effectively, strengthening risk management practices, outsourcing administrative tasks, or reassessing workload expectations. The appropriate response will differ from practice to practice.

The survey does not point to a single solution, nor does it suggest that one exists. Instead, it highlights opportunities for attorneys to examine the operational side of their practices with the same care and attention they devote to serving clients.

Ultimately, the findings suggest that the long-term health of a solo practice depends not only on legal competence, but also on operational competence. Attorneys who invest in the systems, processes, and resources that support their practices may be better positioned to reduce stress, manage risk, improve efficiency, and build a practice that remains sustainable over time.

Solo Practice Sustainability Checkup

Every solo practice is different, and the survey findings do not suggest that there is a single solution to the challenges attorneys face. They do, however, identify several common areas of concern. The questions below are intended to help you reflect on your own practice and consider whether there may be opportunities to improve efficiency, reduce stress, strengthen risk management, and support long-term sustainability.

Operations & Workflow

- Do you have documented procedures for routine administrative tasks?
- Are there tasks that could be automated, delegated, or streamlined?
- Do you have reliable systems for tracking deadlines, client communication, and matter progression?
- Does your current workflow support efficiency, or does it frequently require workarounds and manual intervention?

Workload & Well-Being

- Does your workload allow for adequate personal time and time away from the office?
- Could your practice continue functioning if you were unexpectedly unavailable for a period of time?
- Are you experiencing signs of chronic stress, fatigue, or burnout?
- Have you taken steps to create a more sustainable balance between the demands of practicing law and running the business?

Financial Health

- Are billing procedures timely, consistent, and routinely followed?
- Do you regularly monitor accounts receivable and collections?

- Do you have a clear understanding of where your time is spent, and which activities contribute most to profitability?
- Are there financial pressures that could be reduced through process improvements or technology investments?

Technology

- Does your technology support efficiency and client service?
- Have you evaluated whether existing tools meet your needs?
- Are there repetitive tasks that could be improved through automation or better technology utilization?
- Have you reviewed your cybersecurity practices within the last year?

Risk Management

- Do you have systems designed to prevent missed deadlines and calendaring errors?
- Are client communications documented and managed consistently?
- Are file management, conflict checks, and engagement procedures routinely followed
- Have you reviewed your risk management practices and professional liability exposures within the last year?

Looking Ahead

- Can you identify one operational challenge that causes recurring frustration in your practice?
- Can you identify one improvement that would have the greatest positive impact on your practice over the next six to twelve months?
- Do you know where to find resources, education, or support to help implement that improvement?

Final Reflection

The challenge is not identifying the issues. The challenge is finding and implementing practical solutions.

If these survey findings serve as a catalyst for attorneys to evaluate the operational health of their practices and take even one meaningful step toward improvement, they will have accomplished something important. Stronger systems, more efficient workflows, sound risk management, and sustainable business practices not only benefit attorneys, but they also ultimately benefit clients as well.

Conclusion

ALPS gratefully acknowledges the over 200 solo attorneys who contributed their time and insight to this survey. The thoughtful participation of respondents made it possible to develop a meaningful and comprehensive view of the 2026 solo practice landscape. Their collective input is what gives this report its depth and relevance.

The findings in this report reflect not only the data collected, but the experiences, perspectives, and practical realities shared by attorneys across a wide range of practices and career stages. Their willingness to provide both structured responses and candid feedback has been essential to the value of this analysis.

This report is intended to support ongoing understanding of the evolving needs of solo practitioners and to help inform the development of resources, tools, and strategies that contribute to their continued success.

The challenge is not identifying the problems solos face. The challenge is finding and implementing practical solutions to address them.

ALPS

ALPS Second Quarter

Virginia TrustPilot Reviews

Mar 2, 2026

Quick

Quick, fast and efficient

Mar 3, 2026

Easy Renewal

Speedy process; clear description of coverage

Mar 6, 2026

Patient attentive staff.

Patient attentive staff.

Mar 3, 2026

Service and ease of renewals

Service and ease of renewals

Mar 30, 2026

Company made the process easy

Company made the process easy. Representative was available to answer all questions and walk me through the process. with ease.

Mar 9, 2026

Renewal is cumbersome and time consuming

The website renewal process is way too time consuming

Replied Share Request information

Laura · Mar 16, 2026

Thanks for your feedback. Here at ALPS, we strive to better our processes and appreciate your business. If ever you need any help, don’t hesitate to reach out.

Lisa

Mar 31, 2026

Very easy to renew my ALPS policy

Very easy to renew my ALPS policy. Straightforward questions.

Apr 6, 2026

Very easy application and insurance...

Very easy application and insurance issuance process.

Apr 7, 2026

Chrissy Pinner- Alps Authorized...

Chrissy Pinner- Alps Authorized Representative was knowledgable and made choosing coverage easy. Highly recommend.

Apr 13, 2026

Carryover of information for comparison...

Carryover of information for comparison year to year is helpful as is the similarity of questions. Responsive to phone calls, given the different time zones, is appreciated as well.

Apr 21, 2026

This year's renewal application ...

This year's renewal application process was very efficient.

May 12, 2026

Ease of renewal

Ease of renewal. Kept all of my old documentation so I didn't have to provide that again. Customer service is always great and willing to answer my questions.

May 14, 2026

Good with computer applications

Good with computer applications. Now let's see if the humans follow up.

May 19, 2026

Quick turnaround and easy on line...

Quick turnaround and easy on line process

May 26, 2026

Easy web site and excellent staff.

Easy web site and excellent staff.

May 27, 2026

I always enjoy working with the great...

I always enjoy working with the great people at ALPS. They are very knowledgeable and make the renewal process very easy and swift.

TAB 5

Virginia Risk Management Report

2026 Q2

On–Demand Programing: Currently, 23 programs exist in the Virginia on-demand library. They range in length from 60-min to three hours. Charges for on-demand seminars are as follows: one-hour programs are $0 for insureds, $70 for non-insureds; two-hour programs are $0 for insureds, $80 for non-insureds; and three-hour programs are $0 for insureds, and $100 for non-insureds.

ALPS CLE is accessible to anyone via a form on our website at the existing price structure via www.alpsinsurance.com/cle and at no cost (and with no user account required) for our partners and policyholders: https://www.lawline.com/firm/alps-insurance/courses

Q2 Webinar Programming: In Q2 we hosted three live webinars available to Virginia Attorneys:

Gotta Keep 'Em Separated: Trust Account Best Practices for Lawyers (March 11) - 49 VA Attendees

Safeguard Your Law Firm: Examining Current Legal Malpractice Trends (April 8) - 47 VA Attendees

FREE: Healthy Law Firm Best Practices: The State of Attorney Wellbeing (May 6) - 135 VA Attendees

Q2 On-Demand VA Attendance:

10 Sloppy Tech Habits Your Law Firm Needs to Break in 2025 – 1 VA Attendee

Handle With Care: Client File Best Practices for Law Firms – 1 VA Attendee

Healthy Law Firm Best Practices: The State of Attorney Wellbeing – 2 VA Attendees

How to Avoid Conflict of Interest Malpractice Missteps – 1 VA Attendee

Navigating Wellness: Insights from Solo Attorneys on Wellbeing and Resilience – 3 VA Attendees

Practice Management: Calendaring – 1 VA Attendee

Predicting the Future: The 2029 Legal Ethics Certification Exam – 1 VA Attendee

Productive Attorney/Client Relationships: A Master Class – 3 VA Attendees

Succession Planning: Mastering the Art of the Exit – 1 VA Attendee

The Ethics of Law Firm Cybersecurity in a Remote-Work Era – 1 VA Attendee

Zero Trust Architecture - An Ethical Imperative for Lawyers – 1 VA Attendee

Upcoming CLE in Q3 & Q4:

Avoiding Business Conflicts: Relationships Between Lawyers (July 8)

FREE: How to Keep the Hackers at Bay: Law Firm Cybersecurity Best Practices (Oct. 7)

Choose Wisely: The Importance of Client Selection (Nov. 18)

Devil in the Details: Engagement Letters & Fee Dispute Resolution (Live in-person at VADA October 22 Meeting & Dec. 9 webcast)

Fall CLE Tour: The tour is in progress now! Below are the tour dates and locations:

Monday, September 14: Fairfax AM / PM (Marriott Fair Oaks)

Wednesday, September 16: Alexandria AM / PM (Belle Haven Country Club)

Friday, September 18: Richmond AM / PM (GRCC)

Thursday, September 24: Virginia Beach AM (VA Beach Convention Center)

Friday, September 25: Martinsville AM (Solo Small Firm Practioner Forum)

Friday, October 2: Roanoke AM (VMVLA Fall Meeting)

Thursday, October 22: 12:00 PM - 3:15 PM Eastern (Virtual Live Webcast)

The on-Demand version of the October 22 live webcast 3-hour program will be available for free, on-demand ethics credit.

Grant Program: Grant application period is open and applications are instructed to be sent to LSBS Liason Nancy Donner. Applications close on October 31. Grant packet will be distributed at the LSBS Board Meeting on November 5.

Grant Application Subcommittee Review should take place week of November 16. Who is currently on this committee for the 2027 Grant Year review?

P.O. Box 9169
Missoula, MT
59807-9169

You're invited!

Coming Together: Ethics, Panic, and Everything Between

An Ethics and Professionalism Program by ALPS and the VSB

The Free Ethics CLE Tour of Virginia

Join us

Join us this fall for the largest annual ethics CLE event in Virginia, FREE for all Virginia attorneys! The Virginia State Bar and ALPS, your Bar-endorsed law firm insurance carrier invite you to our annual Ethics CLE tour of Virginia!

"Coming Together: Ethics, Panic, and Everything Between" is a 3-hour in-person Live Interactive Ethics CLE program that examines ethical issues attorneys may face on any given day. A panel of your peers will discuss, applying the Virginia Rules of Professional Conduct to their analysis of the issues presented. During the panel discussions, attendees are encouraged to ask questions and share comments.

This year, we peek into the lives of small firm practitioners navigating ethical dilemmas and quandaries in a series of three video vignettes. The first video and discussion to follow, will touch on client competence, calendaring best practices, trust accounting pitfalls, and client reliance on AI "legal advice." The second skit and discussion will consider reporting crimes against the lawyer, gifts in exchange for good reviews, commonly misunderstood malpractice coverage issues, and attorney departure from a firm. And in the final vignette and conversation, we'll discuss permissive withdrawal and hot potato drops, duty to report another lawyer who may suffer from disability or impairment, and how lawyers can spot a common "vishing" scam.

Register Today
to save your seat

www.alpsinsurance.com/virginiacle

Find your session

Fairfax: Monday, September 14
Fairfax Marriott at Fair Oaks
AM SESSION: 8:30 – 11:45 AM
PM SESSION: 1:30 – 4:45 PM

Alexandria: Wednesday, September 16
Belle Haven Country Club
AM SESSION: 8:30 – 11:45 AM
PM SESSION: 1:30 – 4:45 PM

Richmond: Friday, September 18
Greater Richmond Convention Center
AM SESSION: 8:30 – 11:45 AM
PM SESSION: 1:30 – 4:45 PM

Virginia Beach: Thursday, September 24
Virginia Beach Convention Center Suite 5*
AM SESSION: 8:30 – 11:45 AM
*other side of building!

Martinsville: Friday, September 25*
VSB Solo & Small-Firm Practitioner Forum
New College Institute | Martin-Lacy Lecture Hall A
*Register for this VSB event through your VSB Member Portal

Roanoke: Thursday, October 1, 2026*
Location TBD - VMVLA Seminar Kick-Off Session
*Register for this program in the dropdown

Can't make it in person?
A live webcast with an on-demand option to follow will be offered in October. Select this option in the dropdown to be added to the virtual-option interest list.

VIRGINIA RISK MANAGEMENT GRANT PROGRAM for LOCAL BAR ASSOCIATIONS

ALPS, the endorsed lawyers' malpractice insurance carrier of the Virginia State Bar, with advisory assistance from the VSB's Special Committee on Lawyer Malpractice Insurance (LMIC), announces the funding of the Virginia Risk Management Grant Program. Each year, ALPS sets aside a portion of premium written in Virginia to advance viable, impactful programs aimed at strengthening the practice of law in Virginia, preventing malpractice claims, and assisting lawyers in implementing best practices in law practice management. In short, we want to help lawyers become better lawyers.

Some of the most impactful risk management programs in Virginia are achieved at the local level. For this reason, we have made this program available to members of the VSB's Conference of Local Bar Associations.

PROGRAM OVERVIEW

A proposal may be submitted by any member organization from the VSB's Conference of Local Bar Associations or by a collaboration of multiple member organizations. In the case of collaboration, one organization must be designated to receive the grant, administer the project and report on the use of funds. The organization administering the project must meet all eligibility requirements referenced below.

Grants are generally available up to $5,000, although the higher the amount requested, the greater scrutiny the proposal will receive.

ELIGIBLE PROJECTS

Grant proposals will be accepted in the following areas:

- Lawyer mentoring programs
- Law firm transition programming (examples: CLEs geared towards lawyers entering practice, or aiding lawyers exiting the practice)
- Law office management assistance programs, particularly those focused on small firms or solo practitioners
- Ethics initiatives
- Malpractice prevention education, including CLE programming

Eligible applications will be assessed on the following factors:

- How many lawyers will your ethics or risk management program reach?

- Will the funds requested directly support the development or execution of ethics or risk management programming for Virginia lawyers?
- How will the program serve to strengthen the practice of law in Virginia?

LIMITATIONS

The following will not be considered for funding:

- Organizations that are not tax exempt
- Grants to individuals, to include scholarships
- Capital expenditures
- Duplicate or overlapping services
- Event sponsorships, such as the purchase of tables, tickets, advertisements, receptions, alcoholic beverages, or entertainment
- Projects intended to influence legislation or regulatory agencies
- Programs sponsored by government agencies that are properly part of the agency's regular activity
- Political organizations, political action committees, partisan political activities, or individual campaigns whose primary purpose is to influence legislation
- Foundations that are themselves grant making bodies
- Any programs that violate a policy of the Virginia State Bar or federal or state law
- Grants for loans, operating deficit reductions, the liquidation of a debt or general support.
- Sponsorships for regularly scheduled Bar meetings unless a specific risk management angle is built into the program *

GRANT TIMELINE

Applications must be submitted via email to **varm@alpsinsurance.com** in a PDF format no later than **5pm EST on October 31, 2026**. *All applicants will receive a confirmation email when the application is received. If an applicant does not receive a confirmation email, it is the applicant's responsibility to contact ALPS to verify their application was received.*

The Grant Committee will review grant applications and fund projects by December 31, 2026. It is desired that funds be used during the 2027 calendar year, but exceptions may apply.
Any funds not utilized, accounted for or appropriately utilized in execution of the grant must be returned to ALPS. Bi-annual reporting will be required for all grantees.

*ALPS is glad to offer speakers and programs to align with Risk Management initiatives.
Requests can be made to educationalservices@alpsinsurance.com.

2027 GRANT APPLICATION

Please submit the Grant Application via email to varm@alpsinsurance.com no later than October 31 by 5pm EST.

The Grant Application must include:

- ✓ Grant Application Cover Page (see Section One)
- ✓ Application Narrative (see Section Two)
- ✓ A copy of your organization's IRS determination letter

Applications should be no more than two pages in length, including the cover page. Supporting exhibits may be submitted but should be no more than three pages overall unless an exception is granted.

SECTION ONE: GRANT APPLICATION COVER PAGE

Name of Lead Organization: ____

Mailing Address: ____

City: State: ____________ Zip: _____________

Phone: ______________________________ Email: ____________________________________

Website: ____

Contact Person: ____

Organization Leadership (include names, position, and affiliations):

____

____

____

____

____

Partner Organizations (if applicable): ____

____

Approximate number of VA Lawyers Impacted: _______________________

Amount Requested: $______________________

Below, please give a one paragraph summary of the grant request:

SECTION TWO: APPLICATION NARRATIVE INFORMATION GUIDELINES

Applications should address the information requested below but should not exceed two pages.

1. Give a brief description of your organization.

2. Describe the proposed project. How will the program serve to make Virginia lawyers better practitioners?

3. How many Virginia lawyers will your program reach and what is the overall geographic scope?

4. How will the funds be used from a budget perspective?

Virginia
Risk Management Report Summary
YEAR

Specific Allocations	Budget	Q1 3/31/2026	Q2 6/30/2026	Q3 9/30/2026	Q4 12/31/2026	Total	Budget Variance (over) / under	Budget Variance %
Revenue								
ALPS 3% Contribution	302,965	75,741	75,741	75,741	75,741	302,965	-	0%
	-	-	-	-	-	-	-	0%
Total Revenue less 3% ALPS Contribution	-	-	-	-	-	-	-	
Total Revenue	$ 302,965.00	$ 75,741.25	$ 75,741.25	$ 75,741.25	$ 75,741.25	$ 302,965.00	$ -	
								0%
Expenses								
Fall CLE Tour	115,000	7,043	26,924	-	-	33,967	81,033	70%
Lawyers Helping Lawyers	30,000	30,000	-	-	-	30,000	-	0%
RM Claims Prevention Hotline	18,000	6,209	5,623	-	-	11,832	6,168	34%
Support of VSB Events	41,465	25,438	6,084	-	-	31,523	9,942	
Local Bar Grant Pool	15,000	-	-	-	-	-	15,000	100%
RM Coordinator Costs	42,000	10,500	10,500	-	-	21,000	21,000	50%
Administrative/Miscellaneous	4,000	741	1,441	-	-	2,182	1,818	45%
RM Marketing Budget	30,000	3,412	16,152	-	-	19,564	10,436	35%
ALPS Liaison Travel	7,500	1,527	3,113	-	-	4,640	2,860	38%
Total Expenses	$ 302,965	$ 84,870	$ 69,838	$ -	$ -	$ 154,708	$ 148,257	
Net Income (Loss)	$ -	$ (9,128)	$ 5,903	$ 75,741	$ 75,741	$ 148,257		
						148,257		

TAB 6

Virginia State Bar
1111 East Main Street Suite 700
Richmond, Virginia 23219-0026
Telephone: (804) 775-0500

Fax: (804) 775-0501 TDD: (804) 775-0502

MEMORANDUM

Date: September 17, 2026

To: VSB Special Committee on Lawyer Insurance

From: DaVida M. Davis
Acting Deputy Executive Director and
Director of Regulatory Compliance

Subject: Status Update – Malpractice Avoidance Hotline

John Brandt continues his role with the Virginia State Bar's Malpractice Avoidance Hotline. As part of his responsibilities, Mr. Brandt submits invoices monthly. Each invoice provides a summary of the calls he has managed, including a brief synopsis of the issues addressed as, well as the amount of time spent on each call.

Upon receipt, the invoices are reviewed by VSB staff. The review process focuses on confirming the accuracy of the submitted information and ensuring that the requested compensation corresponds appropriately to both the time spent and the nature of the calls handled. Approved invoices are forwarded to ALPS for payment.

Below is an accounting of calls billed over the past 6 months.

Month	Number of Calls	Total Time Billed	Invoice Amount
March 2026	13	9.7 hours	$2,182.50
April 2026	13	8.3 hours	$1,867.50
May 2026	11	6.7 hours	$1,507.50
June 2026	16	11.6 hours	$2,610.00
July 2026	10	11.1 hours	$2,497.50
August 2026	16	12.0 hours	$2,700.00

TAB 7

ALPS INSURANCE COMPANY REVIEW

Risk and Insurance Consultancy

INTECH RISK MANAGEMENT INC.

PREPARED FOR
Virginia State Bar

TAB 8

Virginia State Bar
1111 E. Main Street, Suite 700
Richmond, Virginia 24219-0026
Telephone: (804) 775-0500

MINUTES OF THE SPECIAL COMMITTEE ON LAWYER INSURANCE MEETING

Date: Tuesday, May 12, 2026, 1:00 PM
Location: Virginia State Bar Boardroom
Virtual: Microsoft Teams Meeting ID 219 091 301 442 802

The VSB Special Committee on Lawyer Insurance held its' quarterly meeting on Tuesday, May 12, 2026. Eleven (11) committee members attended in person. There was no remote participation. At 1:00 p.m., a quorum was established and committee chair, James A. Cales III, called the meeting to order.

Committee members attending in-person:

James A. Cales III
Timothy S. Baird
Wells H. Byrnes, Sr
Joan B. Davis
Lawrence A. Dunn
Marialuisa S. Gallozzi
Drake W. Hudgins
Matthew W. Lee
Stewart R. Pollock
Althea H. Randolph
Barry J. Waldman

Committee members absent:

Kathryn E. Bonorchis
Jacquelyn F. Gerlach
Andrew S. Gerrish
Danny M. Howell

Also attending in-person

DaVida M. Davis, VSB
Chris Newbold, ALPS
Jennifer Stevens, VSBMIC
Crystal Colligan, VSBMIC

Attending virtually:

Alison Riley, ALPS

Meeting Notes:

- **One Digital Report and Committee Updates:** Crystal Colligan was introduced as the new representative for One Digital, discussed recent marketing-driven spikes in plan interest, and addressed the committee's exploration and subsequent tabling of dental and vision plan options due to lack of enhanced benefits, with future review possible at the committee's direction.
    - **Dental Vision Plan Review:** The committee investigated dental and vision plan options but found no offerings with better value or enhanced benefits compared to what members could obtain independently; the topic will be tabled unless new options arise, with the possibility of revisiting in a few years if directed.

- **Marketing Impact on Plan Interest:** Interest in plans spikes during marketing periods, particularly in April and the fall, as shown in the report provided to the committee.
- **Electronic Payment Experience:** Committee members shared their positive experience with One Digital's electronic payment process for life insurance premiums, noting timely invoicing and seamless payment.

- **ALPS Acquisition of OBLIC and Market Expansion:** Chris Newbold detailed ALPS's acquisition of the Ohio Bar Liability Insurance Company (OBLIC), including the history, rationale, financials, regulatory process, staff retention plans, and anticipated market share growth, with input from committee members and discussion of operational integration and branding.
  - **Acquisition Rationale and History:** Chris Newbold explained that ALPS and OBLIC share similar origins, with OBLIC formed in 1979 and ALPS in the late 1980s to address gaps in lawyer professional liability insurance; the acquisition aims to strengthen ALPS's national presence and diversify its risk pool.
  - **Financial and Market Impact:** The acquisition brings a $12.5 million book of business with approximately 4,200 policies and 6,800 lawyers, making Ohio ALPS's largest state and increasing ALPS's total managed premium to over $90 million.
  - **Regulatory Approval and Timeline:** The deal is subject to approval by the Ohio Department of Insurance, with a Form A submission underway and expected closing by late July, facilitated by OBLIC's connections with a former deputy insurance commissioner.
  - **Staff Retention and Operational Integration:** ALPS plans to retain all OBLIC staff, including claims and operational personnel, to preserve market knowledge and continuity, with operational diligence ongoing to determine optimal integration.
  - **Branding and Advisory Committee Plans:** OBLIC will remain a standalone subsidiary under ALPS Property and Casualty, retaining its brand and policy structure; Ohio will establish a State Bar Advisory Committee similar to Virginia's, and CLE content will be delivered through the Ohio State Bar's CLE department.

- **Claims Frequency and Market Trends:** Chris Newbold and committee members discussed a notable increase in claims frequency, particularly in Virginia, analyzed underlying causes such as estate disputes and legislative changes, and reviewed the impact on reserves and risk management strategies.
  - **Claims Frequency Increase:** There was a 9.4% increase in the number of firms insured but a decrease in lawyers insured, with a significant rise in claims frequency—51 claims in Q1, representing 45% of the annual average—prompting further analysis of trends and risk factors.
  - **Estate and Trust Litigation Trends:** Committee members identified estate disputes and intergenerational wealth transfers as key drivers of recent claims, noting legislative changes and ambiguous statutes affecting attorney liability, with ongoing appeals and recommendations for statutory revision.
  - **Reserve Setting and Financials:** Despite rising claims, reserves have decreased relative to the same period, attributed to timing differences in claim investigation and reserve posting, with the goal of setting reserves to ultimate exposure within six months.

- **Risk Management and CLE Program Developments:** Alison Riley presented updates on risk management initiatives, including early opening of fall tour registration, transition to Lawline for CLE access, increased participation, and new CLE offerings based on recent surveys and legal trends, with plans for regional outreach and partnerships.
  - **Fall Tour Registration and Outreach:** Tour registration opened earlier than usual to coincide with VADA events, with plans to advertise at the VSP annual meeting and other CLEs; partnerships with regional bar associations aim to increase participation.
  - **Transition to Lawline Platform:** CLE programs moved from CE21 to Lawline, eliminating account creation barriers and increasing registration numbers, especially among policyholders who previously had free access.
  - **CLE Program Participation and Content:** Q1 saw 174 Virginia lawyers complete various CLE programs, including courses on technology habits, file documentation, AI, and trust accounting; Q2 included programs on malpractice trends and attorney wellbeing, with content informed by recent surveys.
  - **Regional CLE Partnerships:** The fall tour will include presentations at the solo and small firm practitioner forum in Martinsville and the VMVLA meeting in Roanoke, aiming to broaden reach and serve more lawyers through free programs.

- **Committee Leadership and Membership Changes:** DaVida Davis announced that Lawrence Dunn was appointed by President-Elect Susan B. Tarley as the new committee chair for the 2026-27 term, recognized outgoing members Matthew Lee and James Cales with certificates and plaques, and noted the Assistant to the Executive Director Shawne Moore's absence due to a family event, expressing appreciation for the committee's work and continuity.
  - **Chair Transition:** Lawrence Dunn was introduced as the incoming chair, succeeding James Cales, with acknowledgment of Lawrence's longstanding involvement and familiarity with committee members.
  - **Member Recognition:** Matthew Lee and James Cales were honored for their service from July 2016 to June 2026, receiving certificates and plaques signed by Executive Director Cameron M. Rountree and President K. Brett Marston.
  - **Acknowledgment of Absent Members:** Assistant to the Executive Director Shawne Moore was unable to attend due to their daughter's graduation, with DaVida Davis conveying Assistant to the Executive Director Shawne Moore's well wishes and noting their valued contributions.

- **INTECH Audit and Assessment Update:** DaVida Davis provided an update on the INTECH audit of the relationship between ALPS and the Virginia State Bar, noting that initial interviews are underway, the review is on track for completion in June, and the report will be presented to the committee in September, with the State Bar funding the assessment.
  - **Audit Progress and Timeline:** INTECH has begun its review, conducted initial interviews, and plan to complete the assessment by June, with a report scheduled for presentation in September.
  - **Scope and Funding:** The audit focuses on the relationship between ALPS and the Virginia State Bar, is funded by the State Bar, and aims to provide an independent, cost-effective assessment compared to previous reviews.

  - **Interview and Material Requests:** Interviews are being conducted via Zoom, with materials to be provided as requested; publicly accessible financial information has likely already been reviewed by INTECH.

- **Budget and Grant Pool Updates:** DaVida Davis and Alison Riley discussed early budget progress, confirmed timely support for the Virginia Lawyers Assistance Program, and outlined plans to open the local grant pool earlier to accommodate member budgeting needs.
  - **Virginia Lawyers Assistance Program Support:** Annual support for the Virginia Lawyers Assistance Program was provided in Q1, as planned.
  - **Local Grant Pool Timing:** Alison Riley intends to open the local grant pool earlier than usual, responding to recommendations for earlier budgeting and aiming to give members more time to apply.

Follow-up tasks:

- **Dental and Vision Plan Review:** Schedule a review of dental and vision plan options in two to three years to assess if improved benefits or value are available. (One Digital Crystal Colligan, Debbie Stocks)
- **Ohio State Bar CLE Tour Planning:** Evaluate the feasibility of an in-person CLE tour in Ohio, potentially for Q4 2028, and coordinate with the Ohio State Bar CLE department for planning and content delivery. (ALPS, Ohio State Bar CLE Department)
- **Local Grant Pool Announcement:** Open the local grant pool earlier than usual, aiming for this month, to allow bar associations more time for budgeting and applications. (Alison Riley)
- **INTECH Audit Report Preparation:** Provide any requested materials to INTECH following their initial interviews to support the ongoing audit of the relationship between ALPS and the Virginia State Bar. (DaVida Davis)

Action Items

I. Approval of the September 11, 2025 Meeting Minutes

- DaVida Davis facilitated the approval of the September 11, 2025 minutes, with no edits or objections raised, and the minutes were approved by voice vote.
  - Minutes Approval Process**:** The committee reviewed and approved the circulated minutes from the previous meeting, with a motion by Marialuisa S. Gallozzi, second by Wells H. Byrnes, Sr., and unanimous voice vote.

Adjourn

There being no other business for the committee, and no objections to dismiss, at 1:59 p.m. the meeting was adjourned.