

### Excess Coverage Corner

**Q. My firm has excess coverage with the PLF. What do we do if we hire another attorney during the year?**

**A.** This is a great question, and one that comes up often. Law firms do change shape over time with attorneys coming and going. We refer to these as midyear changes because they are changes that happen once the coverage period has begun for a given year (January 1 or the date of application). The Excess Program has policies designed to be flexible with ordinary staffing changes like these. This means that for most attorney additions, and departures, the firm does not need to notify the Excess Program midyear.

Excess Coverage is underwritten based on information providing a snapshot of a law firm as of January 1 (or the application date). Since we review that “snapshot” yearly, we want to allow firms flexibility to work with the changes without imposing strict administrative requirements.

There are always exceptions, however, and the Excess Program does need notice of a midyear change in the following circumstances:

1. The number of firm attorneys more than doubles or decreases by more than 50 percent;
2. The firm merges or splits;
3. An attorney leaving the firm is setting up his or her own law office and will begin purchasing PLF Excess Coverage for that new firm;
4. There is a change in any out-of-state branch office;
5. A non-Oregon attorney joins the firm; or
6. The firm or a firm attorney enters into an of counsel relationship with any other firm or attorney.

If you have any questions, please visit [www.osbplf.org/excess-coverage/midyear-changes.html](http://www.osbplf.org/excess-coverage/midyear-changes.html) or contact Emilee Preble at [emileep@osbplf.org](mailto:emileep@osbplf.org).

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