

BRIEF

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PROFESSIONAL LIABILITY FUND
www.osbplf.org

MALPRACTICE PREVENTION EDUCATION FOR OREGON LAWYERS

PLF ASSESSMENT FOR 2007

The 2007 Professional Liability Fund assessment will be \$3,200. This is an increase of \$200 from the 2006 assessment. (The assessment was set at \$3,000 in 2005 and 2006. A simple inflationary increase would place the 2007 assessment at \$3,213.) PLF assessments are set by the PLF Board of Directors (Board) and approved by the OSB Board of Governors. The assessment is calculated to cover the cost of the expected claim liabilities and the administrative costs of operating the PLF. Claim liabilities represent over 80% of total costs.

Claim liabilities are determined by outside actuaries based on PLF data. The PLF has actuarial reviews twice a year to ensure that the most accurate projections possible of future claim costs are available to the Board. The latest actuarial report resulted in an increase in overall claim liabilities of over \$2,000,000, of which over 80% was driven by increased claim expenses – the costs of defending PLF cases. This adjustment and the actuarial projections have necessitated the assessment increase.

The increase in claim expense costs appears to be a reflection of several factors, among them a record number of claims made in past years, increased complexity of claims, and the inflationary increase in litigation costs. The PLF will be implementing a number of strategies to attempt to control claim expense in the future.

Ira Zarov
PLF Chief Executive Officer