



DISB ANNOUNCEMENTS

Department of Insurance, Securities and Banking | 810 First Street, NE, Suite 701 | Washington, DC 20002 | (202) 727-8000 | www.disb.dc.gov

Pre-Paid Legal Services

The D.C. Department of Insurance, Securities and Banking (DISB) regulates pre-paid legal service plans when they are underwritten by an insurance company licensed or authorized to do business in the District of Columbia. If your pre-paid legal service plan is underwritten by an insurance company licensed or authorized by our Department you may have recourse should you have a complaint. Pre-paid legal service plans, not underwritten by an insurance company, are subject to other regulatory authority.

Pre-paid Legal Service Plans are available to individuals or groups. A pre-paid legal service plan is defined as any arrangement by which a person, firm or corporation, not otherwise authorized to engage in the practice of law, in exchange for any valuable consideration, offers to provide or arrange the provision of legal services that are paid for in advance of the need for the service (“covered services”). In addition, to covered services, a pre-paid legal service plan may provide specified legal services at fees that are less than what a non-member of the plan would normally pay. The legal service offered by a pre-paid legal service plan must be provided by a licensed lawyer.

All persons and companies selling pre-paid legal service plans whether underwritten by an insurance company or not, are required to submit an application for a business tax identification number and register their business(es) in the District of Columbia. For more information about the registration requirements, please visit www.d cra .dc.gov or call (202) 442-4400.

Some pre-paid legal service plans are regulated by the U.S. Department of Labor under the Employee Retirement Income Security Act of 1974. These plans are considered welfare benefit plans because an employer contributes to the plan. For more information about these plans, please visit www.dol.gov.

If you are not sure whether your pre-paid legal service plan is underwritten by an insurance company licensed or authorized to do business in the District of Columbia you can contact DISB’s Insurance Bureau, Forms and Analysis Branch at (202) 442-7796 or 442-7798.