

Allocation to Areas of Practice

The following table is designed to give further guidance on the allocation of fee receipts to areas of practice. The guidelines for the areas of practice are not intended to be exclusive (and so they include but are not limited to the list), nor will the allocation in the table always be appropriate for every individual case which falls within the general description in the right-hand column. The appropriate test is the underlying subject matter of the work from which the income is derived. This means that fee income should normally be allocated in accordance with the predominant or core nature of the dispute or matter from which the income is derived. The court or other forum for proceedings is not determinative, although this may assist in identifying the appropriate allocation.

For example, an action in the Technology and Construction Court which involves an action for damages against a developer to which an architect is joined should be classified by all involved as Construction, even though allegations of professional negligence are made against the architect. Similarly, an action in the Commercial Court which involves a claim for indemnity against insurers and a contingent claim against the insurance broker should be classified by all counsel as Commercial and Financial Services. By contrast, if the action is solely against the architect or the insurance broker, the core nature of the claim will be professional negligence. In those circumstances, all income should be classified as professional negligence.

Please do not hesitate to consult the Managers for specific guidance in case of any doubt about the appropriate allocation.

The practice areas of Admiralty, Competition, European and International Public Law were merged with Commercial and Financial Services for the 2025/26 policy year.

	AREA OF PRACTICE	INCLUDES:
D	COMMERCIAL (including Financial Services)	Admiralty (Salvage, maritime collisions, limitation funds) Asset Forfeiture including civil assets Aviation, including air & Aviation licensing Banking & financial services Building Society work, including operational aspects, trading conditions, constitutional aspects, powers of Chair, use of assets, drafting standard mortgage deeds Business contract litigation, franchise Carriage of goods, by road, rail, sea and air Civil fraud Commodities Competition (including monopolies/mergers, public procurement) Droit de Luxe (Luxury law) Equestrian law European (EU law) Financial contracts including takeovers and mergers & acquisitions Financial services including the FSA Industrial contracts including the sale and purchase of goods, fuel and power International treaties, conventions & overseas development agency Information technology including computer disputes Insurance/reinsurance International (Public International Law and Private International Law/ Conflict of Laws)

D	COMMERCIAL (including Financial Services)	Media and telecoms including entertainment, film, television and newspapers PPI including banks for mis-sold payment protection insurance Regulatory advice Restrictive practices Sports law Service discrimination Shipping including charter parties Space law Telecommunications including electronic, satellite, inter-galactic Transport law Utilities
FC	CRIME	Administrative crime including trading standards, HSE, and other regulators Anti-social behavior Benefit fraud Cash detention (although often dealt by civil practitioners) Commercial fraud Confiscation Coroners' Inquests Court Martial Extradition Harassment Human rights and civil liberties Money laundering, proceeds of crime and asset Race relations Trading standards
FD	PROFESSIONAL DISCIPLINE	Disciplinary tribunals If acting as Chair, please declare as Arbitrator Police Federation Police law
G	DEFAMATION	Libel and Slander Privacy
H	EMPLOYMENT	Contracts and entitlements including pension rights and minimum wages Data protection Discrimination Dismissal Health and safety at work – but not if it relates to criminal prosecutions – in which case it is crime. Industrial law / Trade Unions Restructuring Redundancy
J	FAMILY – CHILDREN	Abduction – Children (including international abduction) Care orders Children's rights, including official solicitor Injunctions (if injunction is to do with children, then it will go under Family Children; if injunction is to do with anything else family law related then it will go under Other) Contact, custody and residence Special educational needs Hague Convention
K	FAMILY – OTHER	Ancillary Relief including property adjustment, custody as part of divorce Domestic violence Family – non-molestation, financial provision NB: TOLATA cases between co-habitees should be allocated as –Chancery– Prevention orders

L	IMMIGRATION	Deportation Immigration including status, visitors, visas, passports and naturalisation
M	INSOLVENCY	Bankruptcy Liquidation and receivership Litigation & advisory work in connection with restraint orders & receivership orders under the Drug Trafficking Act 1994 and the Criminal Justice Act; execution creditor Winding-up
PC PD	LANDLORD & TENANT (NON-RESIDENTIAL) or LANDLORD & TENANT (RESIDENTIAL) as appropriate	Agricultural leases Commercial leases Determination Dilapidations and disrepair (including cases involving Local Authority landlords) Domestic leases Forfeiture Rent review Leasehold enfranchisement including Leasehold Reform Act Leases Type & Terms - leases - agricultural, commercial, domestic; rent review; creation; determination; forfeiture; leasehold enfranchisement Property dis-repair including local authority housing
Q	LICENSING	Liquor, music, gambling, scaffolding, street trading, driving and HGV driving
R	CONSTRUCTION	Building contracts including non-performance, delays and costs Building disputes including dispute review boards under the Construction Act Construction law
S	PUBLIC (previously Parliamentary & Local Government public law includes administrative law, judicial review, and local government cases	Administrative law Constitutional law, including NGOs Monarchy, peerage and petition Court of Protection: Health and Welfare Education law including governors, funding and LEAs Electoral Environmental law (but if prosecuting then Crime) Freedom of Information Health Homelessness Local Government Human Rights Judicial review (but see Explanatory Notes) Local Authorities including rights/duties - housing policy; social security, health Local Government powers and duties including County, district & parish councils Parliamentary Prison law Public inquiries including control orders Public law Parliament including powers Welsh Assembly; acts of Parliament Rates and Taxes
T	INTELLECTUAL PROPERTY	Breach of confidence and privacy Copyright including software and computer design Contentious real property European Patent Convention Patents Performing rights Registered designs and copyright Slander of title Trademarks and passing off

U	PLANNING	Agriculture Compulsory acquisition Environmental Lands Tribunals including compulsory purchase and compensation Mineral Rights, mines and quarries Mobile homes Planning Inquiries
W	REVENUE Crown Non-Crown □ Contentions Non-Crown □ Non-Contentions (as appropriate)	Direct and Indirect taxes Capital gains tax Capital Taxes including Capital transfer tax Income tax Inheritance tax Restitution claims against HMRC VAT
XC or XD	CHANCERY CONTENTIOUS (i.e., litigation) or CHANCERY NON-CONTENTIOUS as appropriate	Boundary dispute Charging orders, orders for sale, mortgages Charities, including charitable status and trustees' liabilities Common Lane Company, including directors' duties, shareholder applications and registry Court of Protection: Property and Affairs Directors' disqualification Easement/covenants Inheritance Tax/Act Land Registry including examination of title. Mineral rights Mortgages Oaths Partnership Partnerships □ Dissolution Pensions □ but could be non-contentious or Employment Property Rights including property transfer; boundary disputes; easement/covenants; rights of way; District Council prosecuting possession actions; order for sale and division of proceeds under Section 14 Trust of Land and Appointment of Trustees Act 1996 (but if cohabitants □ It should be Family Other) Property transfer (including all TOLATA cases) Repossessions Trusts (but if relates to tax then allocate to Revenue-Non-crown-Non-contentious Wills, probate, trusts
YC	PERSONAL INJURY	Assault & battery Fatal injury Industrial disease Injury at work Medical negligence Personal injury Product liability Road accident
YD	PROFESSIONAL NEGLIGENCE * * Refer to the guidance on page one of this document for advice on claims which involve professional negligence and other practice areas	Accountants' negligence Architects' negligence Auditors negligence Barristers' negligence Engineers' negligence Financial Advisers negligence Fund managers negligence Insurance brokers negligence Solicitors' negligence Surveyors' negligence

YE	OTHER COMMON LAW	<p> Actions against the police Costs litigation/law of costs Conflicts Consumer credit Consumer contracts, including credit rating, hire purchase Ecclesiastical law Negligence (other than professional) Negligence including non-bodily injury RTA Negligent misstatement including references. Noise nuisance Other common law including negligence (other than professional); road accidents (non-injury); general civil; noting brief; breach of confidence; other costs - law of costs, specialist costs work, cost litigation; small claim hearings Other torts including trespass; conversion and fraud; wrongful arrest; malicious prosecution Private nuisance Protection of harassment act 1997 including if it relates to husband/wife, stalking Public nuisance Road accidents (non-personal injury) Road accident if no injury </p>
O	ARBITRATOR OR UMPIRE OR MEDIATOR	<p> Acting as Arbitrator, Umpire or Mediator Chair of enquiry Inspector, examiner Legal Assessor UN Commissioner; chairing tribunals </p>

Please note [OTHER].

Whilst BMIF will try to allocate any declarations under [Other] to the appropriate area, please note that the applicable rating is 2.25% if this is not possible.

January 2026