

Serving our customers by living our values in 2016

Professionalism
 Innovation
 Integrity
 Service
 Leadership

PROFESSIONALISM

E&O Insurance

We focus on delivering an affordable and effective insurance program tailored to the needs of Ontario lawyers and their clients.

- In 2016 we reduced the premium for the Real Estate Practice Coverage Option by \$150 to \$100.
- This provided savings to over 7,800 real estate practitioners.

Mentoring promotes the dissemination of knowledge from experienced lawyers to those with less experience.

- In 2016, we extended the protection of run-off coverage to claims against mentors arising out of mentoring by lawyers who are currently on exemption.

In recent years, more licensed paralegals are practising in partnership with lawyers.

- We now insure paralegal shareholders in combined licensee law corporations to help avoid duplication of claims, overlapping coverage and potential stacking of policy limits with paralegal insurer policies.

TitlePLUS[®] Title Insurance

Simple and clear language provides clarity and understanding of policy coverage for our customers.

- In a commitment to provide title insurance that customers count on, and by responding to market needs, new definitions of the terms "marketable" and "unmarketable" were added to the TitlePLUS policy.

INNOVATION

E&O Insurance

In 2016, we revamped the AvoidAClaim blog.

- It is now easier to find risk management and claims prevention information and learn about current fraud warnings.
- The AvoidAClaim blog was recognized for excellence by being inducted into the Clawbies (Canadian Law Blog awards) Hall of Fame.

TitlePLUS Title Insurance

We promoted the role and reputation of lawyers in our communities through a series of articles, videos, and radio spots.

- Our content was used by over 176 publications, websites, and radio stations across Canada resulting in 8.8 million impressions and 46,000 video views.



INTEGRITY

E&O Insurance

We educate lawyers about key issues they face each day.

- The LAWPRO Magazine January issue focused on serving Indigenous clients. We examined important considerations, including: the need to be culturally sensitive; to be aware of the impact of historical injustices; to encourage clients to participate in the crafting of solutions to their problems; and to collaborate in a spirit of partnership.
- Another Magazine issue offered perspectives on access to justice initiatives and included information about risk management and insurance considerations for the creators of *pro bono* programs, as well as information for lawyers about coverage when working *pro bono*.

TitlePLUS Title Insurance

We fight fraud.

- We participated in the fight against real estate fraud to the benefit of all who want a crime free real estate market, by declining almost \$7 million in TitlePLUS policy coverage for potentially fraudulent transactions in 2016. We also either declined coverage or inserted a special exception to coverage for transactions involving properties with a history of use as illegal grow operations.

LEADERSHIP

E&O Insurance and TitlePLUS Title Insurance

We try to make the world a better place, and to that end lend our energies and expertise to many communities. Key activities in 2016 were:

- Subsidizing services from Homewood Health available free of charge to our licensee customers
- Matching employee charitable donations to raise \$29,963 for selected charities
- Delivering the Caron Wishart Memorial Scholarship to University of Toronto student, Amanda Nash
- Participating and sponsoring student, new lawyer, mentorship, and diversity programs

SERVICE

E&O Insurance

We offer information that engages our customers when they want and where they are.

- In 2016, the LAWPRO Twitter account gained 638 new followers for a total of 4,248; we had 93 new Facebook followers; and 258 people began following our corporate LinkedIn page, making a total of 1,845 followers.

We want our insureds to have the right protection at the right time.

- Information on increased run-off protection is now provided on an automated basis whenever an application for exemption is received.

TitlePLUS Title Insurance

Residential house and condo prices are increasing at an unprecedented rate.

- To make TitlePLUS insurance available to more homebuyers, we increased policy limits to reflect the changing needs of our customers.

For most people, their home is their largest financial asset. The TitlePLUS Facebook page provides tools and resources to help homebuyers make informed decisions.

- The TitlePLUS Facebook page saw a 121% increase in followers.