

Michelle Strom appointed LPIC President



Michelle Strom, formerly LPIC's Senior Vice President and Chief Financial Officer (CFO), was appointed President of LPIC and a member of the LPIC Board of Directors in late January.

Ms. Strom succeeds Malcolm Heins who has accepted the appointment of Chief Executive Officer of the Law Society of Upper Canada (LSUC). Mr. Heins will remain on the LPIC Board of Directors.

Commenting on Ms. Strom's promotion, Mr. Heins said: "As a financial institution, LPIC requires a president skilled in the areas of finance and administration. I am confident that with Michelle's extensive background and expertise, coupled with her excellent track record at LPIC, she is the ideal candidate to lead this organization."

Over the past six years, Ms. Strom has played a pivotal role in building LPIC into a progressive, customer-focused, and financially sound insurance company. As LPIC's Senior Vice President and CFO

with responsibilities for technology, finance and administration, Ms. Strom has been instrumental in re-engineering LPIC's operations and establishing a sound financial base for the insurance program. Over the past two years, she has been closely involved in identifying and developing new business opportunities and growth strategies for LPIC, to meet the evolving needs of lawyers in a changing practice climate. LPIC's success in these areas was recently corroborated by the A (Excellent) rating which it received from the A.M. Best Company, a leading insurance industry rating service.

Ross Murray Q.C., Chair of the LPIC Board of Directors, speaking on behalf of the Board said, "We wish Malcolm Heins all the best as he takes on the challenge as the Chief Executive Officer of the Law Society of Upper Canada (LSUC).

We thank him for his leadership at LPIC since 1994. We are extremely pleased that Michelle Strom has accepted the position as President of LPIC. Michelle will lead a strong management team and an enthusiastic and highly competent staff."

Ms. Strom holds a degree in Business Administration from York University, and received her Chartered Accountant designation in 1983. Before joining LPIC in 1995, she held senior administrative and financial positions with a number of organizations, with an emphasis on change management. She currently serves on the Board of Directors of the Ontario Bar Assistance Program (OBAP), a not-for profit organization that provides peer-to-peer support to lawyers and family members in need; and DIVORCEmate Software Inc., which supplies family law software.



LPIC rated A by leading rating service

LPIC has received an A (Excellent) financial strength rating from the A.M. Best Co., a leading insurance rating and information source. The rating reflects the company's profitable operating performance, excellent capital position, favorable loss reserve development and overall financial strength.

In its rating announcement, A.M. Best Co. commented positively on virtually all aspects of LPIC's operations: "The company's risk-based underwriting model has resulted in consistent profitable underwriting results which, when combined with stable investment income, have contributed to the steady internal growth of the company's capital and financial strength," said the A.M. Best release. "Through its prudent underwriting, sophisticated claims handling and effective reinsurance program, the company has developed a stable market for professional liability coverage in Ontario."

A.M. Best Co., established in 1899, is the world's oldest and most authoritative insurance rating and information source.

DIVORCEmate acquires new equity partner

DIVORCEmate Software Inc. (DIVORCEmate), the leading

developer of family law software in Canada, has joined forces with LPIC to develop an integrated, internet-ready, matrimonial law software package. This new software will enable family law practitioners to run all aspects of their law practices from a PC desktop while taking advantage of technology initiatives such as the province's Integrated Justice project.

The investment by LPIC is in the form of a 20 per cent equity interest in DIVORCEmate, whose forms and tools software is currently being used by more than 80 per cent of family law lawyers in Ontario.

Record number e-file insurance applications

Two of every three Ontario lawyers filed their LPIC insurance applications online via the LPIC website this year – a 15 per cent increase over previous years and a record number since LPIC introduced online filing in 1997.

Just over 12,000 lawyers – or about 66 per cent of the practising bar – opted to take advantage of the e-file option, saving themselves \$50 each in the process. In each of the two previous years, about 10,500 lawyers filed their insurance applications online.

More than 1,500 of those who e-filed had never previously filed their applications electronically. Four of those who e-filed have been in practice for 60 years or more.

The full text of the media releases on these news stories is available on the LPIC website at www.lpic.ca.

Key dates to note for 2001

The policy/forms packages that went to all law firms in late 2000 made reference to key payment and filing dates for premiums and transaction levies for 2001. Key dates to add to your diary are as follows:

April 30, 2001

Deadline for filing forms exempting yourself from having to pay the real estate or civil litigation transaction levy surcharges for 2001. Exemption forms are included in the *2001 Levy Surcharge and Exemption Forms booklet*.

NOTE: All lawyers must file either a transaction levy form each quarter, or a form exempting themselves from payment of the real estate and/ or civil litigation transaction levy surcharges.

April 30, 2001

July 30, 2001

October 31, 2001

January 31, 2002

Real estate and civil litigation transaction levies and forms are due and payable.

File Online

Did you know that you can also file your transaction levy forms online? Simply go to www.lpic.ca and click on **File Online**. If you are a first-time e-filer, you will be prompted to set up a confidential password. If you have previously submitted any online filings (including the insurance application), the password you used for that filing will let you access the menu of transactions you can complete online. Scroll down that menu to the appropriate category (Real Estate or Civil Litigation Transaction).

Wellness and balance: essential to successful law practice

No matter where you turn, someone is talking about the vital role that wellness and balance play in our lives.

Just one look at any newsstand and the many magazines published on the subject is ample evidence of the heightened interest in wellness issues. The news pages regularly report on studies that link poor lifestyle to a variety of chronic medical conditions – and to the soaring costs of poor lifestyles on the Canadian economy.

Last spring, the CBA's National Magazine reported results of a national survey in which lawyers overwhelmingly said the number one issue facing the profession is: "balancing work as a lawyer with the quality of personal and family life." Most major gatherings of the bar now feature at least one seminar/workshop on wellness-related topics. The American Bar Association's recent law practice management magazines feature reviews of books on work-life balance, and articles on topics such as: "Mischief, Mirth and Merriment: How Having Fun Can Improve a Law Practice."

Lifestyle choices affect claims

Through its claims handling process, LPIC sees first hand the debilitating effects of poor lifestyle choices on lawyers' judgment and performance. Stress, addictions, poor physical fitness, workaholism and related lawyer burnout are but some of the issues that often underlie the error or omission that results in a claim. One study indicated that about 50 per cent of lawyers facing serious disciplinary sanctions admitted to alcohol, drug or psychiatric problems.

That's why practicePRO made the broad subject of wellness an integral part of its program right from the start.

And because wellness is an increasingly important issue for the bar – and in keeping with the topical nature of the issue – we've just expanded our Wellness initiative.

At practicepro.ca you'll find a revamped Wellness section of our website that puts, at your fingertips, assessment tools, guides and resources to help you address the inter-related issues of wellness and balance in your personal and professional lives – because all are essential to a successful law practice.

Wellness a unique experience

Achieving and maintaining wellness and balance varies from lawyer to lawyer. For some lawyers, the primary issue may be poor nutrition and lack of exercise, leading to fatigue and an inability to cope with the workload.

Others may have succumbed to the relief that alcohol, drugs, or other addictions provide from the pressures of the daily grind. For still others, the underlying issue may be a need to better manage stress.

Three key information sections

The site is organized around three key wellness issues:

- **Tools to Stay Healthy:** which links to information on the benefits that an active lifestyle, physical activity, nutrition and volunteering play in one's sense of well-being;
- **Getting Stress Hardy:** which links to a self-coaching tool that lets you assess the impact stress is having on your life and provides **FREE** online access to workshops to help you deal with your specific stress detractors;
- **Addictions:** which provides online access to assessment tools and resources on the four most common addictions facing lawyers: alcoholism, drugs, gambling, and sexual addictions.

Links to resources

As well, the Wellness site provides online access to some of the key counselling, mentoring and health promotion resources available to lawyers, including:

- Ontario Bar Assistance Program (OBAP);
- Legal Profession Assistance Conference (LPAC);
- LINK – Lawyers' Assistance Program;
- Canadian Bar Association (CBA).

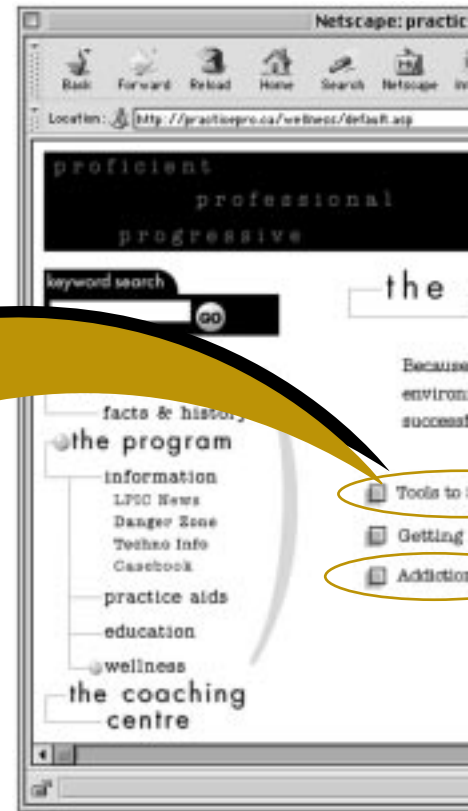
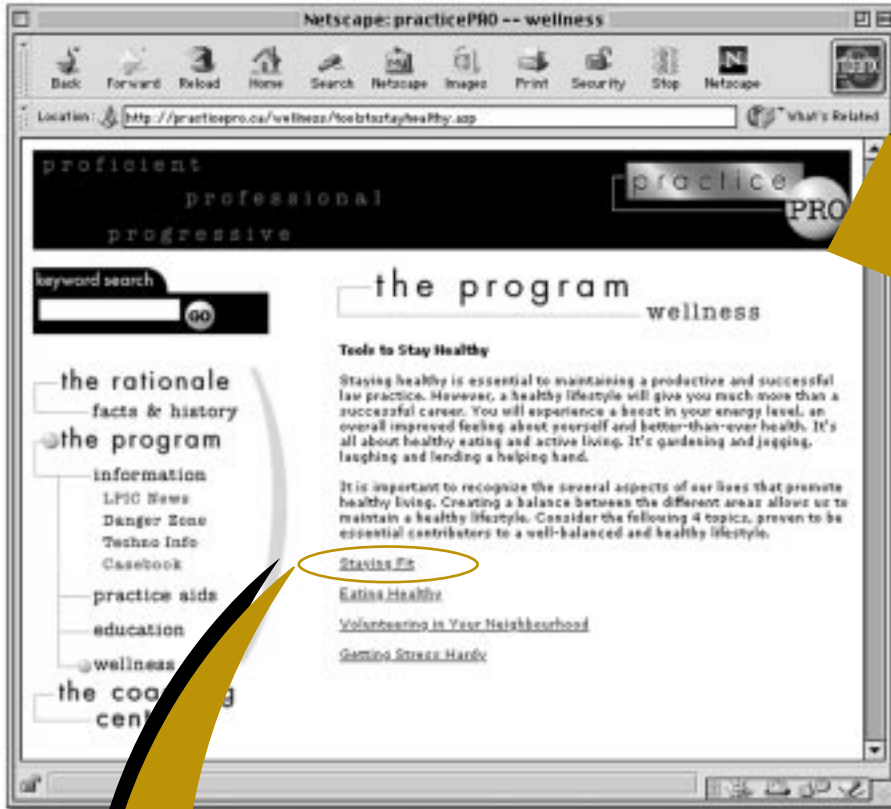
Finally, the site links to dozens of resources that can help interested lawyers learn more about specific performance detractors in their own lives.

The emphasis throughout is on providing online access to reputable organizations with expertise in each specific subject area. As is the case with other sections of the practicePRO site, the Wellness section acts as an aggregator of information. We've identified the best tools and resources available online in North America, and provided you with the links.

All you have to do is come to the website with an open mind, and a willingness to examine the wellness and balance issues in your life.

Click on www.practicepro.ca





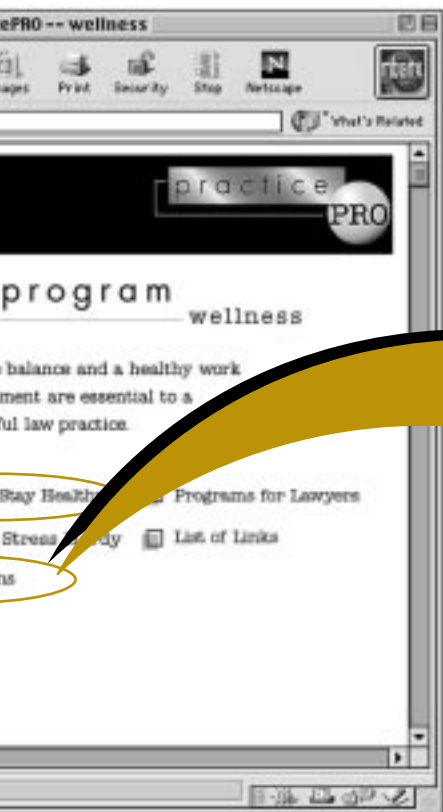
practicePRO brings Wellness message to Institute breakfast

practicePRO launched its expanded Wellness website at the annual CBAO Institute for Continuing Legal Education, February 1-3, 2001, at the Metro Toronto Convention Centre.

practicePRO sponsored the Friday, February 2 "Healthy, Wealthy and Wise" breakfast program put on by the Ontario Bar Assistance Program (OBAP). As well as getting the benefit of a balanced breakfast, conference attendees heard lawyers and health care professionals cover topics such as: fuelling the lawyer machine; professional health; stress management, and putting it all together. Speakers included: Linda Bell, President and CEO, Bellwood Health Services; Leota Embleton, Project Manager, OBAP; Adrian Hill and John Starzynski for OBAP.

To check out the Wellness site yourself, go to www.practicepro.ca, click on Wellness in the left navigation bar.





practicePRO makes perfect. . . with the OCC

What is FREE for the asking, takes only minutes of your time, and pays dividends in your practice and personal life – as well as on your bottom line?

It's the online COACHING CENTRE (OCC), practicePRO's web-based self-coaching tool that lets you perfect those "soft skills" so vital to your practice. The OCC's six workshops let you quickly and easily enhance your ability to:

- communicate powerfully
- manage stress more effectively
- overcome procrastination
- manage your practice more efficiently
- develop new business opportunities
- capitalize on your emotional intelligence.

As well, when you use the OCC, you may be eligible for a discount off your 2002 insurance premium. Watch your mail to learn more about how to sign up for the OCC and how to qualify for the premium discount. Or, visit www.practicepro.ca and get a head start on perfecting your practice.



A new team at practicePRO



There's a new team at the helm of practicePRO: Dan Pinnington has joined LPIC as Director, practicePRO, and Sophie Nicholson-Clarke is the new practicePRO Coordinator.

Dan brings to practicePRO a unique blend of legal experience and expertise in technology and its application to legal practice. A graduate of the joint LL.B./J.D. program offered by the Universities of Windsor and Detroit, Dan practised technology law as well as general law practice with a Niagara area law firm for the past seven years. He is a well-known writer and speaker on legal technology matters; his articles have appeared in several publications, including the *Lawyers' Weekly*. He is currently the president of CSALT – the Canadian Society for the Advancement of Legal Technology (www.csalt.ca), and is known in legal technology circles as “Mr. Tips” for his popular weekly technology tip on the CSALT-talk e-mail discussion list.

Sophie is a nine-year LPIC veteran, with extensive experience in LPIC's Customer Service group.

As a member of LPIC's front-line communications effort, Sophie acquired in-depth experience with all aspects of LPIC's operations, including the liability insurance program, TitlePLUS and, of course, practicePRO.

As well as expanding practicePRO's outreach program, which sees Dan and/or Sophie speak to local lawyer groups about LPIC, practicePRO and risk-related issues, Dan plans to develop additional tools and resources to help lawyers address change and risk management issues. His focus: Finding new ways to help lawyers integrate technology into their law practices. To this end, he will be writing a periodic *practicePRO Tips* column, to be carried both in the

LPIC News and on the practicePRO portion of the LPIC website. The first of his *Tips* appears in this issue.

Book early for a date with practicePRO

Dan and Sophie are now booking presentation dates for 2001. If you are looking for an LPIC representative to speak to your monthly meeting or any other gathering of lawyers in your firm or area, on topics such as claims trends, practicePRO and LPIC initiatives, contact Sophie via email at nicholss@lpic.ca or (416) 596-4623. Dan can be reached at pinningd@lpic.ca or (416) 598-5863. Both can be reached toll free at 1-800-410-1013.

The key to the cursor

By Dan Pinnington

This is the first in a series of practicePRO Tips columns from Dan Pinnington, practicePRO's new director. Look for more practicePRO Tips in upcoming issues of LPIC News and on the practicePRO website at www.practicepro.ca.

Even the most experienced computer users often take the long road when it comes to editing text and moving quickly through a document. They're either clicking their way through using the mouse, or using the arrow keys to move the cursor around a document, one character or line at a time.

But there is a faster way: This tip highlights a few simple keyboard shortcuts that will let you move around a document much more quickly, and with far fewer keystrokes.

First, an explanation of the syntax for describing keystrokes for those that are not familiar with it. Simply remember that a plus sign (+) between two or more keys means that you press those keys, in the order they are listed, almost simultaneously, moving from left to right.

For example, a capital B would be described as Shift+B.

Now for the tip.

When you are editing a document, remember the following shortcuts to jump a whole word, or even a whole paragraph, with a single press of an arrow key:

- Ctrl+Right Arrow will jump the cursor forward a whole word at a time;

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TitlePLUS makes the difference

TitlePLUS has made a difference in many instances and has responded to a variety of claims. Here are just two examples of actual TitlePLUS claims and how TitlePLUS helped resolve the situation to the benefit of the policyholders.

The file: An encroachment

The background

Shortly after closing, buyers of a large rural property discovered that an addition on the home built by the vendor encroached 15 to 20 feet onto a neighbour's property. The vendor swore a statutory declaration that he had not made any structural alteration to the exterior of the building while he owned it. A survey would have identified the encroachment, but the purchasers had used a TitlePLUS policy so that an up-to-date survey of the property was not required.

The benefit of using TitlePLUS

The buyers of this property benefited from TitlePLUS coverage in two ways: First, they saved hundreds of dollars by buying a TitlePLUS policy instead of having to pay for a new property survey. Secondly, the title insurance provisions in the TitlePLUS policy provided coverage for any encroachment or setback deficiency, which the buyer was required to correct.

In situations such as these where an encroachment is an issue, TitlePLUS has a number of options: it can purchase the property underneath the encroachment (and then apply for a severance of the property from the municipality involved), or pay for the removal of that portion of the building that encroaches on the neighbour's land, and any decrease in the value of the property that results from the change to the building. In either case, all expenses are borne by TitlePLUS.

The file: Mortgage fraud

The background

Mrs. A provided a \$30,000 private mortgage to Mr. C which was secured by a property owned by a Ms. B, the common-law spouse of Mr. C. Mr. C and a woman impersonating Ms. B signed the required documents at the office of the lawyer retained to act for them, then proceeded to forge Ms. B's signature on the mortgage cheque. When the first mortgage payment did not arrive,

Mrs. A contacted her lawyer, who in turn contacted Ms. B, only to learn that she had no knowledge of a mortgage having been registered against her property.

The benefit of using TitlePLUS

Luckily, Mrs. A had bought a TitlePLUS mortgage-only policy to protect the mortgage loan she had made to Mr. C. The broad title provisions of the TitlePLUS policy provide coverage for fraud and forged documents. TitlePLUS promptly compensated Mrs. A for the full cost of the mortgage she had advanced.

Closing real estate deals?

First Things First

Before you do anything... ensure your clients are protected: TitlePLUS is title insurance and legal services coverage that provides superior protection in the residential housing market today. Together with your objective, independent and professional advice, we can provide the level of service and protection your clients are looking for.

TitlePLUS. It's that simple.

(416) 598-5899 / 1-800-410-1013
www.titleplus.ca

TitlePLUS

This is the first in a series of new ads promoting the protection that TitlePLUS provides; the ads will appear in legal publications across Ontario this year.

TitlePLUS Calendar of Events

- February 1-3 CBAO Annual Institute, Metro Toronto Convention Centre, Toronto
- March 1-2 Western OREA Regional Conference, London Convention Centre, London
- March 28-30 Ontario Credit Union AGM and Trade Show, Royal York Hotel, Toronto
- April 19-21 ILCO (Institute of Law Clerks of Ontario) Annual Conference, Queen's Landing, Niagara-on-the-Lake



portal to the future

The challenge for lawyers in the new economy? How to keep up with the rapid changes in client expectations and technological advances in the 21st century.

The Bar-eX website – www.bar-ex.com – addresses this very need. Today, the more than 4,000 registrants to the site enjoy free access to:

- the BAR-eX exclusive “Current Legal Awareness” service, updated weekly;
- BARflyer™ – Canada’s premier legal search engine;
- BAReXpress™ – personal webmail accounts and secure electronic document delivery;
- calendars of upcoming CLE, community and student events;
- links to legal research, education, and practice management resources;
- Discussion Forums; and
- a Career Centre.

In addition, pay-per-use services allow BAR-eX members to search the Ontario government’s writs of execution and land registration databases.

Looking to the future, the BAR-eX site is in the process of launching a secure e-marketplace that will serve as a single point of entry for e-commerce transactions between the legal community and suppliers.

BAR-eX Communications Inc. encourages the Ontario legal community to participate in the future growth and development of the BAR-eX website, ensuring access to the tools and services needed to remain effective and competitive in the new millennium.

Register in BAR-eX free @ www.bar-ex.com

New: Province-wide Writ Search

The BAR-eX™ Province-wide Writ Search is a major development in due diligence procedure.

Before BAR-eX created this service, the process of investigating and advising clients about outstanding judgments against potential defendants, or whether to move forward with a transaction where outstanding vendor liabilities were a concern, involved executing 49 separate searches at a minimum cost of \$683.

BAR-eX’s eXclusive Province-wide Writ Search function allows BAR-eX members to search a single name across all 49 of the Ministry of the Attorney General writs databases ... for only \$30.

A report identifying all occurrences by location and writ number is quickly returned via e-mail. And it’s all done from your own computer in a secure online environment.

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- Ctrl+Left Arrow will jump the cursor backwards a whole word at a time;
- Ctrl+Down Arrow will jump you down a whole paragraph at a time;
- Ctrl+Up Arrow will jump you up a whole paragraph at a time.
- Ctrl+Shift+Left Arrow will jump the cursor backwards a whole word and select the text at the same time;
- Ctrl+Shift+Down Arrow will jump you down a whole paragraph and select the text at the same time;
- Ctrl+Shift+Up Arrow will jump you up a whole paragraph and select the text at the same time.

If you want to select or block a larger portion of text, add the Shift key to the above combinations:

- Ctrl+Shift+Right Arrow will jump the cursor forward a whole word and select the text at the same time;

After blocking the words, sentences or paragraphs you wanted to select, you can copy, move, or reformat as you wish.

LAWYERS’ PROFESSIONAL INDEMNITY COMPANY (LPIC)



President: Michelle Strom

LPIC news is published by the Lawyers’ Professional Indemnity Company (LPIC) to update practitioners about LPIC’s activities and insurance programs, and to provide practical advice on ways lawyers can minimize their exposure to potential claims.

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