

PROFESSIONALISM

Individually and as a team, we hold ourselves to the highest professional standards.

We deliver programs and services known for quality and cost-effectiveness, and for being practical, helpful and relevant. We demand the best of ourselves every day and in everything we do.

E&O Insurance

LAWPRO delivers an affordable and effective insurance program tailored to the needs of Ontario lawyers and their clients.

Part of LAWPRO's mandate is to offer a base premium for the primary Program that reflects the greatest possible savings for the bar that the size of the premium pool and solvency requirements permit. After careful analysis of claims history and capital accumulation LAWPRO reduced the base premium in 2017 by \$400.

To address the lower demonstrated risk of certain employed lawyers, insureds who are employed by specific Designated Agencies received a 75% discount off the base rate. Also, these lawyers are exempt from the civil litigation transaction levy.

There are occasions when lawyers in private practice go on temporary secondment to corporate clients of their firms. Seconded lawyers face different risks than either employed corporate counsel or lawyers in traditional private practice and the Program was amended to reflect this.

To reduce the potential for practice disruptions and minimize administrative complexity for our insureds LAWPRO will automatically reinstate most Program options elected by insureds in the previous year when a completed renewal application is not received by the required due date.

TitlePLUS® Title Insurance

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

We improved our coverage and processes for rural properties so lawyers could offer better options to our customers.

We further streamlined our underwriting by reducing search requirements and eliminating the need for surveys for certain higher value residential transactions in Ontario, making it quicker for lawyers to obtain policies for insureds.

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 for Quebec to provide clarity and understanding of policy coverage for our customers.



INNOVATION

We foster a climate in which creativity, innovation and change can flourish.

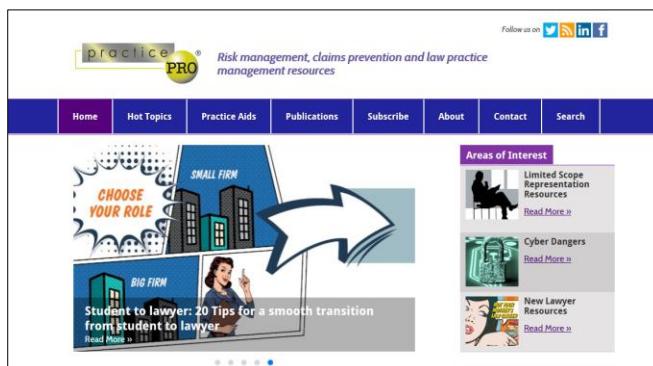
We share ideas, skills and knowledge and encourage continual learning.

We value teamwork and collaboration, and the diverse strengths and perspectives of others.

E&O Insurance

We revamped the practicePRO.ca website.

It is now easier to find risk management and claims prevention tools. As part of an ongoing project to update all our websites and in preparation for Accessibility for Ontarians with Disabilities Act (AODA) changes we revamped practicePRO.ca with a completely new look and improved layout. Improvements include better social sharing, easier navigation, and a more appealing visual design.



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 226 publications, websites, and radio stations across Canada. Three videos were produced that help clients understand title insurance and how lawyers can help them reach their goals.



INTEGRITY

We act with the highest levels of integrity in all of our interactions and decisions.

We aim to always be consistent, fair, ethical and accountable.

E&O Insurance

We educated lawyers about key issues they face each day.

Criminal law, real estate, and corporate law focused webzines informed insureds about developments in Gladue courts and the application of Gladue principles, technological innovations, and new statutes and regulations.

We published several issues of LAWPRO Magazine. They included explorations of the potential for neuroscience and evolutionary psychology to inform the practice of law, current concerns around change including succession planning, online "portal" approaches to managing real estate transactions, and outsourcing cyber security, and a special student edition.



TitlePLUS Title Insurance

We fought 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 over \$4 million in TitlePLUS policy coverage for potentially fraudulent transactions in 2017. 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.



SERVICE

We strive for excellence in customer service.

We share our knowledge, experience and expertise with our customers and with each other, so that together we can identify, prevent and solve problems. We take the time to listen and understand, so we can respond effectively and empathetically to our customers and to each other. We demonstrate courtesy and genuine respect for all.

E&O Insurance

We offered information that engaged our customers when they wanted and where they were.

In 2017, the LAWPRO Twitter account gained 445 new followers for a total of 4,693; we had 149 new Facebook followers; and 61 new people began following our corporate LinkedIn page. And our messages reach many more people when amplified by legal influencers.

We wanted our insureds to have answers when they needed them.

The customer service department answered over 30,600 calls – 92.9 percent of them within 80 seconds and responded to 24,500 pieces of written correspondence.

TitlePLUS Title Insurance

We proactively provided timely instructions to address Alberta land titles power outages in November, ensuring purchaser and borrower deals could close on time.

This year we created new brochures and a webpage to promote real estate, legal and financial literacy to the public.



LEADERSHIP

We try to make the world a better place, and to that end lend our energies and expertise to many communities.

E&O Insurance and TitlePLUS Title Insurance

Key activities in 2017 were:

- Subsidized services from Homewood Health available free of charge to our licensee customers
- Matched employee charitable donations to raise a combined total of \$31,300 for selected charities
- Delivered the Caron Wishart Memorial Scholarship to University of Toronto student, Timothy Shin
- Joined a writing instruments recycling program operated by Staples Canada. Not only will recycling markers and pens help the environment, but 2 cents for every pen, highlighter, and marker will be donated to Earth Day Canada.
- Offered employees a paid day off each year to volunteer in support of an eligible charity. Charities that benefited from help by LAWPRO staff included the Bruce Trail Conservancy, International Justice Mission, Toronto Star Santa Claus Fund, and the Daily Bread Food Bank.
- Sponsored Lawyers Feed the Hungry Bowl-a-Thon and Billiards with the Bar events, which helped raise the funds to serve meals.
- Purchased tickets to fundraisers for Ernestine's Women's Shelter, the Women's Legal Education and Action Fund and sponsored the Women in Insurance Cancer Crusade Relay for Life.
- Participated and sponsored a variety of student, new lawyer, mentorship, and diversity programs.

