



**LAWPRO** provides professional liability insurance to more than 30,000 lawyers in private practice in Ontario.

### **Protecting lawyers and the public**

Mandatory insurance coverage for all lawyers from one provider means that every lawyer is guaranteed to be insured with minimum coverages and limits to protect lawyers and the public. In a competitive market environment, insurers would have the right to turn down lawyers resulting in some clients being at risk unfairly and unexpectedly.

### **Accountable and regulated**

Incorporated by the Law Society of Ontario, in response to the insurance crisis of 1994, LAWPRO operates independently with its own management and board of directors in a commercially viable and responsible manner in accordance with the regulations of the Ontario Insurance Act, the Ontario Corporations Act, and other applicable legislation and regulators.

### ***Primary insurance coverage program***

All lawyers in private practice in Ontario purchase primary professional liability insurance with a \$1 million per claim, \$2 million annual aggregate coverage from LAWPRO.

### ***Affordability***

Price fairness is maintained by allocating premiums and levies based on practice area and apportioning higher costs to riskier activities.

### ***Discounts and special coverages***

Lawyers have options to lower their insurance costs including:

- New lawyers: 20 – 50% discount
- Part-Time Practice: 50% discount
- Criminal or Immigration law: 50% discount
- Designated Agencies including CSOs: 75% discount
- LAWPRO approved pro bono programs: standard Run-off coverage if lawyer is exempt from LAWPRO primary program
- Risk Management Credit: Up to \$100 credit applied for completion of approved educational programs

### ***Excess insurance program***

LAWPRO's Excess Insurance offers limits up to \$9 million above the primary policy. Over 1,700 firms representing more than 4,000 lawyers are currently insured with LAWPRO's Excess program. It is designed to meet the needs of small and medium-sized firms of fewer than 50 lawyers.

### ***LAWPRO Essentials***

- Mandatory primary program in best interest of the public and Ontario lawyers
- Financially stable: "A" rating by AM Best
- Covers "professional services" of lawyers in private practice and paralegal partners
- Risk rated for fairness including premium reductions, transaction levies, claims surcharges, deductible options
- Optional Excess and TitlePLUS title insurance products available



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### ***TitlePLUS title insurance***

Title insurance provides coverage for title-related risks associated with real estate transactions. It is designed to cover unpredictable or undetectable issues such as forgery, fraud, or missing heirs, which can affect rights of ownership. Title insurance moves the risk associated with title to the title insurer, away from the homebuyer, the lending institution, or the lawyer. This program is built around lawyers being central to real estate transactions and keeping prices and coverages competitive.

### ***practicePRO program***

practicePRO® is LAWPRO'S risk management program, developed to help lawyers practise successfully and minimize the risk of claims. Free resources include:

- **LAWPRO Magazine:** articles about the law, insurance and current hot topics in the legal profession
- **AvoidaClaim blog:** tips and insights into practice issues including real-time warning on active frauds targeting lawyers
- **Precedents, checklists, and videos:** tools that help lawyers succeed in their day-to-day business
- **Claims fact sheets:** common scenarios that lead to claims and practical steps that can be taken to lessen the risk of a claim

Number of claims: cause of loss and area of law

