

# Coverage

## LAWPRO coverage subject to continual review

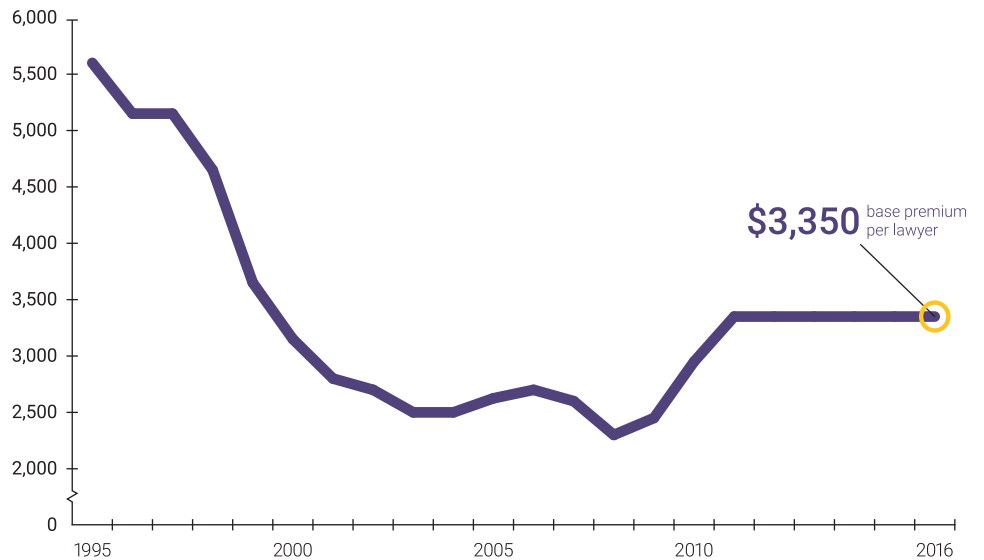
Experiencing a little déjà vu when renewing your professional indemnity insurance in recent years? You're not mistaken – LAWPRO's base premium for the Law Society's mandatory insurance program has not changed since 2011 (see Figure 6, below). But the stability of the premium belies a continual effort, on the part of LAWPRO underwriters, to stay ahead of developments in both malpractice risk and practice management.

- paralegal partners became eligible for Risk Management Credit savings;
- policy definitions for “employee” and “prescribed penalties” were expanded in response to coverage and claims experience; and
- terms of coverage for the work of non- licensee professionals in multidisciplinary partnerships (MDPs) were clarified.

Innovations introduced for the 2015 policy included the following:

- e-learning courses from Homewood Health were approved for the LAWPRO Risk Management Credit;

**FIGURE 6**  
Base premium per lawyer



The base premium is, of course, a starting point – new lawyers, part-time practitioners, and lawyers who restrict their practice to criminal and/or immigration law pay reduced premiums, while lawyers exposed to additional risks, or who are have stopped practising

but want enhanced run-off protection can tailor their coverage accordingly. Figure 7 provides an overview of lawyers participating in various coverage options in 2015:

Figure 7

## Participation rates for discounts and coverage options

