

Service

Answering your complex coverage questions

LAWPRO's Underwriting & Customer Service (UCS) Department handles applications and renewals for the primary professional indemnity insurance program, which provided coverage to over 26,000 lawyers in 2016. New accounts are established as lawyers are first licensed, existing accounts are amended as lawyers change practice setting or type, and all accounts are renewed each fall.

For lawyers, ensuring that the right kind of coverage is in place is not always obvious, especially on entering practice or moving in or out of exemption. LAWPRO's UCS Department made or received over 43,000 calls to support the placement of coverage in 2016.

When not on the phone, Program Coordinators handle written inquiries. In 2016, that meant reviewing – and acting on – 22,657 pieces of mail.

Service initiatives in 2016

A number of initiatives in 2016 were introduced to provide better service to lawyers and law firms, and to ensure that LAWPRO fully meets its obligations in relation to the Law Society Program. In 2016, we:

- Improved the process for providing estimates for Optional Excess insurance to law firms that meet LAWPRO's underwriting guidelines.
- Made it possible for lawyers and firms to name multiple excess insurers when filing the primary Law Society application online.
- Reminded lawyers who applied for exemption from the payment of premiums about Run-off protection.

Coverage questions becoming more complex

Responding to insureds about coverage questions involves more than reviewing what kind of law they practise or how many hours they bill each year. The legal profession is undergoing significant changes, and many of those changes have insurance implications.

In 2016, more than 100 individualized responses were provided to lawyers requesting information on topics such as: lawyer mobility (across Canada and outside Canada); how coverage applies where lawyers enter into indemnity agreements with third parties; coverage for firm general counsel; and whether coverage is available for document review work or other non-traditional services, such as those provided by individuals working as workplace investigators, mediators, arbitrators, trustees/executors, or escrow agents.

The complexity of these questions requires careful underwriting analysis. Our Program Coordinators receive regular training about emerging underwriting issues so that they, in turn, can provide timely and accurate information to Ontario lawyers. ■