

# What's new for 2009?

## Few changes to LAWPRO program

An emphasis on delivering the program in a more environmentally friendly way, and a modest increase in the base premium are the only changes to the LAWPRO insurance program for 2009.

### Premiums set at \$2,450 per lawyer

The base premium will increase \$150 per lawyer to \$2,450 – reflecting a continued deterioration in claims experience (both the number of claims reported and the cost per claim have trended upwards over the last two years) and increased economic uncertainty.

However, the 2009 premium will still be lower than it has been at any point in the last 14 years, with the exception of 2008 when superior investment results from the previous year and improvements in claims from earlier years enabled LAWPRO to reduce premiums to \$2,300 per lawyer.

### Sustainability program

A company-wide sustainability program and the success of LAWPRO's campaign to encourage lawyers to complete their LAWPRO filing and payment transactions electronically, via our secure website, lead us to believe the time is right to make a significant change in the way we deliver the insurance program.

Starting with the 2009 program, LAWPRO has scaled back the amount of information materials we automatically make available in print.

Specifically, this means that:

- Renewal application packages were mailed out only to lawyers for whom we do not have a valid e-mail address, and to those who specifically request information in print.
- These renewal packages included only an instruction sheet, insurance application, exemption form and payment authorization forms, but no program guide.

- Policy packages will be mailed only to lawyers who have requested them or for whom LAWPRO has no valid e-mail address.
- Policy packages will include only a payment instruction sheet, the policy declarations page and the premium invoice.

All other documents, such as the program guide (for reference in completing the renewal application form), the actual policy wording, and the booklet containing transaction levy filing forms are available on the LAWPRO website for reference and printing. Materials will be mailed if specifically requested and lawyers will continue to be able to file insurance applications by paper this year.

These measures mean we will print an estimated 650,000 fewer pieces of paper and reduce the environmental impact of the renewal process. Cost savings in printing costs alone are estimated at \$40,000 to \$50,000.

Part and parcel of this initiative to reduce paper is a significant enhancement to the LAWPRO website. The **MY LAWPRO** secure section of the site now provides one-stop access to all your specific insurance-related transactions: A streamlined page makes it easy to find the specific online application or levy filing form you may be looking for; from the same **MY LAWPRO** page you can also review filings completed and payments made and/or owing, and access your specific policy documentation (including past and present invoices and policy and declarations pages).

### Real Estate Practice Coverage

A reminder that all lawyers who intend to practise real estate law in 2009 must apply for, be eligible for and be granted this coverage option which first came into effect on April 1, 2008. The premium for this coverage will be \$500 for 2009 (note in 2008 the \$500 annual premium had been pro-rated to \$375 per lawyer as the coverage was not required until part way into the program year). For further details on who is eligible for this coverage, and who must have this coverage to practise, please see page 6.

# How to save on 2009 insurance premiums

## E-file to save \$50 per lawyer

### E-file in 4 easy steps:

1. Go to the LAWPRO website at [www.lawpro.ca](http://www.lawpro.ca) and enter your Law Society number and your confidential password in the **MY LAWPRO** box located in the upper right side of our home page.
2. If you do not remember (or do not have) a password, select **File Online** in the **Quick Links** box and follow the online instructions to obtain a password.
3. a) *If you are renewing your insurance coverage for 2009:* Select "**Renew My 2009 Professional Liability Insurance**" from the list of online filing options. Your online application will be pre-populated with information on your current insurance coverage, as per information in our database.  
b) *If you are not currently paying the insurance premium but intend to practise in private practice in 2009:* Select "**Apply for Professional Liability Insurance**" from the list of online filing options.
4. Follow the on-screen instructions for completing your application. All of the information on the 2009 insurance program and options is available online.

## Pay your premium in a lump sum and save \$150 per lawyer

You can choose to pay your 2009 premium in a lump sum, or by quarterly or monthly instalments. But only lump sum payments, made by cheque or pre-authorized bank account withdrawals, qualify you for the \$162 (\$150 discount plus \$12 for PST) per lawyer lump sum payment discount. For more information, see question #16 on your 2009 insurance application and program guide.

## Instant access to your 2009 invoice and policy documents

Many lawyers and law firms will see their applications processed instantly and will have immediate online access to their 2009 premium invoice and policy documents in a secure section of the LAWPRO website.

Lawyers who prefer to receive their printed invoice and policy documents in the mail will be able to indicate this preference on the application form.

PDF copies of the 2009 insurance policy and the booklet containing forms for transaction levy filings are available for downloading and printing from the LAWPRO website at [www.lawpro.ca](http://www.lawpro.ca).

# Filing insurance forms

## Application filing deadlines:

### NOVEMBER 3: E-FILE DEADLINE

File your 2009 insurance application by November 3, 2008, and you'll receive a \$50 premium discount on your next year's insurance premium. Last year, more than 92 per cent of lawyers completed their applications via the **File Online** option on our website – [www.lawpro.ca](http://www.lawpro.ca)

### NOVEMBER 10: APPLICATION FILING DEADLINE

To avoid paying a late filing surcharge of 30 per cent of the base premium, applications must be filed with LAWPRO by November 10, 2008. Applications can be filed in one of three ways: electronically (e-file), by fax or mail.

## Who must file an application?

- Any lawyer insured under the LAWPRO program in 2008 who intends to continue in private practice in 2009.
- Any lawyer who was exempt under the program in 2008 but intends to return to private practice in 2009.
- Any in-house counsel, government or education lawyer, who, in the course of employment or otherwise, provides Professional Services to third parties.
- Any lawyer who, although retired from active private practice, occasionally provides Professional Services, for example, to friends or relatives.
- Any lawyer member of the Law Society not resident in Ontario who engages in more than "occasional practice" in Ontario, as defined under the Rules for Exemption Eligibility and does not qualify for the mobility exemption.