

# How to save on 2007 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. Select **2007 Professional Liability Insurance Application** ("Renewals" or "New Applicant" as applicable) from the list of online filing options. If you are renewing coverage, your online application will be pre-populated with information on your current insurance coverage, as per information in our database.
4. Follow the on-screen instructions for completing your application. All of the information on the 2007 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 2007 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 2007 insurance application and program guide.

## Instant access to your 2007 invoice and policy documents

Many lawyers and law firms will see their applications processed instantly and will have immediate online access to their 2007 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.

Unless otherwise requested, only those lawyers who do not e-file, and for whom we do not have an e-mail address will receive printed packages of the 2007 policy and the booklet containing forms for transaction levy filings. PDF copies of the 2007 insurance policy will also be available for downloading and printing from the LAWPRO website at [www.lawpro.ca](http://www.lawpro.ca).

# Filing insurance forms

## Application filing deadlines:

### NOVEMBER 1: E-FILE DEADLINE

File your 2007 insurance application by November 1, 2006, and you'll receive a \$50 premium discount on your next year's insurance premium. Last year, more than 85 per cent of lawyers completed their applications via the **File Online** option on our website – [www.lawpro.ca](http://www.lawpro.ca)

### NOVEMBER 8: 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 8, 2006. 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 2006 who intends to continue in private practice in 2007.
- Any lawyer who was exempt under the program in 2006 but intends to return to private practice in 2007.
- Any in-house counsel, government or education lawyer, who, in the course of employment or otherwise, provides legal services to third parties.
- Any lawyer who, although retired from active private practice, occasionally provides legal services, for example, to friends or relatives.
- Any Law Society member who, although not resident in Ontario, engages in more than "occasional practice" in Ontario, as defined under the Rules for Exemption Eligibility and does not qualify for the mobility exemption.