

# Weaving solutions to complex problems



Each thread in a fabric makes the others stronger and in the fabric that is LAWPRO, each employee is a vital strand that strengthens the weave.

Our customer service department guides underwriting and applications, our claims department works to contain the standard of care and defend our insureds, our information services protect your data, and so on. We all come together to strengthen the whole in an effort to provide protection and assistance.

There were a few opportunities that were of special focus for us in 2016. These included helping you understand the risks you face, offering stable and responsive premiums, supporting innovative initiatives, defending you in court when necessary, and helping repair mistakes.

Assisting lawyers and their staff understand the implications of the changes to Rule 48 was a key priority. We have yet to see the full consequences, but at this time, we can say that every effort has been made to inform, educate, and promote resources to help Ontario lawyers minimize their risk in this area.

We continue to look for ways to give back to our insureds, and, as you know, after careful analysis the base premium was reduced for the 2017 year to \$2,950. In 2016, our base premium remained consistent and we were able to reduce the Real Estate Practice Coverage to \$100 and keep our program on solid footing.

Our support of the real estate bar is brought to life, in part, through our TitlePLUS program. Celebrating its 20<sup>th</sup> anniversary in 2017 gives us the opportunity to highlight the work it has done to communicate the importance of solicitors to access to justice.

We are pleased to have added two initiatives to our slate of LAWPRO approved *pro bono* programs in 2016. In other efforts to find innovative solutions, we extended the protection of run-off coverage for lawyers on exemption who are acting as mentors. Mentoring promotes the dissemination of knowledge from experienced lawyers to those with less experience. LAWPRO recognises that lawyers are sometimes the best resource for each other.

As is customary in our Year in Review edition of *LAWPRO Magazine*, we share our annual summary of cases that in some way informed our program and helped clarify expectations and responsibilities of lawyers. I want to emphasize the work we do in this area as I recently read an article that suggested that the duty of care of lawyers had expanded over the last 20 years. I looked back at our record since we started operating the Law Society's primary insurance program in 1995 and saw how hard we have worked to contain the lawyers' standard of care.

Our commitment to stand behind the work of lawyers serving clients is fulfilled in part through not only defending our insureds in court but helping resolve problems before they reach that stage. Repairs help keep your premiums stable, so reporting errors as soon as you discover them helps you and your clients (as well as ensuring compliance with the *Rules of Professional Conduct*).

As one year closes and another starts, I am heartened by the strength of the fabric we have created and see that we are prepared to tackle what lies ahead. I hope you will find this issue of *LAWPRO Magazine* informative and a useful overview of the insurance company that stands behind you each day of the year. ■

**Kathleen A. Waters**  
President and CEO