

# LAWPRO

## magazine

OCTOBER 2025

INSURANCE ISSUE

## Your 2026 Program: Online renewal restarted, premiums unchanged

### Quick summary:

- No change to base premium for 2026: \$3,250
- Auto-renew has been removed and you must complete your renewal and update your payment information on or before November 6
- Late filing surcharge of \$350 starts November 7 and no file surcharge of \$600 starts December 4
- Early payment discount discontinued

### How to renew your insurance

You must renew your insurance for the 2026 year online at [my.lawpro.ca](https://my.lawpro.ca)

Your policy will not renew automatically.

You also need to update your payment information online.

[RENEW ONLINE](#)

### Important Dates

#### Policy renewals available

**October 6, 2025**

Online insurance renewal applications for 2026 available beginning October 6, 2025

#### Quarterly transaction levies and forms due

**October 31, 2025**

Real estate and civil litigation transaction levies and forms are due for the quarter ended September 30, 2025

#### Renewal application filing deadline

**November 6, 2025**

Renewal applications filed after November 6 will be subject to a \$350 surcharge.

LAWYERS who do not file on or before December 3, 2025, will pay a \$600 surcharge and a default policy will be issued on their behalf.

#### Quarterly transaction levies and forms due

**January 31, 2026**

Real estate and civil litigation transaction levies and forms are due for the quarter ended December 31, 2025

# What's new for 2026



## Q: Why must I renew online?

This year, all insureds must complete a renewal form online at [my.lawpro.ca](http://my.lawpro.ca). This is important because it helps us maintain up-to-date information on all our insureds and it is also needed to keep our underwriting, financial, and contact information current and accurate.

When renewing online, you must update your payment information, including payment method and frequency.

You may want to consider filing as a firm. Firm-wide filing saves time and ensures consistent coverage across all lawyers in your firm. A Managing Partner can handle the firm's insurance matters with a single application.

## Q. What happens if I miss the November 6 filing deadline?

Applications filed after November 6 are subject to a \$350 surcharge. A no file surcharge of \$600 will be applied beginning December 4 and a default policy will be issued on your behalf.

## Q. How do I renew my insurance coverage online?

Please see the step-by-step online renewal instructions for individuals and law firms beginning at page 3.

## Early Payment Discount

For the 2026 renewal, LAWPRO is discontinuing the Early Payment Discount, which was previously offered to those paying the full base premium within the first 40 days by cheque or electronic funds transfer.

All other discounts offered by LAWPRO will remain, including:

- New Lawyer discount – up to 50% discount off the base premium
- Restricted Area of Practice discount (criminal law and/or immigration law) – 50% discount off the base premium
- Part-Time Practice discount – 50% discount off the base premium
- Designated Agency discount – 75% discount off the base premium
- Risk Management Credit – opportunity save up to \$100 on your premiums

## Satisfaction Survey

Thank you to everyone who provided feedback in our recent customer satisfaction survey. Your comments are much appreciated and incredibly helpful. The new portal continues to be a work in progress, and we are updating the navigation to improve ease of use. ■

**LAWPRO**  
magazine

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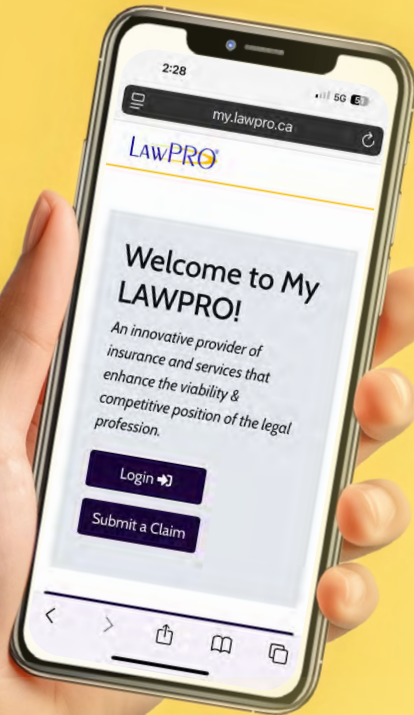
*LAWPRO Magazine* is published by Lawyers' Professional Indemnity Company (LAWPRO) to update practitioners about LAWPRO's activities and insurance programs, and to provide practical advice on ways lawyers can minimize their exposure to malpractice claims. The material presented does not establish, report, or create the standard of care for lawyers. The material is not a complete analysis of any of the topics covered, and readers should conduct their own appropriate legal research.

*The comments in this publication are intended as a general description of the insurance and services available to qualified customers through LAWPRO. Your policy is the contract that specifically and fully describes your coverage and nothing stated here revises or amends the policy.*



# 2026 Individual Renewal

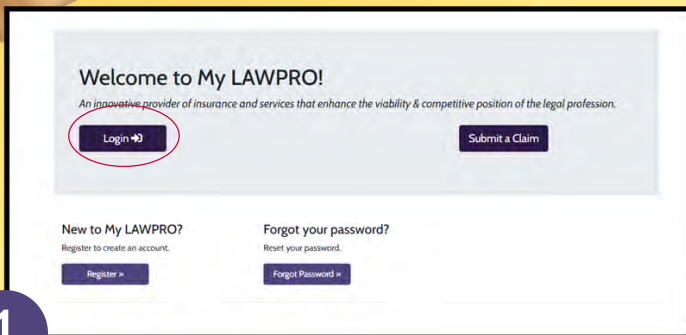
step-by-step instructions



You must renew your insurance for the 2026 year online at my.lawpro.ca

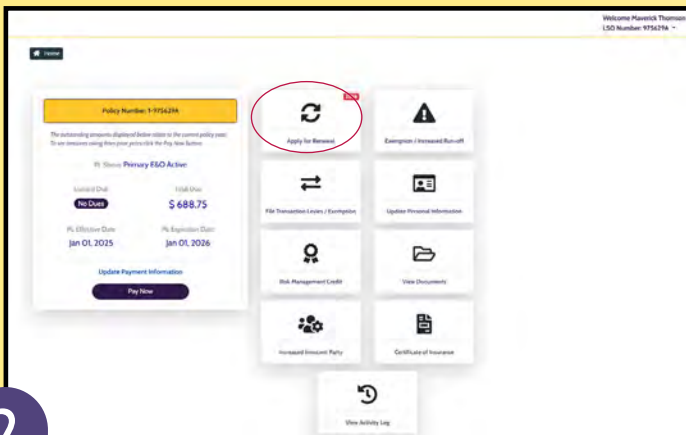
Your policy will not renew automatically.

You also need to update your payment information online.



1

Visit my.lawpro.ca and login to your account using your LSO number and password.



2

For individuals, click "Apply for Renewal" to be directed to the Renewal Form.

Home Simplified Renewal

**Online Professional Liability: Simplified Renewal Form**

Our new Simplified Renewal process allows you to apply for a 2026 LAWPRO Policy based on the information we have on file for you, with updates you provide to us on this form. Please review and confirm or update the information below as of January 1, 2026, review the warranty statements and click the Submit button. To make a change, click the Edit button in the top right of each section. All fields are mandatory unless otherwise noted.

Due to a LAWPRO systems upgrade, changes or updates recently provided to us may not be reflected in the information below. We apologize for any inconvenience and ask that you please provide the information again on the form below. Please refer to the [2026 Policy Guide](#).

**PERSONAL INFORMATION** Edit

Please update the following to reflect your personal information

LSO #	975629A
Name	Maverick Thomson
Home Mailing Address	2393 Valley Heights Cres
City/Province/Postal Code	Oakville ON L6H 6X1
Country	CA
Home phone number	202-918-2133
Personal email address	thommail17@fyt.ca
Work email address	gina.santos@lawpro.ca

**FIRM INFORMATION** Edit

If you are a sole practitioner or managing partner and need to update your firm address, please sign out of MY LAWPRO and log back in to select the Managing Partner card, and click the Update Personal Information card to provide an update to your Firm Address or your Firm Name using those functions as needed. If you are a member of a firm and have left or are leaving the firm indicated below, click EDIT to provide us with your new firm information.

Name of firm	grace law corporation
Firm Address	12-25 Downey Dr. Newick L6V 2N8
Firm type	Law Corporation / Not Sole

**PRACTICE INFORMATION** Edit

Please update the following to reflect your practice as of January 1, 2026

Type of Billings	Actual Gross Billing
Estimated gross billings in 2025	\$N/A
Estimated hours of professional time in 2025	0
Primary or main area of practice	Transportation Law
Secondary area of practice (if applicable)	select
Real Estate Practice Coverage Option	No
I confirm I qualify for the part time practice option	No

**LAWPRO firm-wide policy terms**

Generally, only sole practitioners and managing partners can edit the following information. If you see the EDIT button, you will be able to change these options.

Deductible option	\$3,500 DEDUCTIBLE applicable to indemnity payments only
Innocent Party Coverage Submit	\$250,000

**PAYMENT INFORMATION** Edit

In this section you confirm arrangements for the payment of premiums. This includes specifying whether the firm or individual lawyer is paying LAWPRO premiums (where you are a member of a firm), the method of payment (i.e., credit card, EFT or cheque), and a payment plan (i.e., lump sum or monthly). LAWPRO is no longer offering quarterly premium payments. Firms or individuals paying quarterly premiums will be moved to full payment unless an election is made to go with monthly payments.

When a payment method is designated as a Firm payment method, it can be used for future payments when new members join your firm or when premiums increase mid-term because of new coverage options.

To ensure credit card information is securely entered in our new system, we need to revalidate all credit cards through the Payment's website. Any arrangements to pay by EFT that are currently in place will carry forward and will be reflected below.

Multiple credit cards and EFT accounts can be added as a payment option. You will need to select one as your Preferred payment choice. Once the card or account has been added, it will appear below. Before you click Update, please click on the appropriate card to designate it as your Preferred payment option.

Who Will Pay  
NOTE: Payments made by Sole Practitioners will be designated as "My Firm".

Payment method and frequency

**WARRANTIES & SIGNATURE**

To complete your 2026 LAWPRO insurance application, please review the following warranty statements and sign the application below.

- I understand that LAWPRO will rely on and use the information provided above in assessing the risk. In offering any terms of insurance and in issuing my 2026 policy of insurance.
- I confirm that I elect to pay my liability insurance premium by the method noted above and in compliance with LAWPRO's [Premium Payment Terms & Conditions](#).
- I confirm that LAWPRO has been notified of all known claims and/or potential claims that have or may be made against me directly or indirectly, and
- I acknowledge LAWPRO's Personal Information Statement and Privacy Code contained within LAWPRO's [Privacy Policies](#).
- I understand that I have an ongoing duty, through to the date of policy inception (January 1, 2026), to advise LAWPRO in writing of any material changes with respect to the above information.

By clicking SUBMIT, I confirm that the above statements are accurate and that I wish to renew my LAWPRO policy with the coverage options and payment terms stated above.

☐ Please check this box to evidence your signature for the warranties and declarations stated above.

Review Save for Later Cancel Submit

3

In the Renewal Form, edit each section to update your information as necessary.



**PAYMENT INFORMATION**

In this section you confirm arrangements for the payment of premiums. This includes specifying whether the firm or individual lawyer is paying LAWPRO premiums (where you are a member of a firm), the method of payment (i.e., credit card, EFT or cheque), and a payment plan (i.e., lump sum or monthly). LAWPRO is no longer offering quarterly premium payments. Firms or individuals paying quarterly premiums will be moved to full payment unless an election is made to go with monthly payments.

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Who Will Pay  
NOTE: Payments made by Sole Practitioners will be designated as "My Firm".

I Will

Payment method and frequency

select

4

Before submitting your renewal, you **MUST** review and update your "Payment Information."

**PAYMENT INFORMATION**

In this section you confirm arrangements for the payment of premiums. This includes specifying whether the firm or individual lawyer is paying LAWPRO premiums (where you are a member of a firm), the method of payment (i.e., credit card, EFT or cheque), and a payment plan (i.e., lump sum or monthly). LAWPRO is no longer offering quarterly premium payments. Firms or individuals paying quarterly premiums will be moved to full payment unless an election is made to go with monthly payments.

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Multiple credit cards and EFT accounts can be added as a payment option. You will need to select one as your Preferred payment choice. Once the card or account has been added, it will appear below. Before you click Update, please click on the appropriate card to designate it as your Preferred payment option.

Who Will Pay  
NOTE: Payments made by Sole Practitioners will be designated as "My Firm".

I Will

Payment method and frequency

Pre-Authorized Bank Account withdrawal

select

Full Payment

Monthly

7

If you pay by credit card or EFT, you may choose full payment or monthly.

**PAYMENT INFORMATION**

In this section you confirm arrangements for the payment of premiums. This includes specifying whether the firm or individual lawyer is paying LAWPRO premiums (where you are a member of a firm), the method of payment (i.e., credit card, EFT or cheque), and a payment plan (i.e., lump sum or monthly). LAWPRO is no longer offering quarterly premium payments. Firms or individuals paying quarterly premiums will be moved to full payment unless an election is made to go with monthly payments.

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Multiple credit cards and EFT accounts can be added as a payment option. You will need to select one as your Preferred payment choice. Once the card or account has been added, it will appear below. Before you click Update, please click on the appropriate card to designate it as your Preferred payment option.

Who Will Pay  
NOTE: Payments made by Sole Practitioners will be designated as "My Firm".

My Firm

Payment method and frequency

Cheque

Full Payment

Update

Cancel

5

Next to "Who Will Pay" indicate whether you or your firm will be making the payment. If your firm will be paying on your behalf, next to "Payment method and frequency" select "cheque" and "full payment" and then click "Update."

**PAYMENT INFORMATION**

In this section you confirm arrangements for the payment of premiums. This includes specifying whether the firm or individual lawyer is paying LAWPRO premiums (where you are a member of a firm), the method of payment (i.e., credit card, EFT or cheque), and a payment plan (i.e., lump sum or monthly). LAWPRO is no longer offering quarterly premium payments. Firms or individuals paying quarterly premiums will be moved to full payment unless an election is made to go with monthly payments.

When a payment method is designated as a Firm payment method, it can be used for future payments when new members join your firm or when premiums increase mid-term because of new coverage options.

To ensure credit card information is securely entered in our new system, we need to revalidate all credit cards through the Moneris website. Any arrangements to pay by EFT that are currently in place will carry forward and will be reflected below.

Multiple credit cards and EFT accounts can be added as a payment option. You will need to select one as your Preferred payment choice. Once the card or account has been added, it will appear below. Before you click Update, please click on the appropriate card to designate it as your Preferred payment option.

Who Will Pay  
NOTE: Payments made by Sole Practitioners will be designated as "My Firm".

I Will

Payment method and frequency

Cheque

Full Payment

Update

Cancel

8

If you pay by cheque, you must pay in full. Once payment method and frequency are selected, click "Update."

**PAYMENT INFORMATION**

In this section you confirm arrangements for the payment of premiums. This includes specifying whether the firm or individual lawyer is paying LAWPRO premiums (where you are a member of a firm), the method of payment (i.e., credit card, EFT or cheque), and a payment plan (i.e., lump sum or monthly). LAWPRO is no longer offering quarterly premium payments. Firms or individuals paying quarterly premiums will be moved to full payment unless an election is made to go with monthly payments.

When a payment method is designated as a Firm payment method, it can be used for future payments when new members join your firm or when premiums increase mid-term because of new coverage options.

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Multiple credit cards and EFT accounts can be added as a payment option. You will need to select one as your Preferred payment choice. Once the card or account has been added, it will appear below. Before you click Update, please click on the appropriate card to designate it as your Preferred payment option.

Who Will Pay  
NOTE: Payments made by Sole Practitioners will be designated as "My Firm".

I Will

Payment method and frequency

Pre-Authorized Bank Account withdrawal

Monthly

Please select/add an EFT to pay for your Renewal policy

Add New EFT

6

If you are paying on your own behalf, select "I Will." Payment method can be cheque, credit card or Pre-Authorized Bank Account withdrawal (EFT).

**PAYMENT INFORMATION**

In this section you confirm arrangements for the payment of premiums. This includes specifying whether the firm or individual lawyer is paying LAWPRO premiums (where you are a member of a firm), the method of payment (i.e., credit card, EFT or cheque), and a payment plan (i.e., lump sum or monthly). LAWPRO is no longer offering quarterly premium payments. Firms or individuals paying quarterly premiums will be moved to full payment unless an election is made to go with monthly payments.

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Multiple credit cards and EFT accounts can be added as a payment option. You will need to select one as your Preferred payment choice. Once the card or account has been added, it will appear below. Before you click Update, please click on the appropriate card to designate it as your Preferred payment option.

Who Will Pay  
NOTE: Payments made by Sole Practitioners will be designated as "My Firm".

I Will

Payment method and frequency

Pre-Authorized Bank Account withdrawal

Monthly

Please select/add an EFT to pay for your Renewal policy

Add New EFT

Bank Acc. No. Ending With XXXXX

Click existing payment method tile

Update

Cancel

9

If paying by credit card or EFT, an existing payment method tile may appear. If this tile contains the banking/credit card details you want to use to make payment, you need to click on the tile. See step 11 if a payment method tile does not appear.



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**WARRANTIES & SIGNATURE**

To complete your 2026 LAWPRO insurance application, please review the following warranty statements and sign the application below.

1. I understand that LAWPRO will rely on and use the information provided above in assessing the risk, in offering any terms of insurance and in issuing my 2026 policy of insurance.
2. I confirm that I elect to pay my liability insurance premium by the method noted above and in compliance with [LAWPRO's Premium Payment Terms & Conditions](#).
3. I confirm that LAWPRO has been notified of all known claims and/or potential claims that have or may be made against me directly or indirectly, and
4. I acknowledge LAWPRO's Personal Information Statement and Privacy Code contained within [LAWPRO's Privacy Policies](#).
5. I understand that I have an ongoing duty, through to the date of policy inception (January 1, 2026), to advise LAWPRO in writing of any material changes with respect to the above information.

By clicking SUBMIT, I confirm that the above statements are accurate and that I wish to renew my LAWPRO policy with the coverage options and payment terms stated above.

☐ Please check this box to evidence your signature for the warranties and declarations stated above.\*

[Review](#) [Save for Later](#) [Cancel](#) [Submit](#)

Complete your renewal in the “Warranties & Signature” section by clicking the signature box and clicking “Submit.”

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Home > **Simplified Renewal Success**

Thank you for submitting your renewal application with LAWPRO. The submission will reflect in our system shortly.

Filing: Professional Liability Renewal Application

Confirmation No.: **P100013454**

Date & time of submission: Sep 9, 2025, 04:48 PM

For more information about this form, please contact LAWPRO Customer Service at: 1-800-410-1013, or (416) 598-5899 in Toronto or via e-mail at [service@lawpro.ca](mailto:service@lawpro.ca)

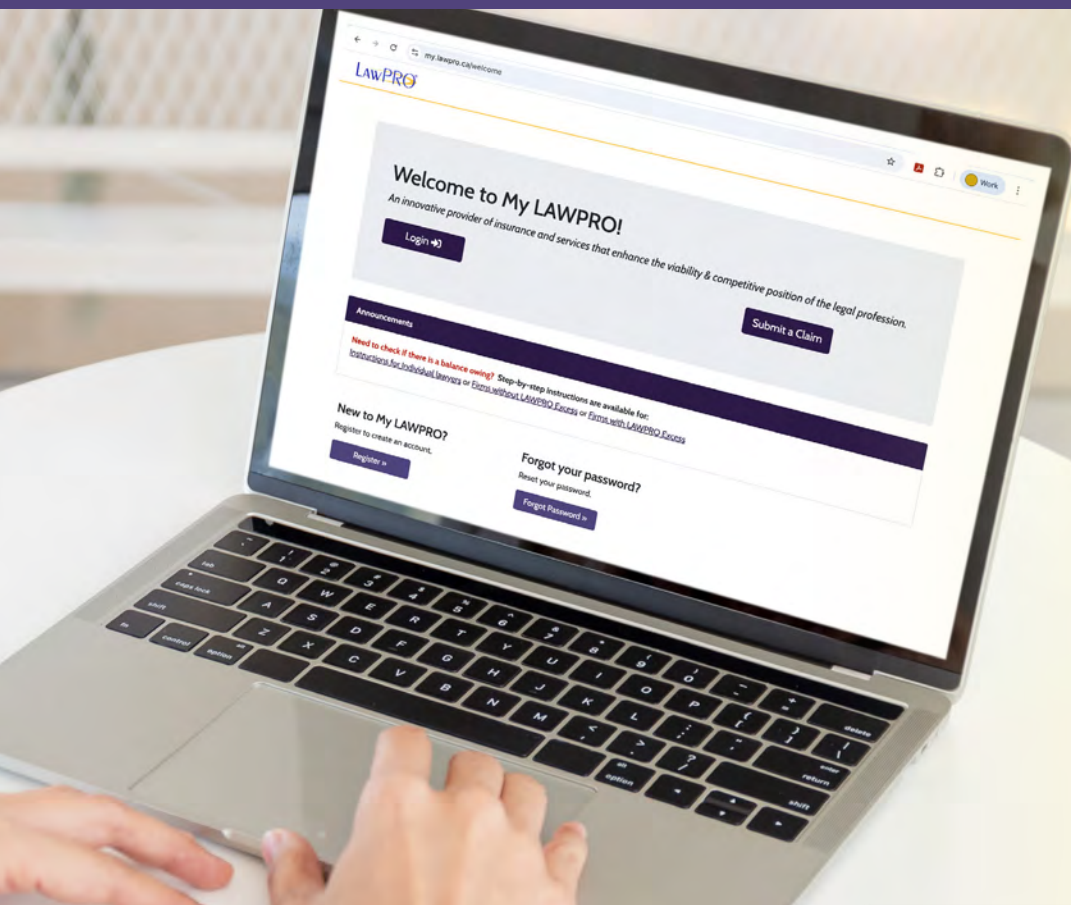
[Home](#)

After you submit your renewal, you will be directed to the confirmation page, which contains your renewal Confirmation Number starting with the letter “P”.



# 2026 Firm Renewal

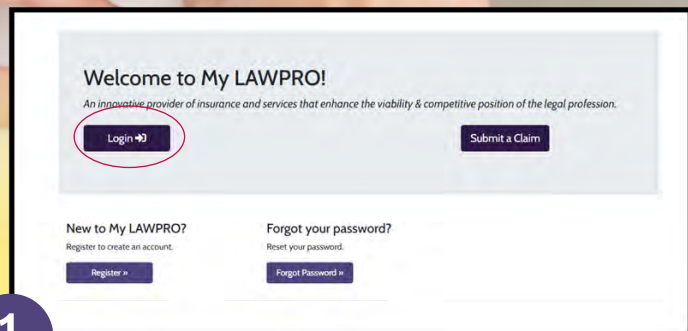
step-by-step instructions



You must renew your insurance for the 2026 year online at my.lawpro.ca

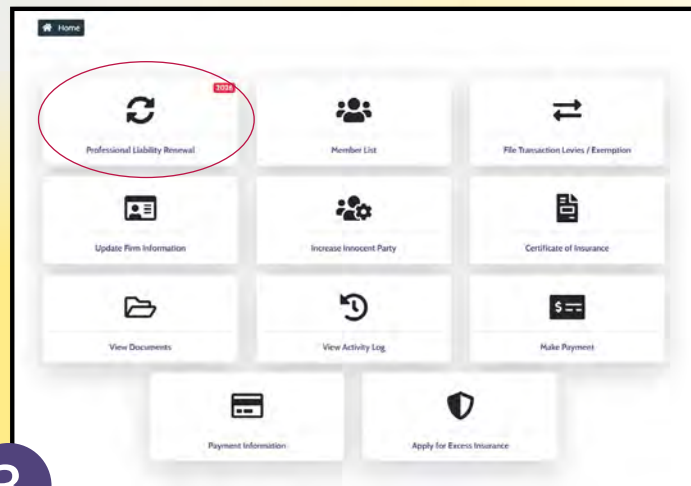
Your policy will not renew automatically.

You also need to update your payment information online.



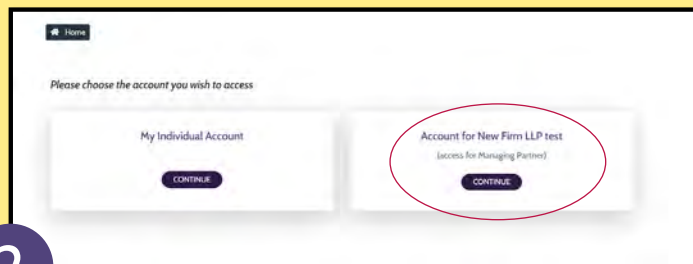
1

For law firm renewals, the Managing Partner should visit my.lawpro.ca and login to their account using their LSO number and password.



3

Select "Professional Liability Renewal."



2

Select the law firm tile.

4

You will be directed to the “Instructions” page of the Firm Renewal form, then update the information under each tab.

OR

7

You can use an existing payment method (that appears as a white tile) or add a different bank account or credit card by clicking “Add New EFT” or “Add New Card” (as applicable).

*For EFT - A pop-up window will appear where you can add your bank account details. After you submit the banking details, another pop-up window will appear confirming “Instrument Details Added Successfully!”. Click out of this window to go back to the Payment Information page.*

*For credit cards - If you want to add a credit card, you will be redirected to the Moneris page to add your credit card details. After you submit the credit card details, another pop-up window will appear confirming “Instrument Details Added Successfully!”. Click out of this window to go back to the Payment Information page.*

5

You MUST review and update the “Payment Information” tab.

6

Bank accounts/credit cards can be added in the “Add and confirm firm payment methods” section. You can also confirm any existing payment methods in this section. To start, choose “Credit Card” or “Pre-Authorized Bank Account withdrawal” (EFT).



## FIRM PAYING FOR ALL LAWYERS

Confirm payment arrangements for individual members of your firm - No. of Lawyers: 3 Modify Payment Arrangements

To set payment arrangements for one or more specific lawyers, click the checkbox next to their name, then click the Modify payment arrangements button. The window that will open will allow you to specify the payment arrangements for the selected lawyers. You can set different arrangements for different lawyers at your firm. The checkbox in the column heading will allow you to select all firm members.

<input type="checkbox"/>	LSO #	Name	Who Will Pay	Payment Method	Payment Plan	Firm Instrument
<input type="checkbox"/>	1753325	Peter, Ross	Firm	Cheque	Full Payment	
<input type="checkbox"/>	1753329	Nolan, March	Firm	EFT	Monthly	-----5457
<input type="checkbox"/>	1753345	Nathan, Harris	Firm	Credit Card	Monthly	-----5454

Save for Later Previous Next

8

If the firm is paying for all lawyers:

Payment arrangements can be modified in the section called "Confirm payment arrangements for individual members of your firm."

Confirm payment arrangements for individual members of your firm - No. of Lawyers: 3 Modify Payment Arrangements

To set payment arrangements for one or more specific lawyers, click the checkbox next to their name, then click the Modify payment arrangements button. The window that will open will allow you to specify the payment arrangements for the selected lawyers. You can set different arrangements for different lawyers at your firm. The checkbox in the column heading will allow you to select all firm members.

<input type="checkbox"/>	LSO #	Name	Who Will Pay	Payment Method	Payment Plan	Firm Instrument
<input type="checkbox"/>	1753325	Peter, Ross	Firm	Cheque	Full Payment	
<input type="checkbox"/>	1753329	Nolan, March	Firm	EFT	Monthly	-----5457
<input type="checkbox"/>	1753345	Nathan, Harris	Firm	Credit Card	Monthly	-----5454

Save for Later Previous Next

9

If the same payment method will be used for all lawyers in the firm, click on the box next to "LSO#" to select all of the lawyers in the firm.

Confirm payment arrangements for individual members of your firm - No. of Lawyers: 3 Modify Payment Arrangements

To set payment arrangements for one or more specific lawyers, click the checkbox next to their name, then click the Modify payment arrangements button. The window that will open will allow you to specify the payment arrangements for the selected lawyers. You can set different arrangements for different lawyers at your firm. The checkbox in the column heading will allow you to select all firm members.

<input checked="" type="checkbox"/>	LSO #	Name	Who Will Pay	Payment Method	Payment Plan	Firm Instrument
<input checked="" type="checkbox"/>	1753325	Peter, Ross	Firm	Cheque	Full Payment	
<input checked="" type="checkbox"/>	1753329	Nolan, March	Firm	EFT	Monthly	-----5457
<input checked="" type="checkbox"/>	1753345	Nathan, Harris	Firm	Credit Card	Monthly	-----5454

Save for Later Previous Next

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Then click on "Modify Payment Arrangements."

Update Payment Plan

**Who will pay \***

Firm

**Payment Mode \***

Credit Card

**Payment Plan \***

Monthly

**Payment Instruments \***

select

select

MasterCard: Card - X5454. Valid Thru: 01/30

11

A pop-up window called "Update Payment Plan" will appear.

Under "Who Will Pay" if you select "Firm", you need to then select "Payment Mode" (which can be cheque, credit card or EFT).

Then select "Payment Plan" (which can be full payment or monthly). If you select cheque, the only option is to pay in full.

Then select the "Payment Instrument" you would like to use.

**Update Payment Plan**

Who will pay \*

Firm

Payment Mode \*

Credit Card

Payment Plan \*

Monthly

Payment Instruments \*

MasterCard: Card - X5454, Valid Thru: 01/30

Cancel Submit

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After you click “Submit” you will be directed back to the Payment Information page.

Confirm payment arrangements for individual members of your firm - No. of Lawyers: 3

To set payment arrangements for one or more specific lawyers, click the checkbox next to their name, then click the Modify payment arrangements button. The window that will open will allow you to specify the payment arrangements for the selected lawyers. You can set different arrangements for different lawyers at your firm. The checkbox in the column heading will allow you to select all firm members.

LSO #	Name	Who Will Pay	Payment Method	Payment Plan	Firm Instrument
<input checked="" type="checkbox"/> 1793325	Peter Ross	Firm	Credit Card	Monthly	MasterCard: Card - X5454, Valid Thru: 01/30
<input checked="" type="checkbox"/> 1793335	Nathan March	Firm	Credit Card	Monthly	MasterCard: Card - X5454, Valid Thru: 01/30
<input type="checkbox"/> 1793445	Nathan Harris	Firm	Credit Card	Monthly	MasterCard: Card - X5454, Valid Thru: 01/30

Save for Later Previous Next

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You will now see the same payment method used for all of the lawyers in your firm.

## FIRM PAYING for INDIVIDUAL/GROUP of LAWYERS using DIFFERENT PAYMENT METHODS

LSO #	Name	Who Will Pay	Payment Method	Payment Plan	Firm Instrument
<input checked="" type="checkbox"/> 1755325	Peter, Ross	Firm	Cheque	Full Payment	
<input type="checkbox"/> 1755335	Nolan, March	Firm	EFT	Monthly	*****5467
<input type="checkbox"/> 1755345	Nathan, Harris	Firm	Credit Card	Monthly	*****5454

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The firm has the option to use different payment methods for individual lawyers or groups of lawyers.

If the firm is using different payment methods for different lawyers (whether it is an individual lawyer or a specific group of lawyers), select the specific lawyer or group of lawyers, and click "Modify Payment Arrangements."

LSO #	Name	Who Will Pay	Payment Method	Payment Plan	Firm Instrument
<input type="checkbox"/> 1755325	Peter, Ross	Firm	Credit Card	Full Payment	MasterCard Card - X5454, Valid Thru: 01/30
<input type="checkbox"/> 1755335	Nolan, March	Firm	EFT	Monthly	*****5467
<input type="checkbox"/> 1755345	Nathan, Harris	Firm	Credit Card	Monthly	*****5454

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After you click "Submit" you will be directed back to the Payment Information page where you will see a specific payment method for the lawyer(s) that you chose.

## OPTIONS WHEN A LAWYER IN A FIRM PAYS FOR THEIR OWN PREMIUMS

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A pop-up window called "Update Payment Plan" will appear.

Under "Who Will Pay" select "Firm," then select "Payment Mode" which can be cheque, credit card or EFT.

Then select "Payment Plan" which can be full payment or monthly. If you select cheque, the only option is to pay in full.

Then select the "Payment Instrument" you would like to use to pay for those lawyers and click "Submit."

LSO #	Name	Who Will Pay	Payment Method	Payment Plan	Firm Instrument
<input type="checkbox"/> 1755325	Peter, Ross	Firm	Credit Card	Full Payment	MasterCard Card - X5454, Valid Thru: 01/30
<input checked="" type="checkbox"/> 1755335	Nolan, March	Firm	EFT	Monthly	*****5467
<input type="checkbox"/> 1755345	Nathan, Harris	Firm	Credit Card	Monthly	*****5454

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There may be situations where the firm is currently paying for a lawyer but will NOT be paying for that lawyer's 2026 premium. If the firm is NOT paying for a lawyer or a group of lawyers, select the lawyer(s) that will be paying on their own behalf, and click "Modify Payment Arrangements."



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A pop-up window called “Update Payment Plan” will appear.

Under “Who Will Pay” select “Lawyer”. Under “Payment Mode” cheque will prepopulate.

Under “Payment Plan” full payment will prepopulate.

Then click “Submit.”

19

After you click “Submit” you will be directed back to the Payment Information page.

20

If a lawyer is currently paying their own premium and the firm wants to continue to have that lawyer pay for their 2026 premium using the same payment details currently displayed, do NOT select this lawyer. By not selecting this lawyer, they will continue to pay their 2026 premiums using the payment method displayed.

Once Payment Information has been completed, click “Next.”

21

The firm renewal can be completed in the “Warranty and Signature” section by checking the signature box and clicking “Submit.”

22

After you submit your renewal, you will be directed to the confirmation page, which contains your renewal Confirmation Number starting with the letter “P”.

# Lawyers in private practice

sole practitioners and  
lawyers in association  
or partnership<sup>1</sup>

## Standard insurance coverage

### The base program

#### Eligibility:

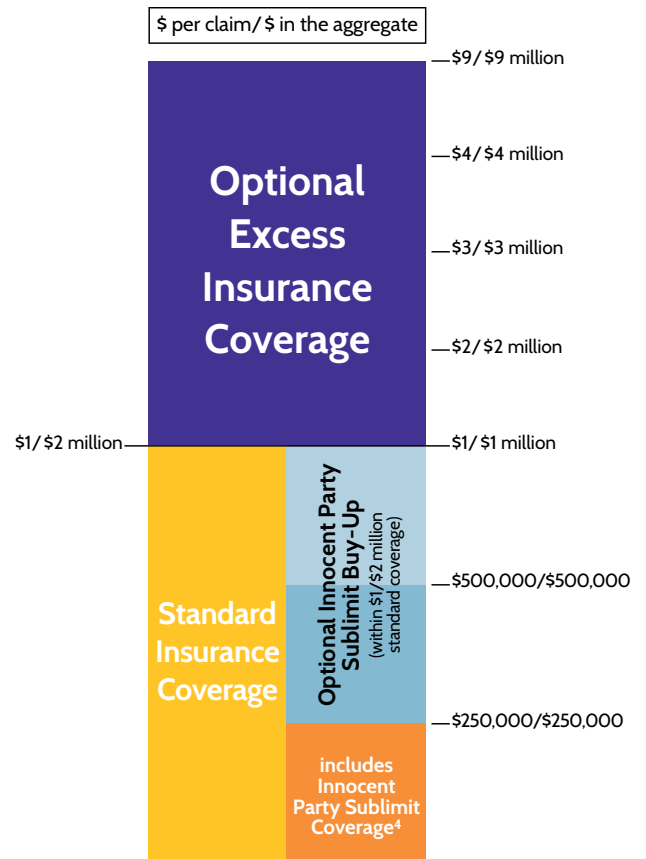
Required of all lawyers<sup>1</sup> providing services in private practice.<sup>2</sup>

#### Premium reductions for new lawyers

LAWPRO provides premium discounts for new lawyers with less than 4 years of practice:

- 50% discount – less than one year of practice
- 40% – 2 years of practice
- 30% – 3 years of practice
- 20% – 4 years of practice

A “full year” of experience is deemed to be at least 200 days in practice, and years of experience as a licensed lawyer in practice in any jurisdiction will be considered when considering discount eligibility.



#### Coverage limit:

\$1 million per claim/\$2 million in the aggregate (i.e., for all claims made in 2025), applicable to claim expenses and/or indemnity payments (some exceptions apply).<sup>3</sup>

#### Standard deductible:

\$5,000 per claim, applicable to claim expenses and/or indemnity payments (some exceptions apply).<sup>3</sup>

#### Base premium:

\$3,250 per insured lawyer (plus PST).

#### Innocent party sublimit<sup>4</sup>

\$250,000 per claim/in the aggregate, applicable to claim expenses and/or indemnity payments (some exceptions apply).<sup>3</sup>

<sup>1</sup> Includes paralegals practising as partners or shareholders in combined licensee firms.

<sup>2</sup> Lawyers who are on temporary leave and qualify for exemption (c) are provided with the full limit coverage of \$1 million per claim/\$2 million in the aggregate provided under the base program.

<sup>3</sup> Claim expenses include costs of Repairs and costs of Loss Prevention.

<sup>4</sup> Coverage for dishonest (as defined), fraudulent, criminal or malicious acts or omissions.

## Mandatory Real Estate Practice Coverage (for real estate practitioners)

### Eligibility:

Required of all lawyers practising real estate law in Ontario in 2026.

Lawyers not eligible for the Real Estate Practice Coverage Option are:

- those who are in bankruptcy;
- those who have been convicted or disciplined in connection with real estate fraud; and/or
- those under investigation, where the Law Society obtains: an interlocutory suspension order or a restriction on the lawyer's practice prohibiting the lawyer from practising real estate; or an undertaking not to practise real estate.

### Coverage sublimit:

\$250,000 per claim/\$1 million in the aggregate, applicable to claim expenses and/or indemnity payments (some exceptions apply).<sup>3</sup>

### Premium:

\$100 per lawyer (plus PST).

### Did you know?

- All applicants who have the Restricted Area of Practice (criminal law and/or immigration law) discount are automatically exempt from all transaction levy filings and will not have to file an annual exemption form.

### Remember to file transaction levy forms on time

- **No transactions or matters? Quarterly reports still required:** If you are practising in real estate or civil litigation, you need to file a transaction summary form even when there are no transactions or matters that quarter.
- **Wondering if a transaction levy applies?** Check out our information at [lawpro.ca/faqs](http://lawpro.ca/faqs)

## Optional insurance coverages

### Innocent Party Sublimit Buy-Up<sup>5</sup>

#### Eligibility:

Optional for all lawyers and eligible paralegal licensees practising in association or partnership (including MDPs, LLPs, and lawyer/paralegal partnerships), law corporations (with more than one lawyer and/or paralegal shareholder) and sole practitioners practising with employed lawyers.

#### Sublimit buy-ups & premiums:

Innocent Party Sublimit can be increased as follows:

- to \$500,000 per claim/aggregate for an additional \$75 per insured; or
- to \$1 million per claim/aggregate for an additional \$125 per insured.

### Intellectual Property Business Coverage

#### Eligibility:

Available to lawyers practising intellectual property law and required by the College of Patent and Trademark Agents (CPATA) to hold expanded insurance coverage including coverage for service provided outside Canada or subject to foreign law.

#### Coverage limits:

\$1,000,000 per claim/\$2 million in the aggregate including coverage for services with respect to another country and subject to laws that are not the law of Canada, its Provinces, or Territories

#### Premium:

\$2,000 per lawyer (plus PST).

### Excess insurance coverage

#### Eligibility:

Available to law firms (including multi-discipline partnerships and combined licensee firms) and to lawyers with topped-up Run-Off coverage.

#### Coverage limits:

Up to \$9 million per claim/\$9 million in the aggregate.

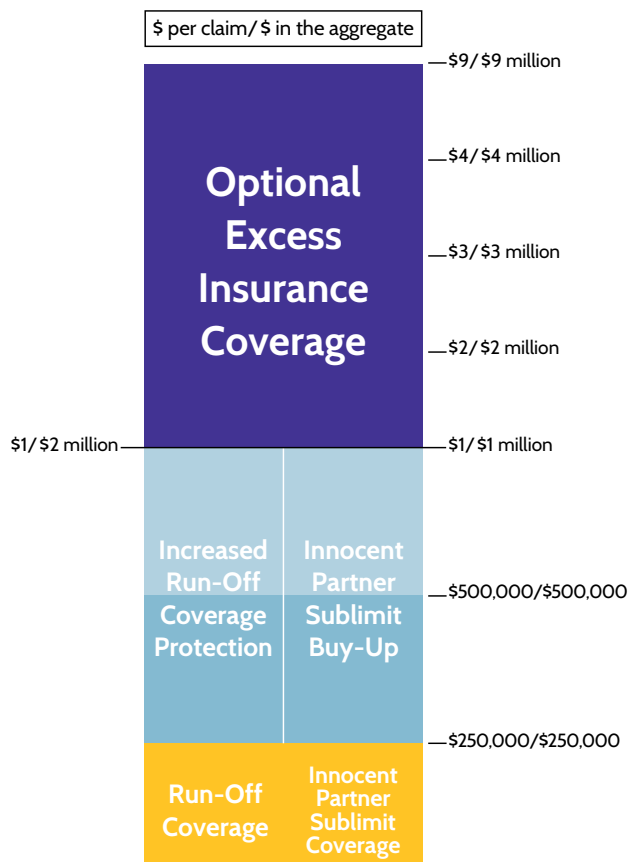
See page 16 for details of the Excess program. ■

<sup>5</sup> LAWPRO strongly recommends that lawyers increase their optional coverage protection to the maximum sublimit offered, to provide comprehensive coverage and reduce the likelihood of gaps in coverage.



# Exempt lawyers

- in-house corporate counsel
- government lawyers, educators and others not in active private practice
- retired lawyers, estate trustees, emeritus lawyers, judges and others no longer practising law
- legal aid clinic lawyers (not directly employed by Legal Aid Ontario)
- lawyers who engage in only occasional practice in Ontario and are resident in a Canadian jurisdiction other than Ontario



## The standard Run-Off coverage

### Eligibility:

Provided at no charge to all lawyer members of the Law Society who are not in active private practice who qualify for exemption<sup>1</sup> from payment of insurance premiums and levies.

### Coverage limits:

\$250,000 per claim/in the aggregate, not re-instated annually, subject to the following:

- applies to claims arising out of services provided while the lawyer was in private practice or otherwise maintained the full ongoing practice coverage;
- does not provide coverage for claims arising out of any services a lawyer provides while exempt from paying the insurance premium. The only exceptions to this are with respect to pro bono legal services provided through an approved pro bono legal services program associated with Pro Bono Ontario, with respect to qualifying mentoring activities, or where the lawyer has applied for and purchased additional coverage specifically for certain services yet to be performed as estate trustee, trustee for inter vivos trust, or attorney for property;
- applies to claim expenses and/or indemnity payments (some exceptions apply).<sup>2</sup>

- includes a sublimit coverage of up to \$250,000 per claim/in the aggregate for Innocent Partner claims;
- includes a sublimit coverage of up to \$250,000 per claim/in the aggregate for cybercrime claims.

### Premium:

None for standard Run-Off coverage.

### Deductible:

Deductible for Run-Off coverage is \$5,000 per claim applicable to claim expenses and/or indemnity payments (some exceptions apply).<sup>2</sup>

## Member Assistance Program (MAP)

- LAWPRO provides almost half of the annual funding for the Ontario lawyers' Member Assistance Program. Through the MAP, legal professionals are able to access confidential mental health and wellness resources such as counselling on topics such as stress, anxiety, depression, and addiction. The MAP also offers confidential online wellness literature, child care resources, and elder care resources. For more information visit [myassistplan.com](http://myassistplan.com).

<sup>1</sup> Lawyers who are on temporary leave and qualify for exemption (c) are provided with the full limit coverage of \$1 million per claim/\$2 million in the aggregate provided under the base program. Lawyers eligible for the "mobility" exemption have insurance coverage as described on [lawpro.ca](http://lawpro.ca)

<sup>2</sup> Claim expenses include costs of Repairs and costs of Loss Prevention.

# Optional insurance coverages

## Increased Run-Off coverage protection

### Eligibility:

- optional for lawyers with only the basic Run-Off coverage who are concerned that claims now and in the future may exceed \$250,000 per claim/aggregate; or
- optional for lawyers named or acting as estate trustee, trustee for inter vivos trust, or attorney for property as residual work from their former law practice who wish to purchase expanded coverage for these services yet to be performed.

### Coverage limits:

Exempt lawyers can apply to increase Run-Off coverage limits to:

- \$500,000 per claim/aggregate; or
- \$1 million per claim/\$2 million in the aggregate.

Terms ranging from two to five years are available.

### Lawyers acting as estate trustee, trustee for inter vivos trust, or attorney for property:

Exempt lawyers can apply to increase Run-Off coverage protection to include protection for services yet to be performed as estate trustee, trustee for inter vivos trust, or attorney for property, as follows:

- apply for and purchase expanded protection for these services within the standard \$250,000 Run-Off coverage limit; and/or
- apply within the Increased Run-Off coverage limits, as described above.

Through a deeming provision, ongoing activities of this type may be included under the Run-Off coverage protection provided to you.

### Premiums:

Underwritten on an individual basis, depending on the years practised, areas of law practised, the amount of time since the applicant was in private practice, and other risk-based factors.

## Innocent Partner Sublimit Buy-Up<sup>3</sup>

### Eligibility:

Optional for exempt lawyers who have applied for Increased Run-Off coverage and who may be concerned about their innocent partner exposure.

# Excess insurance for law firms and lawyers with topped-up Run-Off coverage

### Eligibility:

Available to law firms (including MDPs and CLFs), and to lawyers with topped-up Run-Off coverage.

### Coverage limits:

The following Excess limits are above the \$1 million per claim/\$2 million in the aggregate limits of the primary program. Coverage is provided on a firm basis (i.e., for all firm lawyers for services on behalf of the firm):

- \$1 million per claim/\$1 million in the aggregate;
- \$2 million per claim/\$2 million in the aggregate;
- \$3 million per claim/\$3 million in the aggregate;
- \$4 million per claim/\$4 million in the aggregate; and
- \$9 million per claim/\$9 million in the aggregate.

### Premiums:

Underwritten on a firm-wide basis, based on a risk assessment using, for example, information provided in the Excess insurance application, marketing materials of the firm and supporting documentation.

## Questions?

Go to [lawpro.ca/FAQS](http://lawpro.ca/FAQS) for answers to common questions

### Coverage sublimits & premiums:

Innocent Partner Sublimit coverage can be increased as follows:

- to \$500,000 per claim/aggregate; or
- to \$1 million per claim/aggregate.

Underwritten on an individual basis, based on a risk assessment of information provided in the Innocent Party Sublimit Buy-Up application. ■

<sup>3</sup> LAWPRO strongly recommends that lawyers increase their optional coverage protection to the maximum sublimit offered, to avoid gaps in coverage.