

Your 2027 Program: New cyber enhancements

Quick summary:

- Introduction of first-party cyber coverage
- Risk-rated increase to transaction levies
- Base premium increase from \$3,250 to \$3,550
- Decrease in the Part-Time Practice Discount

How to renew your insurance

You must renew your insurance for the 2027 year online at my.lawpro.ca.

Managing partners can file a single application for all members of a firm.

Remember to update your payment information if it has changed.

[RENEW ONLINE](#)

New cyber coverage

An enhancement to the 2027 program is the introduction of first-party cyber coverage. This coverage is intended to provide lawyers with access to financial protection following cyber incidents, while also improving the profession's overall resilience to an increasingly significant source of risk.

All cyber-related coverages will be integrated into Endorsement No. 14, creating a single, streamlined coverage framework. This includes first-party cyber, third-party cyber, and social engineering coverage. The coverage will have a shared sublimit for first and third-party claims up to \$250,000, and the social engineering limit can increase from \$250,000 to \$1,000,000 where specified risk controls set out within Endorsement 14 are met. All coverages under this endorsement will apply on a firm-wide basis, ensuring consistent protection across each firm.

In addition to this enhanced coverage, LAWPRO, in association with the Law Society of Ontario, will be providing insureds with access to free cyber security education. See page 4 for more details. ■

What's new for 2027



Base premium increase

In developing the 2027 program, LAWPRO considered sustained increases in claims frequency and costs, the evolving cyber risk environment, and the need to maintain long-term financial sustainability, while also preserving affordability for the profession. The chart below shows the consistent growth in claims over the long term.

Program changes, including the premium increase from \$3,250 to \$3,550, represent a coordinated package of measures intended to improve risk alignment, strengthen program sustainability, enhance coverage, and maintain fairness across the profession.

Notably, the increased premium remains below historical inflation-adjusted levels. For some perspective, \$3,550 is only \$200 more than the LAWPRO premium was from 2011 to 2016.

Additional program changes

Transaction premium levy

The 2027 program includes a levy increase per real estate transaction, from \$65 to \$100, and an increase per civil litigation transaction, from \$100 to \$150.

The adjustment reflects long-term claims experience demonstrating that real estate and civil litigation continue to generate a disproportionate share of claims frequency and claims costs.

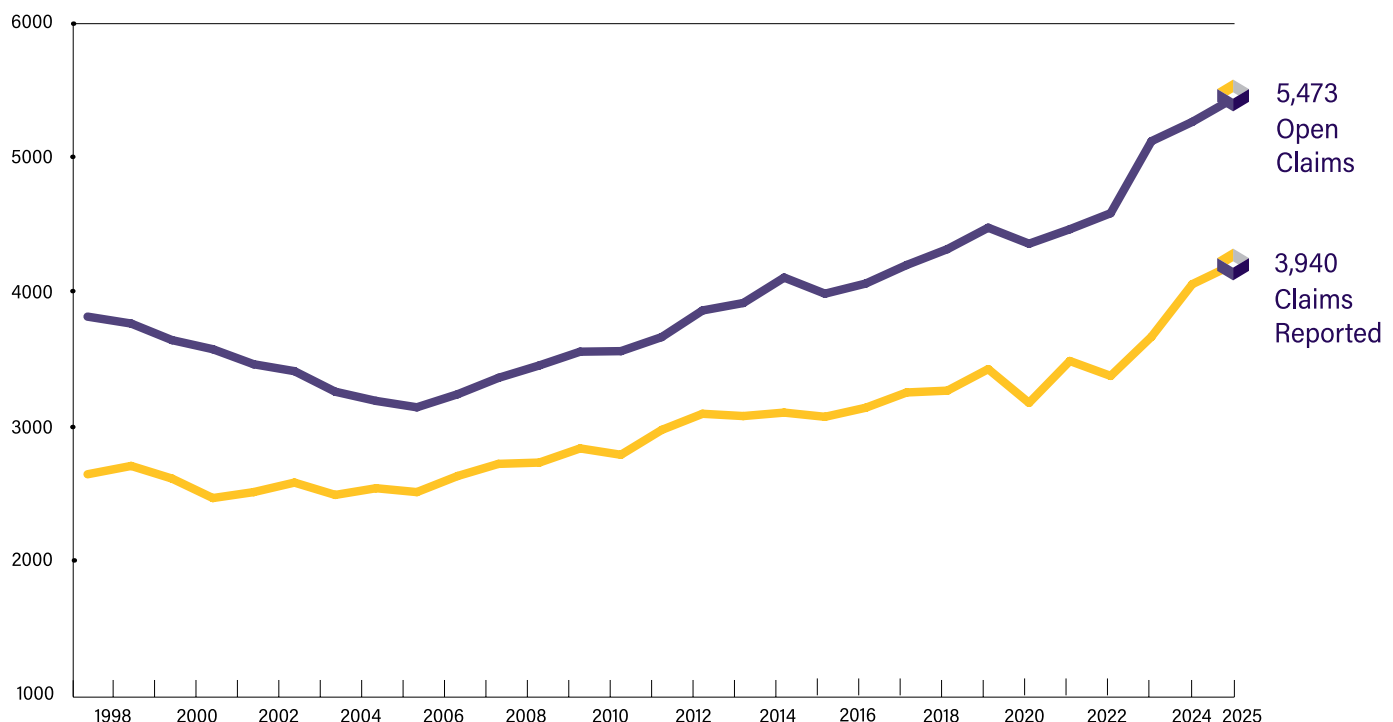
Part-time practice discount

The Part-Time Discount has decreased from 50% to 40%, to better align premiums with current claims realities.

This discount is available to practitioners who, in both their current and prior fiscal year, restrict their law practice to 20 hours per week on average, up to 750 hours per year, and have gross billings of \$100,000 per year or less. ■

Number of claims reported and open claims

Total number of open claims at December 2025



Cyber coverage delivers peace of mind

Cyber incidents are an increasing risk for all businesses and lawyers are not exempt. Below are example scenarios that the new Cyber coverage helps address.

Cyber coverage	Example scenario
First party claims cover the law firm's losses due to a cyber incident.	A law firm's cloud-based legal practice management system is compromised and locked with ransomware, forcing the firm to pay to recover their data.
Third party claims cover losses of other parties due to a cyber incident.	Hackers infiltrate and steal sensitive client data (e.g. about pending mergers, ongoing litigation, or personal data) causing financial damage to affected clients.
Social engineering claims cover losses that occur when deception or manipulation results in the transfer of funds to a fraudster.	A lawyer receives an email from a threat actor impersonating a client using a spoofed email address. The purported client requests that the lawyer redirect funds to a different bank account, allowing the money to be stolen.

Important Dates

- **Deadline to renew your LAWPRO insurance: November 9, 2026**

Renewal applications filed after November 9 will be subject to a \$350 surcharge. Lawyers who do not file on or before December 4, 2026, will pay a \$600 surcharge and a default policy will be issued on their behalf.

- **Payment is not due until 2027 (see lawpro.ca for relevant dates)**

Your invoice and insurance declaration can be found in your My LAWPRO portal after renewal. Payment is NOT due until January 2027.

Password reset notice

If you are attempting to reset your My LAWPRO account password, you will be prompted to generate a recovery email or answer security questions.

However, if you no longer have access to the email in our records or your recovery answers, please call the LAWPRO customer service team at 1-800-410-1013 or 416-598-5899.

Importantly, do not use email to contact customer service for this purpose, as response times may be delayed.

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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.

New Cybersecurity Awareness Training resources for lawyers and law firms



The prevalence of cyber risks is underscored by multiple successful cyberattacks on Ontario law firms over the last several months that resulted in unauthorized withdrawals of several million dollars.

Many of these frauds could have been easily prevented. Active frauds can be stopped if lawyers and law firm staff recognize the red flags of a fraud in progress. Firms can also take steps to make their systems more secure.

LAWPRO is collaborating with the Law Society to make cybersecurity awareness training resources available to all Ontario lawyers and paralegals in private practice. This training, which is designed to foster a culture of cybersecurity awareness and resilience at law firms, will be provided by the Canadian Internet Registration Authority (CIRA), a globally recognized leader in cybersecurity and risk management.

Participation is optional, but strongly encouraged, and the training is being provided at no extra cost to LAWPRO insureds.

Program content

The content is presented in short 5–7 minute microlearning modules focused on topics like phishing and spear phishing, social engineering, password hygiene, ransomware situations, safe remote working practices, data protection, and fraud prevention. The modules include interactive feedback and can be completed in approximately one hour over 12 months.

For law firms with their own domains, the CIRA platform also includes phishing simulations. These simulations provide practical experience for recognizing real threats, reinforce secure behaviours, and help participants develop the skills needed to respond appropriately to real phishing attacks. Phishing is the most common way that firm systems are compromised.

Registration process

CIRA will administer access to the platform and provide introductory sessions and ongoing support. Lawyers must register with CIRA to access these training resources. CIRA will send an email with a registration link directly to lawyers.

Program offerings vary by size of firm

Recognizing that law firms have different IT configurations and security needs depending on their size, there are three levels of training resources available. Participants will be organized into these groups based on their email environments and their firm's desired level of participation.

Group A:

Sole practitioners and small firms without a domain

If you use an email ending in gmail.com, outlook.com, or another free email service, you are in Group A and will receive the core cybersecurity awareness training. Phishing simulations are not included due to limitations in these email environments.

Group B:

Smaller firms with their own domain

Lawyers and firms using their own email domain (e.g., yourname@your-lawfirm.ca) are in Group B. This group receives the core training content, plus phishing simulations administered by CIRA throughout the year.

Group C:

Enhanced Firm Access for medium and larger firms

Lawyers at firms in this group will receive the training and phishing simulations included in Group B, with the option for additional platform access. Designated firm administrators can receive additional training and platform control, allowing them to enroll users in additional cybersecurity education as needed.

LAWPRO will communicate with managing partners at medium and larger firms to coordinate the desired level of access. Several larger firms are already using the CIRA training resources. All firms are encouraged to use this training resource, but may opt out if they want to. Lawyers at firms that opt out will not be contacted by CIRA.

LAWPRO believes participation in this program will help develop a culture of cyber awareness at firms, reduce cyber and funds transfer frauds, and increase protection for licensees and the clients they serve. ■

Lawyers in private practice

sole practitioners and
lawyers in association
or partnership¹

Insurance coverage provided

The base program

Eligibility:

Required of all lawyers¹ providing services in private practice.²

Standard insurance coverage limit:

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

Standard deductible:

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

Base premium:

\$3,550 per insured lawyer (plus PST).

Innocent party sublimit⁴

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

Optional innocent party sublimit buy-up

For additional coverage, the Innocent Party Sublimit can be increased to \$500,000 or \$1 million per claim/aggregate.

Cyber coverage sublimit⁴

Shared sublimit for first- and third-party claims of \$250,000. Social engineering limit can increase from \$250,000 to \$1,000,000 where specified risk controls are met.

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.

¹ Includes paralegals practising as partners or shareholders in combined licensee firms.

² 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.

³ Claim expenses include costs of Repairs and costs of Loss Prevention.

⁴ “Cyber” includes first-party, third-party and social engineering coverage.

Mandatory real estate practice coverage (for real estate practitioners)

Eligibility:

Required of all lawyers practising real estate law in Ontario.

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).³

Premium:

\$100 per lawyer (plus PST).

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). ■

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 do not need to file an annual exemption form.

Remember to file transaction levy forms on time

- All lawyers not practising exclusively criminal or immigration law must file quarterly transaction levy forms.
- 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

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 exemption¹ from payment of insurance premiums and levies.

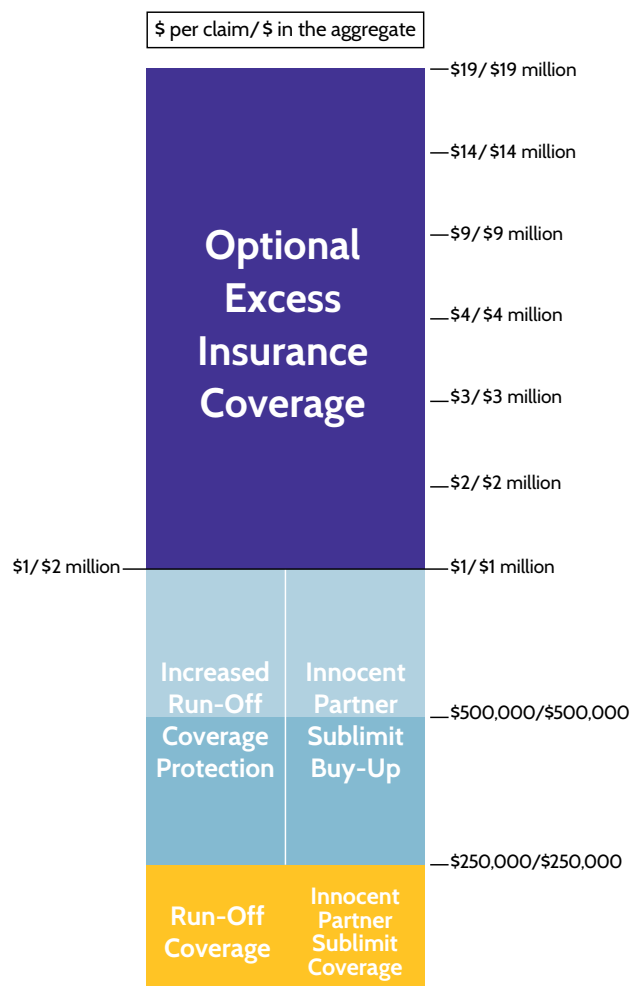
Coverage limits:

\$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).²
- includes a sublimit coverage of up to \$250,000 per claim/in the aggregate for Innocent Partner claims;

¹ 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

² Claim expenses include costs of Repairs and costs of Loss Prevention.



- 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).²

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 like 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.

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 party buy-up³

Eligibility:

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

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. ■

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;
- \$9 million per claim/\$9 million in the aggregate;
- \$14 million per claim/\$14 million in the aggregate;
- \$19 million per claim/\$19 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 for answers to common questions

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