

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.

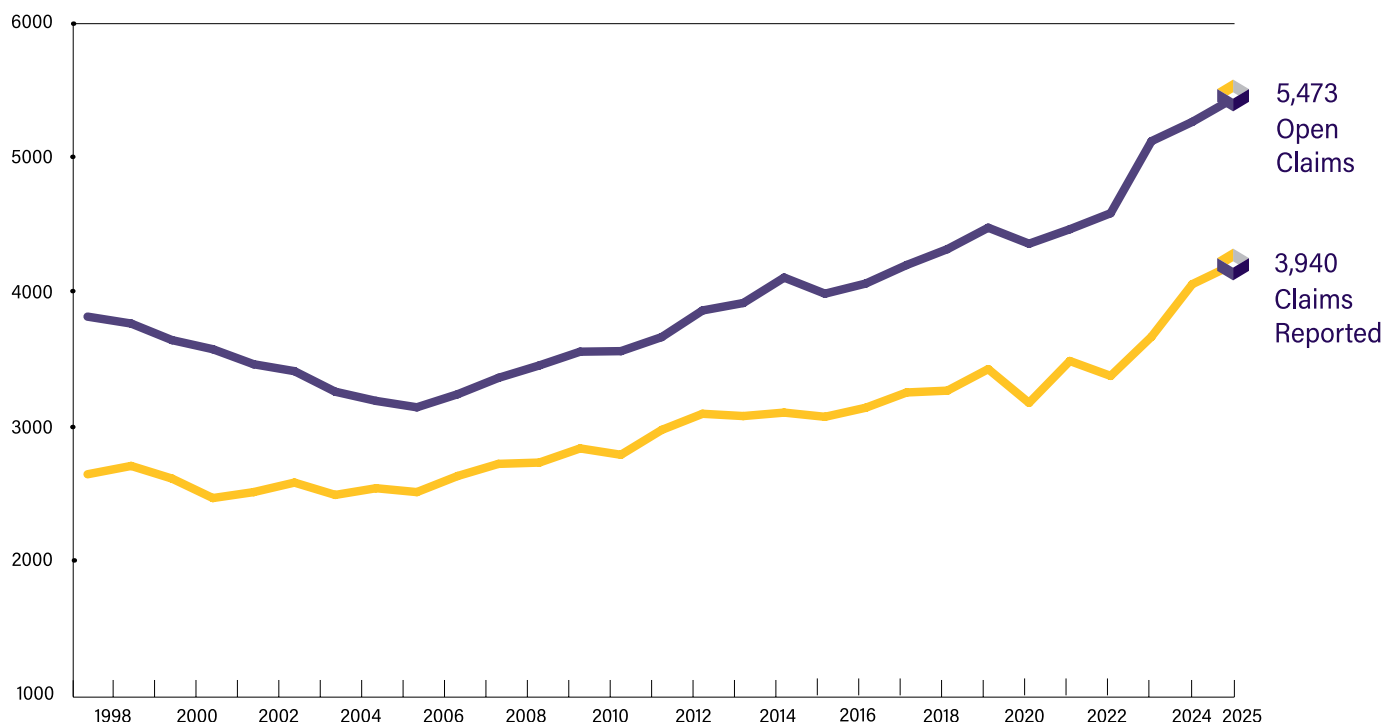
Part-time practice discount

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.

LAWPRO
magazine

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