

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. ■