



More and more regulators are requiring insurance companies to express and communicate the tangible things they are doing to demonstrate that they treat customers fairly. Our annual vision and values report, posted on [lawpro.ca](http://lawpro.ca), summarizes our improvements for lawyer insureds and TitlePLUS customers.

In 2016, that included:

- Refining the errors & omissions program, including reducing the Real Estate Practice Coverage Option premium by \$150;
- Clarifying language in the TitlePLUS policy;
- Redesigning the AvoidAClaim blog for better navigation;
- Keeping lawyers up-to-date on changes to the profession – in our magazines, during speaking engagements and through social media;
- Fighting fraud in our society by turning down title insurance coverage for potentially fraudulent transactions;
- Raising the policy limit for TitlePLUS coverage in light of price increases in the real estate market; and last but not least
- Demonstrating our leadership through our Corporate Social Responsibility guidelines.

Each of the above accomplishments is one thread that strengthens LAWPRO's insurance programs.

In 2016, we received 2,616 new claims representing 101 claims per 1,000 lawyers. Real estate and civil litigation continue to be the largest areas of law for claims. In particular, we are keeping a close eye on administrative dismissal claims resulting from lawyers not dealing effectively with the changes to Rule 48. January 1, 2017 was the date at which the first cases had to be set down for trial or be dismissed under the revised rule. In anticipation of this deadline, there were a few clarifications by the courts and the Ministry of Attorney General that we have helped to communicate.

While it remains to be seen what impact the new Rule 48 will have on claims costs, we are confident that we have done the best we could to try to stem the tide.

In terms of cause of loss, communication errors still lead the pack. Inadequate investigation is overtaking time management errors, and failing to know and apply the law is also moving up. As always, we are developing programs to help our insureds identify risks and learn practical ways to try to avoid them.

We are already well into the work of administering the 2017 insurance program and as winter turns into spring, I am optimistic that your insurance program is ready to face the challenges ahead with confidence.

*Kathleen A. Waters*

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President and CEO