

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2020*

Policy Period	Earned Lawyer Count		Layer 1 ^(b) 49 XS 1	Layer 2 ^(c) Up to 60 XS 160	Layer 3 ^(d) 30/60 XS MIN 65	Total
7/1/1987 - 7/1/1988	1,513	Claims Paid	0			0
7/1/1987 - 7/1/1988		Claims O/S	0			0
		Incurred	0			0
7/1/1988 - 7/1/1989	1,770	Claims Paid	0			0
7/1/1988 - 7/1/1989		Claims O/S	0			0
		Incurred	0			0
7/1/1989 - 7/1/1990	2,040	Claims Paid	0			0
7/1/1989 - 7/1/1990		Claims O/S	0			0
		Incurred	0			0
7/1/1990 - 7/1/1991	2,352	Claims Paid	3,593,148	(1)	0	3,593,148
7/1/1990 - 7/1/1991		Claims O/S	0		0	0
		Incurred	3,593,148	(1)	0	3,593,148
7/1/1991 - 7/1/1992	2,400	Claims Paid	7,416,563	(3)	0	7,416,563
7/1/1991 - 7/1/1992		Claims O/S	0		0	0
		Incurred	7,416,563	(3)	0	7,416,563
7/1/1992 - 7/1/1993	2,542	Claims Paid	326,599	(1)	0	326,599
7/1/1992 - 7/1/1993		Claims O/S	0		0	0
		Incurred	326,599	(1)	0	326,599
7/1/1993 - 7/1/1994	2,507	Claims Paid	30,654,825	(2)	0	30,654,825
7/1/1993 - 7/1/1994		Claims O/S	0		0	0
		Incurred	30,654,825	(2)	0	30,654,825
7/1/1994 - 7/1/1995	2,514	Claims Paid	9,318,988	(4)	0	9,318,988
7/1/1994 - 7/1/1995		Claims O/S	0		0	0
		Incurred	9,318,988	(4)	0	9,318,988
7/1/1995 - 7/1/1996	2,525	Claims Paid	3,742,644	(2)	0	3,742,644
7/1/1995 - 7/1/1996		Claims O/S	0		0	0
		Incurred	3,742,644	(2)	0	3,742,644
7/1/1996 - 7/1/1997	2,594	Claims Paid	0		0	0
7/1/1996 - 7/1/1997		Claims O/S	0		0	0
		Incurred	0		0	0
7/1/1997 - 7/1/1998	2,640	Claims Paid	0		0	0
7/1/1997 - 7/1/1998		Claims O/S	0		0	0
		Incurred	0		0	0
7/1/1998 - 7/1/1999	2,876	Claims Paid	20,296,669	(2)	0	20,296,669
7/1/1998 - 7/1/1999		Claims O/S	0		0	0
		Incurred	20,296,669	(2)	0	20,296,669
7/1/1999 - 7/1/2000	3,688	Claims Paid	8,492,585	(3)	0	8,492,585
7/1/1999 - 7/1/2000		Claims O/S	0		0	0
		Incurred	8,492,585	(3)	0	8,492,585
7/1/2000 - 7/1/2001	3,920	Claims Paid	0		0	0
7/1/2000 - 7/1/2001		Claims O/S	0		0	0
		Incurred	0		0	0
7/1/2001 - 7/1/2002	4,134	Claims Paid	17,553,756	(4)	0	17,553,756
7/1/2001 - 7/1/2002		Claims O/S	0		0	0
		Incurred	17,553,756	(4)	0	17,553,756
7/1/2002 - 7/1/2003	4,349	Claims Paid	3,466,726	(3)	0	3,466,726
7/1/2002 - 7/1/2003		Claims O/S	0		0	0
		Incurred	3,466,726	(3)	0	3,466,726
7/1/2003 - 7/1/2004	4,698	Claims Paid	42,494,730	(4)	0	42,494,730
7/1/2003 - 7/1/2004		Claims O/S	0		0	0
		Incurred	42,494,730	(4)	0	42,494,730

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2020*

Policy Period	Earned Lawyer Count		Layer 1 ^(b) 49 XS 1	Layer 2 ^(c) Up to 60 XS 160	Layer 3 ^(d) 30/60 XS MIN 65	Total
7/1/2004 - 7/1/2005	4,743	Claims Paid	1,262,333	(3)	0	1,262,333
7/1/2004 - 7/1/2005		Claims O/S	0		0	0
		Incurred	1,262,333	(3)	0	1,262,333
7/1/2005 - 7/1/2006	4,770	Claims Paid	765,546	(3)	0	765,546
7/1/2005 - 7/1/2006		Claims O/S	0		0	0
		Incurred	765,546	(3)	0	765,546
7/1/2006 - 7/1/2007	4,772	Claims Paid	6,474,107	(2)	0	6,474,107
7/1/2006 - 7/1/2007		Claims O/S	0	0	0	0
		Incurred	6,474,107	(2)	0	6,474,107
7/1/2007 - 7/1/2008	4,784	Claims Paid	12,039,569	(2)	0	12,039,569
7/1/2007 - 7/1/2008		Claims O/S	3,500,000	(1)	0	3,500,000
		Incurred	15,539,569	(3)	0	15,539,569
7/1/2008 - 7/1/2009	4,835	Claims Paid	2,808,791	(4)	0	2,808,791
7/1/2008 - 7/1/2009		Claims O/S	0	0	0	0
		Incurred	2,808,791	(4)	0	2,808,791
7/1/2009 - 7/1/2010	4,817	Claims Paid	40,522,827	(5)	0	40,522,827
7/1/2009 - 7/1/2010		Claims O/S	2,495,112	(1)	0	2,495,112
		Incurred	43,017,939	(6)	0	43,017,939
7/1/2010 - 7/1/2011	4,771	Claims Paid	35,204,082	(4)	0	35,204,082
7/1/2010 - 7/1/2011		Claims O/S	122,587	(1)	0	122,587
		Incurred	35,326,670	(5)	0	35,326,670
7/1/2011 - 7/1/2012	4,708	Claims Paid	4,464,048	(5)	0	4,464,048
7/1/2011 - 7/1/2012		Claims O/S	723,519	(1)	0	723,519
		Incurred	5,187,567	(6)	0	5,187,567
7/1/2012 - 7/1/2013	4,128	Claims Paid	1,653,383	(3)	0	1,653,383
7/1/2012 - 7/1/2013		Claims O/S	0	0	0	0
		Incurred	1,653,383	(3)	0	1,653,383
7/1/2013 - 7/1/2014	4,124	Claims Paid	5,302,156	(1)	0	5,302,156
7/1/2013 - 7/1/2014		Claims O/S	3,944,114	(2)	0	3,944,114
		Incurred	9,246,270	(3)	0	9,246,270
7/1/2014 - 7/1/2015	4,198	Claims Paid	50,597	(1)	0	50,597
7/1/2014 - 7/1/2015		Claims O/S	1,042,154	(1)	0	1,042,154
		Incurred	1,092,751	(2)	0	1,092,751
7/1/2015 - 7/1/2016	4,141	Claims Paid	1,760,396		0	1,760,396
7/1/2015 - 7/1/2016		Claims O/S	5,149,604	(3)	0	5,149,604
		Incurred	6,910,000	(3)	0	6,910,000
7/1/2016 - 7/1/2017	4,084	Claims Paid	3,178,856	(1)	0	3,178,856
7/1/2016 - 7/1/2017		Claims O/S	658,144	(2)	0	658,144
		Incurred	3,837,000	(3)	0	3,837,000
7/1/2017 - 7/1/2018	3,582	Claims Paid	0		0	0
7/1/2017 - 7/1/2018		Claims O/S	0	0	0	0
		Incurred	0	0	0	0
7/1/2018 - 7/1/2019	3,710	Claims Paid	0		0	0
7/1/2018 - 7/1/2019		Claims O/S	0	0	0	0
		Incurred	0	0	0	0
7/1/2019 - 7/1/2020	3,884	Claims Paid	332,370	(1)	0	332,370
7/1/2019 - 7/1/2020		Claims O/S	1,702,403	(3)	0	1,702,403
		Incurred	2,034,773	(4)	0	2,034,773
7/1/2020 - 7/1/2021	1,992	Claims Paid	0		0	0
7/1/2020 - 7/1/2021		Claims O/S	0	0	0	0
		Incurred	0	0	0	0
Total	121,103	Claims Paid	263,176,294	(64)	0	263,176,294
		Claims O/S	19,337,639	(15)	0	19,337,639
		Incurred	282,513,933	(79)	0	282,513,933

Notes: (a) Number of incurred claims are shown in parentheses

(b) Layer 1 has been comprised of many different layers and transitioned to 49 XS 1 from 7/1/2011 to present

(c) Layer 2 has been comprised of different attachment and limit options over time and is currently available in \$10MM increment

(d) Layer 3 has offered lower limits and attachments points in the past, has been 30/60 XS MIN 65 from 7/1/2011 to present

* Includes adjustments (see Appendix N11) and drop down claims

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N2

SUMMARY OF CLAIMS EXPERIENCE BY YEAR
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2020*

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Policy Period	Lawyer Count	Reported Claims	Open Claims	Loss Claims	Paid Amount	Case Reserve	Incurred Amount	Reported Claim Frequency	Loss Claim Frequency	Loss Severity	Pure Premium
July 1,1987 - July 1,1988	1,513	55	0	24	\$255,751	\$0	\$255,751	0.0364	0.0159	\$10,656	\$169
July 1,1988 - July 1,1989	1,770	90	0	37	1,673,300	0	1,673,300	0.0508	0.0209	45,224	945
July 1,1989 - July 1,1990	2,040	107	0	62	2,655,706	0	2,655,706	0.0525	0.0304	42,834	1,302
July 1,1990 - July 1,1991	2,352	154	0	86	6,059,360	0	6,059,360	0.0655	0.0366	70,458	2,579
July 1,1991 - July 1,1992	2,400	187	0	90	14,078,492	0	14,078,492	0.0779	0.0375	156,428	5,866
July 1,1992 - July 1,1993	2,542	164	0	99	5,491,955	0	5,491,955	0.0645	0.0389	55,474	2,158
July 1,1993 - July 1,1994	2,507	185	0	131	37,389,839	0	37,389,839	0.0738	0.0523	285,419	14,927
July 1,1994 - July 1,1995	2,514	168	0	88	17,348,113	0	17,348,113	0.0668	0.0350	197,138	6,900
July 1,1995 - July 1,1996	2,525	133	0	53	10,099,385	0	10,099,385	0.0527	0.0210	190,554	4,002
July 1,1996 - July 1,1997	2,594	136	0	52	1,936,471	0	1,936,471	0.0524	0.0200	37,240	745
July 1,1997 - July 1,1998	2,640	133	0	49	4,109,525	0	4,109,525	0.0504	0.0186	83,868	1,560
July 1,1998 - July 1,1999	2,876	167	0	55	25,100,723	0	25,100,723	0.0581	0.0191	456,377	8,717
July 1,1999 - July 1,2000	3,688	161	0	41	13,119,207	0	13,119,207	0.0437	0.0111	319,981	3,552
July 1,2000 - July 1,2001	3,920	152	0	43	4,726,198	0	4,726,198	0.0388	0.0110	109,912	1,209
July 1,2001 - July 1,2002	4,134	255	1	52	25,282,592	0	25,282,592	0.0617	0.0126	486,204	6,126
July 1,2002 - July 1,2003	4,349	228	0	59	11,100,894	0	11,100,894	0.0524	0.0136	188,151	2,559
July 1,2003 - July 1,2004	4,698	234	0	59	49,181,312	0	49,181,312	0.0498	0.0126	833,582	10,503
July 1,2004 - July 1,2005	4,743	238	1	46	5,631,383	5,500,000	11,131,383	0.0502	0.0097	241,987	2,347
July 1,2005 - July 1,2006	4,770	206	0	38	5,034,661	0	5,034,661	0.0432	0.0080	132,491	1,060
July 1,2006 - July 1,2007	4,772	171	0	30	11,057,324	0	11,057,324	0.0358	0.0063	368,577	2,322
July 1,2007 - July 1,2008	4,784	190	1	30	15,503,366	3,593,843	19,097,209	0.0397	0.0063	636,574	4,010
July 1,2008 - July 1,2009	4,835	199	0	43	7,970,467	0	7,970,467	0.0412	0.0089	185,360	1,650
July 1,2009 - July 1,2010	4,817	199	2	43	50,302,134	2,491,157	52,793,291	0.0413	0.0089	1,227,751	10,927
July 1,2010 - July 1,2011	4,771	209	4	50	41,957,668	919,778	42,877,447	0.0438	0.0105	857,549	9,004
July 1,2011 - July 1,2012	4,708	189	5	43	9,739,438	864,960	10,604,399	0.0401	0.0091	246,614	2,244
July 1,2012 - July 1,2013	4,128	166	9	47	8,478,310	1,575,082	10,053,393	0.0402	0.0114	213,902	2,438
July 1,2013 - July 1,2014	4,124	157	9	45	11,453,026	4,608,391	16,061,417	0.0381	0.0109	356,920	3,890
July 1,2014 - July 1,2015	4,198	146	13	34	2,137,589	2,955,977	5,093,566	0.0348	0.0081	149,811	1,213
July 1,2015 - July 1,2016	4,141	180	26	43	6,060,501	9,347,542	15,408,044	0.0435	0.0104	358,327	3,727
July 1,2016 - July 1,2017	4,084	178	22	36	5,802,416	2,576,857	8,379,273	0.0436	0.0088	232,758	2,048
July 1,2017 - July 1,2018	3,582	130	38	37	681,521	3,549,618	4,231,139	0.0363	0.0103	114,355	1,178
July 1,2018 - July 1,2019	3,710	142	57	46	708,671	3,605,847	4,314,518	0.0383	0.0124	93,794	1,163
July 1,2019 - July 1,2020	3,884	123	71	50	1,284,692	5,957,847	7,242,539	0.0317	0.0129	144,851	1,869
July 1,2020 - July 1,2021 (12)	1,992	65	51	31	46,585	1,616,846	1,663,431	0.0326	0.0156	53,659	837
Totals as at 12/31/20	121,103	5,597	310	1,772	\$413,458,577	\$49,163,746	\$462,622,323	0.0462	0.0146	\$261,074	\$3,812
Totals as at 12/31/19	117,169	5,476	318	1,749	\$408,047,566	\$44,509,059	\$452,556,625	0.0467	0.0149	\$258,752	\$3,855
Totals as at 12/31/18	113,372	5,330	350	1,698	\$371,571,116	\$75,840,513	\$447,411,629	0.0470	0.0150	\$263,493	\$3,952
Totals as at 12/31/17	109,516	5,185	353	1,661	\$330,152,498	\$87,976,646	\$418,129,144	0.0473	0.0152	\$251,733	\$3,826
Totals as at 12/31/16	105,894	5,061	377	1,631	\$321,706,271	\$92,969,798	\$414,676,069	0.0478	0.0154	\$254,247	\$3,915
Totals as at 12/31/15**	101,781	4,870	345	1,586	\$314,278,022	\$94,805,586	\$409,083,608	0.0478	0.0156	\$257,934	\$4,024
Totals as at 12/31/14**	97,615	4,689	380	1,541	\$300,269,231	\$44,160,003	\$344,429,233	0.0480	0.0158	\$223,510	\$3,531
Totals as at 12/31/13**	93,421	4,536	421	1,488	\$281,974,973	\$50,447,376	\$332,422,348	0.0486	0.0159	\$223,402	\$3,552
Totals as at 12/31/12**	89,320	4,374	357	1,453	\$278,405,288	\$37,892,273	\$316,297,562	0.0490	0.0163	\$217,686	\$3,548
Totals as at 12/31/11**	84,887	4,207	375	1,416	\$262,838,564	\$35,140,825	\$297,979,389	0.0496	0.0167	\$210,437	\$3,514
Totals as at 12/31/10**	80,131	4,004	386	1,381	\$238,854,677	\$41,094,866	\$279,949,543	0.0500	0.0172	\$202,715	\$3,487
Totals as at 12/31/09**	75,366	3,809	408	1,330	\$226,474,636	\$37,295,378	\$263,770,014	0.0505	0.0176	\$198,323	\$3,490
Totals as at 12/31/08**	70,522	3,602	424	1,297	\$214,118,875	\$38,046,253	\$252,165,127	0.0511	0.0184	\$194,422	\$3,577
Totals as at 12/31/07**	65,702	3,401	361	1,255	\$204,991,039	\$41,636,374	\$246,627,413	0.0518	0.0191	\$196,516	\$3,753
Totals as at 12/31/06**	60,972	3,220	336	1,223	\$201,052,655	\$38,961,606	\$240,014,261	0.0528	0.0201	\$196,250	\$3,945

(1) Exposure units represent one "lawyer year"

(2) The report date on some claims were revised to match CLLAS records

(4) The number of non-zero indemnity and defence losses

(7) (5) + (6)

(8) (2) / (1)

(9) (4) / (1)

(10) (7) / (4)

(11) (9) x (10)

(12) Includes claims reported up to December 31, 2020

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N3

SUMMARY OF CLAIMS EXPERIENCE BY YEAR
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2020*

Policy Period	(1) Lawyer Count	(2) Reported Claims	(3) Open Claims	(4) Paid Amount	(5) Case Reserve	(6) Incurred Amount	(7) Claim Frequency per 1,000	(8) Loss Severity	(9) Pure Premium
July 1,1987 - July 1,1988	1,513	0	0	\$0	\$0	0	0.000	\$0	\$0
July 1,1988 - July 1,1989	1,770	0	0	0	0	0	0.000	0	0
July 1,1989 - July 1,1990	2,040	0	0	0	0	0	0.000	0	0
July 1,1990 - July 1,1991	2,352	1	0	3,593,148	0	3,593,148	0.400	3,593,148	1,437
July 1,1991 - July 1,1992	2,400	3	0	7,416,563	0	7,416,563	1.300	2,472,188	3,214
July 1,1992 - July 1,1993	2,542	1	0	326,599	0	326,599	0.400	326,599	131
July 1,1993 - July 1,1994	2,507	2	0	30,654,826	0	30,654,826	0.800	15,327,413	12,262
July 1,1994 - July 1,1995	2,514	4	0	9,318,988	0	9,318,988	1.600	2,329,747	3,728
July 1,1995 - July 1,1996	2,525	2	0	3,742,644	0	3,742,644	0.800	1,871,322	1,497
July 1,1996 - July 1,1997	2,594	0	0	0	0	0	0.000	0	0
July 1,1997 - July 1,1998	2,640	0	0	0	0	0	0.000	0	0
July 1,1998 - July 1,1999	2,876	2	0	20,296,669	0	20,296,669	0.700	10,148,334	7,104
July 1,1999 - July 1,2000	3,688	3	0	8,492,585	0	8,492,585	0.800	2,830,862	2,265
July 1,2000 - July 1,2001	3,920	0	0	0	0	0	0.000	0	0
July 1,2001 - July 1,2002	4,134	3	0	17,544,983	0	17,544,983	0.700	5,848,328	4,094
July 1,2002 - July 1,2003	4,349	3	0	3,466,725	0	3,466,725	0.700	1,155,575	809
July 1,2003 - July 1,2004	4,698	4	0	42,494,730	0	42,494,730	0.900	10,623,682	9,561
July 1,2004 - July 1,2005	4,743	3	0	1,262,333	0	1,262,333	0.600	420,778	252
July 1,2005 - July 1,2006	4,770	2	0	762,712	0	762,712	0.400	381,356	153
July 1,2006 - July 1,2007	4,772	2	0	6,474,107	0	6,474,107	0.400	3,237,053	1,295
July 1,2007 - July 1,2008	4,784	3	1	12,039,569	3,500,000	15,539,569	0.600	5,179,856	3,108
July 1,2008 - July 1,2009	4,835	3	0	2,803,748	0	2,803,748	0.600	934,583	561
July 1,2009 - July 1,2010	4,817	6	1	40,531,504	2,486,436	43,017,939	1.200	7,169,657	8,604
July 1,2010 - July 1,2011	4,771	5	1	35,204,082	122,587	35,326,670	1.000	7,065,334	7,065
July 1,2011 - July 1,2012	4,708	6	1	4,473,527	714,039	5,187,566	1.300	864,594	1,124
July 1,2012 - July 1,2013	4,128	3	0	1,653,383	0	1,653,383	0.700	551,128	386
July 1,2013 - July 1,2014	4,124	3	2	5,306,366	3,939,904	9,246,270	0.700	3,082,090	2,157
July 1,2014 - July 1,2015	4,198	2	1	50,597	1,042,154	1,092,751	0.500	546,376	273
July 1,2015 - July 1,2016	4,141	3	3	1,933,448	4,976,552	6,910,000	0.700	2,303,333	1,612
July 1,2016 - July 1,2017	4,084	3	2	3,178,856	658,144	3,836,999	0.700	1,279,000	895
July 1,2017 - July 1,2018	3,582	0	0	0	0	0	0.000	0	0
July 1,2018 - July 1,2019	3,710	0	0	0	0	0	0.000	0	0
July 1,2019 - July 1,2020	3,884	4	3	335,672	1,749,101	2,084,773	1.000	521,193	521
July 1,2020 - July 1,2021 (10)	1,992	0	0	0	0	0	0.000	0	0
Totals as at 12/31/20	121,103	76	15	\$263,358,364	\$19,188,918	\$282,547,282	0.628	\$3,717,727	\$2,335
Totals as at 12/31/19	117,169	74	15	\$261,165,687	\$15,311,306	\$276,476,993	0.632	\$3,736,176	\$2,361
Totals as at 12/31/18	113,372	73	17	\$228,071,819	\$46,542,289	\$274,614,108	0.644	\$3,761,837	\$2,423
Totals as at 12/31/17	109,516	66	17	\$193,154,999	\$54,198,886	\$247,353,885	0.603	\$3,747,786	\$2,260
Totals as at 12/31/16	105,894	62	15	\$189,071,039	\$68,151,216	\$257,222,255	0.585	\$4,148,746	\$2,427
Totals as at 12/31/15	101,781	59	13	\$187,334,945	\$68,233,492	\$255,568,437	0.580	\$4,331,668	\$2,512
Totals as at 12/31/14	97,615	55	14	\$181,904,669	\$23,189,744	\$205,094,413	0.563	\$3,728,989	\$2,099
Totals as at 12/31/13	93,421	51	16	\$173,121,970	\$26,875,633	\$199,997,603	0.546	\$3,921,522	\$2,141
Totals as at 12/31/12	89,320	49	18	\$172,615,742	\$16,962,929	\$189,578,671	0.549	\$3,868,952	\$2,124
Totals as at 12/31/11	84,887	44	16	\$162,970,005	\$17,204,041	\$180,174,046	0.518	\$4,094,865	\$2,121
Totals as at 12/31/10	80,131	41	16	\$145,781,860	\$16,461,680	\$162,243,540	0.512	\$3,957,160	\$2,026
Totals as at 12/31/09	75,366	37	12	\$136,720,833	\$13,871,164	\$150,591,996	0.491	\$4,070,054	\$1,998
Totals as at 12/31/08	70,522	35	15	\$129,642,291	\$13,448,824	\$143,091,115	0.496	\$4,088,318	\$2,028
Totals as at 12/31/07	65,702	33	13	\$125,662,984	\$15,063,475	\$140,726,460	0.502	\$4,264,438	\$2,141
Totals as at 12/31/06	60,972	34	15	\$124,758,623	\$12,878,791	\$137,637,413	0.558	\$4,048,159	\$2,259

(1) Exposure units represent one "lawyer year"

(2) Claims with indemnity and legal excess of \$1,000,000

(3) Claims with indemnity and legal excess of \$1,000,000

(6) (4) + (5)

(7) (2) / (1) *1000

(8) (6) / (2)

(9) (7) x (8) /1000

(10) Includes claims reported up to December 31, 2020

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N4

**CLLAS INCURRED CLAIMS (EXCESS OF \$1,000,000) GROUND-UP
JANUARY 1, 1987 TO DECEMBER 31, 2020
VALUED AS AT DECEMBER 31, 2020***

CLLAS Claim Number	Incurred Amount (Previous Year)	Incurred Amount	Paid to Date		Case Reserve	Report Date	Status
			Indemnity	Defence			
91-023	\$4,593,148	\$4,593,148	\$4,092,040	\$501,108	\$0	10/30/1990	Closed
92-036	\$5,792,618	\$5,792,618	\$5,443,293	\$349,325	\$0	11/30/1991	Closed
92-081	\$2,380,184	\$2,380,184	\$2,000,000	\$380,184	\$0	2/28/1992	Closed
92-143	\$2,243,761	\$2,243,761	\$2,161,565	\$82,196	\$0	6/30/1992	Closed
93-164	\$1,326,599	\$1,326,599	\$1,250,000	\$76,599	\$0	3/30/1993	Closed
94-001	\$16,375,213	\$16,375,213	\$13,250,000	\$3,125,213	\$0	7/16/1993	Closed
94-010	\$16,279,613	\$16,279,613	\$13,772,287	\$2,507,325	\$0	8/13/1993	Closed
95-003-02	\$2,416,136	\$2,416,136	\$2,003,703	\$412,433	\$0	7/30/1994	Closed
95-006	\$4,440,228	\$4,440,228	\$1,401,913	\$3,038,315	\$0	8/10/1994	Closed
95-081	\$5,087,714	\$5,087,714	\$3,541,017	\$1,546,697	\$0	1/23/1995	Closed
95-082	\$1,374,911	\$1,374,911	\$1,257,980	\$116,931	\$0	2/1/1995	Closed
96-036	\$3,350,105	\$3,350,105	\$2,700,000	\$650,105	\$0	11/30/1995	Closed
96-129	\$2,392,539	\$2,392,539	\$2,214,708	\$177,831	-\$0	7/10/1995	Closed
99-017	\$17,638,403	\$17,638,403	\$14,983,439	\$2,654,964	\$0	8/28/1998	Closed
99-030	\$4,658,266	\$4,658,266	\$2,785,000	\$1,873,266	\$0	10/16/1998	Closed
2000-042	\$2,466,191	\$2,466,191	\$2,000,000	\$466,192	\$0	12/22/1999	Closed
2000-058	\$7,605,779	\$7,605,779	\$7,000,000	\$605,779	\$0	10/27/1999	Closed
2001-057	\$1,420,614	\$1,420,614	\$1,182,839	\$237,775	\$0	3/31/2000	Closed
2002-009	\$1,087,603	\$1,087,603	\$1,087,427	\$176	\$0	8/3/2001	Closed
2002-040	\$4,066,451	\$4,066,451	\$2,188,660	\$1,877,791	\$0	9/24/2001	Closed
2002-080	\$15,390,929	\$15,390,929	\$14,033,895	\$1,357,034	\$0	11/29/2001	Closed
2003-076	\$1,271,947	\$1,271,947	\$1,206,078	\$65,868	\$0	12/7/2002	Closed
2003-206	\$1,083,262	\$1,083,262	\$150,000	\$933,262	\$0	6/25/2003	Closed
2003-222	\$3,952,928	\$3,952,928	\$1,629,900	\$2,323,028	\$0	6/30/2003	Closed
2004-054	\$2,637,555	\$2,637,555	\$2,000,000	\$637,555	\$0	11/24/2003	Closed
2004-193	\$2,429,903	\$2,429,903	\$2,026,823	\$403,080	\$0	6/21/2004	Closed
2004-194	\$38,923,219	\$38,923,219	\$2,052,019	\$36,871,200	\$0	6/21/2004	Closed
2004-214	\$2,504,053	\$2,504,053	\$2,400,000	\$104,053	\$0	6/30/2004	Closed
2005-021	\$1,949,016	\$1,949,016	\$1,635,021	\$313,995	\$0	9/27/2004	Closed
2005-083	\$1,274,979	\$1,274,979	\$1,126,563	\$148,416	\$0	10/23/2004	Closed
2006-040	\$1,709,280	\$1,709,280	\$777,492	\$931,788	\$0	11/9/2005	Closed
2006-177	\$1,053,432	\$1,053,432	\$592,480	\$460,951	\$0	11/1/2005	Closed
2007-001	\$5,880,794	\$5,880,794	\$3,774,253	\$2,106,541	\$0	7/13/2006	Closed
2007-003	\$2,593,313	\$2,593,313	\$948,394	\$1,644,919	\$0	7/25/2006	Closed
2008-079	\$1,088,442	\$1,088,442	\$1,000,000	\$88,443	\$0	12/28/2007	Closed
2008-110	\$12,983,257	\$12,983,257	\$10,900,000	\$2,083,257	\$0	2/29/2008	Closed
2008-113	\$4,500,000	\$4,500,000	\$0	\$906,157	\$3,593,843	3/12/2008	Open
2009-012	\$2,546,740	\$2,546,740	\$2,462,402	\$84,338	\$0	8/15/2008	Closed
2009-053	\$1,350,000	\$1,350,000	\$1,050,000	\$300,000	\$0	11/13/2008	Closed
2009-102	\$1,907,009	\$1,907,009	\$1,100,000	\$807,009	\$0	2/17/2009	Closed

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N4

**CLLAS INCURRED CLAIMS (EXCESS OF \$1,000,000) GROUND-UP
JANUARY 1, 1987 TO DECEMBER 31, 2020
VALUED AS AT DECEMBER 31, 2020***

CLLAS Claim Number	Incurred Amount (Previous Year)	Incurred Amount	Paid to Date		Case Reserve	Report Date	Status
			Indemnity	Defence			
2010-059	\$32,898,259	\$32,898,259	\$27,572,445	\$5,325,814	\$0	11/19/2009	Closed
2010-065	\$4,101,741	\$4,101,741	\$4,000,000	\$101,741	\$0	12/3/2009	Closed
2010-070	\$1,638,777	\$1,638,777	-\$165,000	\$1,803,777	\$0	12/16/2009	Closed
2010-111	\$5,356,558	\$5,356,558	\$5,071,500	\$285,058	\$0	3/1/2010	Closed
2010-165	\$3,500,000	\$3,500,000	\$505,011	\$508,553	\$2,486,436	5/27/2010	Open
2010-171	\$1,522,604	\$1,522,604	\$449,713	\$1,072,891	\$0	6/16/2010	Closed
2011-145	\$31,892,946	\$31,869,573	\$27,867,946	\$4,001,628	\$0	3/11/2011	Closed
2011-149	\$2,900,001	\$2,900,001	\$2,622,026	\$277,974	\$0	4/4/2011	Closed
2011-193	\$3,165,083	\$3,165,083	\$2,400,000	\$765,083	\$0	6/27/2011	Closed
2012-002	\$2,277,695	\$2,277,695	\$800,000	\$1,477,695	\$0	7/14/2011	Closed
2012-057	\$3,356,504	\$3,356,504	\$2,974,799	\$381,705	\$0	12/8/2011	Closed
2012-075	\$1,839,746	\$1,839,746	\$0	\$1,125,707	\$714,039	12/23/2011	Open
2012-124	\$1,607,115	\$1,607,115	\$1,300,000	\$307,115	\$0	3/14/2012	Closed
2013-024	\$1,034,457	\$1,034,457	\$708,333	\$326,124	\$0	9/27/2012	Closed
2013-122	\$2,415,656	\$2,415,656	\$1,640,000	\$775,656	\$0	5/22/2013	Closed
2014-079	\$3,471,270	\$3,471,270	\$2,750,000	\$721,270	\$0	2/3/2014	Closed
2014-131	\$3,500,000	\$4,500,000	\$108,000	\$811,890	\$3,580,110	6/2/2014	Open
2014-134	\$4,275,000	\$4,275,000	\$2,560,000	\$1,275,095	\$439,904	6/5/2014	Open
2015-145	\$77,732	\$1,077,732	\$35,578	\$0	\$1,042,154	6/30/2015	Open
2016-023	\$2,000,000	\$3,650,000	\$0	\$47,204	\$3,602,796	9/9/2015	Open
2016-107	\$2,000,000	\$4,260,000	\$0	\$2,933,448	\$1,326,552	3/23/2016	Open
2016-108	\$2,000,000	\$2,000,000	\$0	\$413,600	\$1,586,400	4/5/2016	Open
2017-010	\$1,500,000	\$1,500,000	\$0	\$365,946	\$1,134,054	7/28/2016	Open
2017-068	\$2,308,068	\$2,308,068	\$2,208,068	\$100,000	\$0	12/15/2016	Closed
2017-091	\$2,378,932	\$2,378,932	\$2,098,084	\$122,705	\$158,144	1/18/2017	Open
2020-001	\$2,500,000	\$2,500,000	\$0	\$18,413	\$2,481,587	7/8/2019	Open
Total	\$339,544,278	\$345,430,905	\$224,687,695	\$98,597,191	\$22,146,019		

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N5A

**SIZE OF LOSS DISTRIBUTION
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2020***

Size of Loss (1) Incurred Loss Indemnity and Defence Cost			Claim Count	Percentage of Total Claim Count	Cumulative Percentage Claim Count	Incurred Amount	Percentage of Total Incurred Amount	Cumulative Percentage Incurred Amount
\$0			3823	68.3%	68.3%	\$0	0.0%	0.0%
\$1	-	\$5,000	674	12.0%	80.3%	1,217,188	0.3%	0.3%
\$5,001	-	\$10,000	238	4.3%	84.6%	1,769,015	0.4%	0.6%
\$10,001	-	\$20,000	193	3.4%	88.0%	2,837,965	0.6%	1.3%
\$20,001	-	\$50,000	215	3.8%	91.9%	7,102,019	1.5%	2.8%
\$50,001	-	\$100,000	119	2.1%	94.0%	8,718,625	1.9%	4.7%
\$100,001	-	\$150,000	70	1.3%	95.3%	8,589,956	1.9%	6.5%
\$150,001	-	\$200,000	35	0.6%	95.9%	6,063,039	1.3%	7.8%
\$200,001	-	\$300,000	53	0.9%	96.8%	12,731,246	2.8%	10.6%
\$300,001	-	\$500,000	51	0.9%	97.7%	19,374,508	4.2%	14.8%
\$500,001	-	\$1,000,000	59	1.1%	98.8%	43,787,856	9.5%	24.3%
\$1,000,001	-	\$1,500,000	13	0.2%	99.0%	15,943,978	3.5%	27.7%
\$1,500,001	-	\$2,000,000	8	0.1%	99.2%	14,173,547	3.1%	30.8%
\$2,000,001	-	\$2,500,000	12	0.2%	99.4%	28,609,066	6.2%	36.9%
\$2,500,001	-	\$5,000,000	20	0.4%	99.7%	74,122,385	16.0%	53.0%
\$5,000,001	-	\$10,000,000	6	0.1%	99.9%	35,223,463	7.6%	60.6%
\$10,000,001	-	\$15,000,000	1	0.0%	99.9%	12,983,257	2.8%	63.4%
\$15,000,001	-	\$20,000,000	4	0.1%	99.9%	65,684,158	14.2%	77.6%
\$20,000,001	-	\$25,000,000	0	0.0%	99.9%	0	0.0%	77.6%
\$25,000,001	-	\$30,000,000	0	0.0%	99.9%	0	0.0%	77.6%
\$30,000,001	-	\$35,000,000	2	0.0%	100.0%	64,767,832	14.0%	91.6%
\$35,000,001	-	\$40,000,000	1	0.0%	100.0%	38,923,219	8.4%	100.0%
\$40,000,001	-	\$45,000,000	0	0.0%	100.0%	0	0.0%	100.0%
\$45,000,001	-	\$50,000,000	0	0.0%	100.0%	0	0.0%	100.0%
\$50,000,001	-	\$55,000,000	0	0.0%	100.0%	0	0.0%	100.0%
Total			5,597	100.0%	100.0%	\$462,622,323	100.0%	100.0%

(1) Some amounts are incurred in the excess of \$1MM layer by CLLAS before the underlying insurer has incurred \$1MM.

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N5B

SIZE OF LOSS DISTRIBUTION
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2020*

Size of Loss (1) Incurred Loss Indemnity and Defence Cost			Claim Count	Percentage of Total Claim Count	Cumulative Percentage Claim Count	Incurred Amount	Percentage of Total Incurred Amount	Cumulative Percentage Incurred Amount
\$0			0	0.0%	0.0%	\$0	0.0%	0.0%
\$1	-	\$5,000	0	0.0%	0.0%	0	0.0%	0.0%
\$5,001	-	\$10,000	1	1.3%	1.3%	9,623	0.0%	0.0%
\$10,001	-	\$20,000	1	1.3%	2.6%	15,019	0.0%	0.0%
\$20,001	-	\$50,000	3	3.9%	6.6%	122,794	0.0%	0.1%
\$50,001	-	\$100,000	4	5.3%	11.8%	326,361	0.1%	0.2%
\$100,001	-	\$150,000	1	1.3%	13.2%	150,000	0.1%	0.2%
\$150,001	-	\$200,000	0	0.0%	13.2%	0	0.0%	0.2%
\$200,001	-	\$300,000	6	7.9%	21.1%	1,459,060	0.5%	0.7%
\$300,001	-	\$500,000	6	7.9%	28.9%	2,281,897	0.8%	1.5%
\$500,001	-	\$1,000,000	8	10.5%	39.5%	6,173,547	2.2%	3.7%
\$1,000,001	-	\$1,500,000	11	14.5%	53.9%	14,907,866	5.3%	9.0%
\$1,500,001	-	\$2,000,000	5	6.6%	60.5%	8,181,662	2.9%	11.9%
\$2,000,001	-	\$2,500,000	6	7.9%	68.4%	13,871,895	4.9%	16.8%
\$2,500,001	-	\$5,000,000	15	19.7%	88.2%	54,115,445	19.2%	36.0%
\$5,000,001	-	\$10,000,000	1	1.3%	89.5%	6,605,779	2.3%	38.3%
\$10,000,001	-	\$15,000,000	2	2.6%	92.1%	26,374,185	9.3%	47.6%
\$15,000,001	-	\$20,000,000	3	3.9%	96.1%	47,293,229	16.7%	64.4%
\$20,000,001	-	\$25,000,000	0	0.0%	96.1%	0	0.0%	64.4%
\$25,000,001	-	\$30,000,000	0	0.0%	96.1%	0	0.0%	64.4%
\$30,000,001	-	\$35,000,000	2	2.6%	98.7%	62,767,832	22.2%	86.6%
\$35,000,001	-	\$40,000,000	1	1.3%	100.0%	37,923,219	13.4%	100.0%
\$40,000,001	-	\$45,000,000	0	0.0%	100.0%	0	0.0%	100.0%
\$45,000,001	-	\$50,000,000	0	0.0%	100.0%	0	0.0%	100.0%
\$50,000,001	-	\$55,000,000	0	0.0%	100.0%	0	0.0%	100.0%
Total			76	100.0%	100.0%	\$282,579,412	100.0%	100.0%

(1) Some amounts are incurred in the excess of \$1MM layer by CLLAS before the underlying insurer has incurred \$1MM.

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (1)
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2020*

Policy Year (Reported Claims)	Duration																			
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months
July 1,1987 - July 1,1988 (55)	Incurred Amount	\$289,699	\$1,121,471	\$760,263	\$492,439	\$618,652	\$487,402	\$438,417	\$382,022	\$388,830	\$377,925	\$335,753	\$330,753	\$255,753	\$255,753	\$255,753	\$255,753	\$255,753	\$255,751	\$255,751
	Paid Amount	\$8,698	\$74,334	\$112,355	\$154,121	\$195,543	\$177,969	\$191,522	\$236,115	\$242,923	\$242,923	\$255,751	\$255,751	\$255,751	\$255,751	\$255,751	\$255,751	\$255,751	\$255,751	\$255,751
	Loss Claims	9	24	27	26	25	25	23	25	25	25	25	24	24	24	24	24	24	24	24
	Open Claims	22	38	27	10	9	8	3	3	3	2	2	1	0	0	0	0	0	0	0
July 1,1988 - July 1,1989 (90)	Incurred Amount	\$35,000	\$1,363,025	\$1,352,553	\$1,153,986	\$1,059,582	\$1,363,318	\$1,782,608	\$1,763,900	\$1,707,300	\$1,707,300	\$1,669,300	\$1,548,300	\$1,548,300	\$1,673,300	\$1,673,300	\$1,673,300	\$1,673,300	\$1,673,300	\$1,673,300
	Paid Amount	\$0	\$84,541	\$205,646	\$256,812	\$361,377	\$395,814	\$1,305,262	\$1,288,300	\$1,288,300	\$1,288,300	\$1,548,300	\$1,548,300	\$1,548,300	\$1,673,300	\$1,673,300	\$1,673,300	\$1,673,300	\$1,673,300	\$1,673,300
	Loss Claims	2	42	42	42	41	39	37	37	37	37	37	37	37	37	37	37	37	37	37
	Open Claims	11	56	32	26	19	10	6	4	2	2	1	0	0	0	0	0	0	0	0
July 1,1989 - July 1,1990 (107)	Incurred Amount	\$22,670	\$3,857,765	\$3,038,281	\$2,575,498	\$3,092,221	\$2,421,944	\$2,578,519	\$2,593,122	\$2,526,160	\$2,604,403	\$2,553,051	\$2,553,051	\$2,652,206	\$2,655,706	\$2,655,706	\$2,655,706	\$2,655,706	\$2,655,706	\$2,655,706
	Paid Amount	\$22,670	\$546,204	\$901,150	\$1,159,914	\$1,655,394	\$1,660,265	\$2,004,520	\$2,099,083	\$2,129,373	\$2,138,203	\$2,553,051	\$2,553,051	\$2,652,206	\$2,655,706	\$2,655,706	\$2,655,706	\$2,655,706	\$2,655,706	\$2,655,706
	Loss Claims	3	69	66	61	62	58	61	61	61	61	61	61	62	62	62	62	62	62	62
	Open Claims	36	83	43	26	18	15	6	4	3	1	0	0	1	0	0	0	0	0	0
July 1,1990 - July 1,1991 (154)	Incurred Amount	\$1,070,518	\$4,454,386	\$3,757,497	\$4,059,512	\$4,433,784	\$4,791,761	\$2,967,324	\$4,784,946	\$5,988,685	\$6,282,086	\$6,288,267	\$6,288,267	\$6,059,360	\$6,059,360	\$6,059,360	\$6,059,360	\$6,059,360	\$6,059,360	\$6,059,360
	Paid Amount	\$51,234	\$437,570	\$683,849	\$717,615	\$954,317	\$1,032,789	\$1,424,765	\$3,230,298	\$5,028,605	\$5,874,250	\$6,040,330	\$6,042,982	\$6,059,360	\$6,059,360	\$6,059,360	\$6,059,360	\$6,059,360	\$6,059,360	\$6,059,360
	Loss Claims	34	97	87	88	87	88	86	86	86	86	86	86	86	86	86	86	86	86	86
	Open Claims	47	110	59	36	27	21	9	6	4	3	2	2	0	0	0	0	0	0	0
July 1,1991 - July 1,1992 (187)	Incurred Amount	\$1,671,855	\$5,749,317	\$9,633,168	\$10,568,270	\$12,832,602	\$16,945,501	\$13,697,071	\$14,916,015	\$14,929,535	\$14,917,536	\$14,285,713	\$14,098,308	\$14,078,492	\$14,078,492	\$14,078,492	\$14,078,492	\$14,328,492	\$14,328,492	\$14,078,492
	Paid Amount	\$29,344	\$923,417	\$1,281,396	\$2,075,989	\$2,464,097	\$5,234,633	\$10,935,250	\$11,204,079	\$12,089,312	\$12,022,924	\$12,031,113	\$14,078,492	\$14,078,492	\$14,078,492	\$14,078,492	\$14,078,492	\$14,328,492	\$14,328,492	\$14,078,492
	Loss Claims	41	113	98	93	91	91	90	90	90	90	90	90	90	90	90	91	91	90	90
	Open Claims	98	109	75	41	30	16	11	8	4	4	2	1	0	0	1	1	0	0	0
July 1,1992 - July 1,1993 (164)	Incurred Amount	\$1,086,250	\$4,082,904	\$4,587,735	\$3,562,563	\$4,261,179	\$4,283,381	\$5,509,857	\$5,861,255	\$5,883,341	\$5,716,857	\$5,671,857	\$5,659,268	\$5,601,935	\$5,491,955	\$5,491,955	\$5,491,955	\$5,491,955	\$5,491,955	\$5,491,955
	Paid Amount	\$15,192	\$329,305	\$1,423,270	\$1,551,891	\$1,621,387	\$2,269,683	\$3,245,392	\$3,997,340	\$4,009,593	\$5,454,271	\$5,475,332	\$5,476,182	\$5,491,955	\$5,491,955	\$5,491,955	\$5,491,955	\$5,491,955	\$5,491,955	\$5,491,955
	Loss Claims	38	102	91	100	99	98	99	99	99	99	99	99	99	99	99	99	99	99	99
	Open Claims	59	107	62	32	20	15	13	5	4	3	2	1	0	0	0	0	0	0	0
July 1,1993 - July 1,1994 (185)	Incurred Amount	\$2,124,557	\$5,991,544	\$6,207,974	\$27,059,633	\$27,638,372	\$27,683,539	\$31,366,400	\$40,595,347	\$40,248,350	\$39,990,242	\$39,929,092	\$40,715,217	\$40,736,243	\$38,061,170	\$38,061,170	\$38,061,289	\$38,055,290	\$38,055,290	\$37,739,958
	Paid Amount	\$53,896	\$404,931	\$1,889,358	\$18,483,082	\$19,817,605	\$21,130,459	\$21,362,870	\$21,535,281	\$22,156,552	\$22,683,029	\$24,414,736	\$23,563,117	\$23,840,324	\$37,347,131	\$37,347,131	\$37,347,250	\$37,347,251	\$37,347,251	\$37,389,839
	Loss Claims	54	117	134	134	133	132	131	131	131	131	131	131	131	131	131	131	131	131	131
	Open Claims	68	119	65	41	31	23	17	16	16	7	6	4	4	1	1	1	1	1	0
July 1,1994 - July 1,1995 (168)	Incurred Amount	\$1,942,224	\$6,955,659	\$10,173,386	\$18,067,872	\$17,137,773	\$17,791,751	\$18,019,137	\$16,558,879	\$16,557,077	\$16,515,529	\$17,399,984	\$17,670,907	\$17,670,907	\$17,620,456	\$17,620,456	\$17,620,456	\$17,348,113	\$17,348,113	\$17,348,113
	Paid Amount	\$100,199	\$550,514	\$2,412,409	\$11,745,829	\$12,507,784	\$13,521,704	\$15,900,864	\$16,144,109	\$16,205,236	\$16,227,160	\$17,350,421	\$17,451,700	\$17,348,113	\$17,348,113	\$17,348,113	\$17,348,113	\$17,348,113	\$17,348,113	\$17,348,113
	Loss Claims	44	109	100	90	89	87	88	88	88	88	88	88	88	88	88	88	88	88	88
	Open Claims	65	111	67	36	19	13	12	11	7	5	2	2	3	1	1	0	0	0	0
July 1,1995 - July 1,1996 (133)	Incurred Amount	\$419,500	\$6,293,489	\$8,534,514	\$7,766,633	\$8,244,743	\$9,741,225	\$10,938,334	\$10,992,484	\$10,624,424	\$10,188,842	\$10,168,838	\$10,212,418	\$10,262,417	\$10,202,417	\$10,202,417	\$10,164,009	\$10,099,385	\$10,099,385	\$10,099,385
	Paid Amount	\$1,772	\$410,683	\$2,962,621	\$4,451,472	\$5,987,253	\$5,984,940	\$9,216,975	\$9,946,680	\$9,938,105	\$9,974,079	\$10,015,340	\$10,076,611	\$10,095,481	\$10,095,481	\$10,097,586	\$10,099,385	\$10,099,385	\$10,099,385	\$10,099,385
	Loss Claims	15	71	55	55	55	53	53	53	53	53	53	53	53	53	53	53	53	53	53
	Open Claims	49	85	35	29	17	11	9	7	4	4	2	2	2	2	1	0	0	0	0
July 1,1996 - July 1,1997 (136)	Incurred Amount	\$901,349	\$1,971,268	\$2,368,247	\$3,571,462	\$3,332,606	\$2,257,587	\$2,307,282	\$2,042,913	\$2,116,936	\$2,049,638	\$1,978,624	\$1,936,471	\$1,936,471	\$1,936,471	\$1,936,471	\$1,936,471	\$1,936,471	\$1,936,471	\$1,936,471
	Paid Amount	\$39,668	\$157,168	\$354,831	\$1,180,480	\$1,368,098	\$1,462,983	\$1,535,921	\$1,569,125	\$1,562,681	\$1,828,624	\$1,828,624	\$1,936,471	\$1,936,471	\$1,936,471	\$1,936,471	\$1,936,471	\$1,936,471	\$1,936,471	\$1,936,471
	Loss Claims	29	64	60	55	55	55	52	52	52	52	52	52	52	52	52	52	52	52	52
	Open Claims	38	61	41	21	18	13	9	7	6	3	2	1	1	2	1	1	1	1	0

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (1)
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2020*

Policy Year (Reported Claims)		Duration																			
		6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months
July 1,1997 - July 1,1998 (133)	Incurred Amount	\$1,050,145	\$3,298,233	\$3,234,847	\$3,587,993	\$4,945,990	\$5,293,339	\$5,368,806	\$4,781,168	\$4,979,599	\$4,481,436	\$4,434,949	\$4,378,140	\$4,327,707	\$4,337,588	\$4,320,088	\$4,320,088	\$4,320,088	\$4,320,088	\$4,109,525	\$4,109,525
	Paid Amount	\$12,838	\$280,387	\$609,784	\$1,198,458	\$2,857,075	\$2,919,255	\$2,995,063	\$3,128,924	\$3,269,397	\$3,682,314	\$4,017,867	\$4,145,058	\$4,095,129	\$4,095,129	\$4,096,855	\$4,096,855	\$4,096,855	\$4,108,497	\$4,109,525	\$4,109,525
	Loss Claims	34	64	51	51	50	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49
	Open Claims	51	77	30	21	15	10	9	7	5	4	4	2	2	2	1	1	1	1	0	0
July 1,1998 - July 1,1999 (167)	Incurred Amount	\$948,393	\$5,217,873	\$10,465,168	\$25,270,652	\$27,745,438	\$26,993,733	\$26,484,093	\$25,841,333	\$25,691,333	\$26,126,333	\$26,117,265	\$25,915,765	\$25,944,228	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723
	Paid Amount	\$467	\$484,502	\$1,793,648	\$3,926,421	\$24,790,963	\$24,939,527	\$24,996,111	\$25,023,301	\$25,012,052	\$25,049,099	\$25,059,847	\$25,099,986	\$25,100,523	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723
	Loss Claims	17	72	61	58	58	56	56	56	55	55	55	55	55	55	55	55	55	55	55	55
	Open Claims	63	80	52	34	20	11	9	5	4	4	3	3	3	0	0	1	0	0	0	0
July 1,1999 - July 1,2000 (161)	Incurred Amount	\$469,432	\$3,662,800	\$3,670,781	\$4,694,855	\$4,687,668	\$12,030,480	\$11,789,286	\$13,154,840	\$13,145,634	\$13,361,826	\$13,361,825	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207
	Paid Amount	\$2,182	\$362,674	\$572,590	\$1,027,498	\$1,314,450	\$3,356,393	\$3,610,328	\$10,722,916	\$10,823,321	\$13,108,365	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207
	Loss Claims	23	58	49	44	44	42	41	41	41	41	41	41	41	41	41	41	41	41	41	41
	Open Claims	49	67	38	22	18	12	8	8	6	6	5	4	2	2	2	2	0	0	0	0
July 1,2000 - July 1,2001 (152)	Incurred Amount	\$388,806	\$4,766,830	\$5,581,603	\$5,331,516	\$5,870,513	\$6,296,776	\$6,363,074	\$6,887,787	\$6,872,674	\$6,798,187	\$6,775,051	\$5,300,568	\$5,355,630	\$5,355,412	\$5,437,528	\$5,423,986	\$5,423,986	\$5,423,986	\$4,726,198	\$4,726,198
	Paid Amount	\$16,968	\$500,449	\$2,100,061	\$3,127,783	\$3,184,063	\$3,439,203	\$3,831,579	\$3,893,533	\$4,096,401	\$4,122,667	\$4,311,137	\$4,413,635	\$4,449,718	\$4,449,884	\$4,535,564	\$4,603,355	\$4,610,294	\$4,642,637	\$4,726,198	\$4,726,198
	Loss Claims	22	49	45	47	45	43	43	44	44	43	43	43	43	43	43	43	43	43	43	43
	Open Claims	43	76	51	39	30	18	14	14	11	10	9	8	8	6	6	1	1	1	0	0
July 1,2001 - July 1,2002 (255)	Incurred Amount	\$2,299,535	\$8,323,330	\$15,103,200	\$16,997,192	\$29,588,183	\$28,916,071	\$28,975,873	\$28,973,685	\$28,259,756	\$28,075,248	\$25,515,553	\$25,407,592	\$25,407,592	\$25,407,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592
	Paid Amount	\$55,425	\$1,697,871	\$4,473,325	\$8,307,517	\$9,409,701	\$24,011,363	\$24,657,522	\$24,670,636	\$25,340,881	\$25,343,450	\$25,356,849	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592
	Loss Claims	31	85	68	58	55	53	54	54	53	54	53	53	53	53	52	52	52	52	52	52
	Open Claims	78	126	73	41	29	21	17	15	9	8	5	4	5	5	2	2	2	1	1	1
July 1,2002 - July 1,2003 (228)	Incurred Amount	\$757,928	\$4,553,836	\$5,147,429	\$6,763,451	\$12,096,780	\$13,526,432	\$13,385,110	\$14,627,672	\$14,611,544	\$13,987,830	\$14,293,029	\$14,309,529	\$11,840,125	\$11,813,903	\$11,813,903	\$11,100,894	\$11,100,894	\$11,100,894	\$11,100,894	\$11,100,894
	Paid Amount	\$113,778	\$659,805	\$1,310,789	\$3,198,600	\$4,227,488	\$5,091,576	\$6,654,387	\$10,100,191	\$10,198,107	\$9,989,663	\$10,168,318	\$10,421,654	\$11,078,377	\$11,099,128	\$11,100,538	\$11,100,894	\$11,100,894	\$11,100,894	\$11,100,894	\$11,100,894
	Loss Claims	52	74	65	60	61	62	62	60	59	59	59	59	59	59	59	59	59	59	59	59
	Open Claims	88	114	60	34	24	20	17	10	7	4	4	4	3	1	1	0	0	0	0	0
July 1,2003 - July 1,2004 (234)	Incurred Amount	\$1,360,000	\$6,155,995	\$33,200,221	\$34,175,898	\$34,324,588	\$35,258,056	\$38,765,762	\$45,664,068	\$49,977,152	\$49,485,701	\$49,485,701	\$49,312,936	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312
	Paid Amount	\$847	\$1,010,015	\$25,194,529	\$28,204,454	\$28,682,665	\$30,806,582	\$33,633,402	\$42,809,755	\$46,854,610	\$49,178,744	\$49,178,744	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312
	Loss Claims	12	69	68	69	63	64	63	63	60	59	59	59	59	59	59	59	59	59	59	59
	Open Claims	92	139	65	45	28	24	20	16	10	7	7	6	1	1	1	0	0	0	0	0
July 1,2004 - July 1,2005 (238)	Incurred Amount	\$3,096,000	\$8,429,695	\$8,745,439	\$8,749,381	\$8,619,872	\$7,557,682	\$7,562,133	\$6,700,279	\$6,904,773	\$6,904,773	\$7,075,698	\$5,914,036	\$6,414,036	\$11,562,135	\$11,131,383	\$11,131,383	\$11,131,383	\$11,131,383	\$11,131,383	\$11,131,383
	Paid Amount	\$13,937	\$577,675	\$3,767,198	\$3,950,665	\$4,057,042	\$4,140,240	\$4,200,945	\$5,414,716	\$5,437,839	\$5,457,855	\$5,470,224	\$5,502,547	\$5,534,575	\$5,631,383	\$5,631,383	\$5,631,383	\$5,631,383	\$5,631,383	\$5,631,383	\$5,631,383
	Loss Claims	12	58	52	48	47	48	47	46	46	46	46	45	46	46	46	46	46	46	46	46
	Open Claims	89	99	50	32	25	20	14	11	9	9	8	2	2	1	1	1	1	1	1	1
July 1,2005 - July 1,2006 (206)	Incurred Amount	\$3,251,948	\$5,018,854	\$4,690,404	\$5,998,325	\$4,799,693	\$5,725,514	\$5,014,233	\$5,207,874	\$5,525,197	\$5,534,824	\$5,389,401	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661
	Paid Amount	\$89,074	\$668,157	\$1,189,778	\$2,855,632	\$3,031,870	\$3,430,383	\$3,855,224	\$3,954,328	\$4,311,403	\$5,009,091	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661
	Loss Claims	22	54	46	42	39	40	38	38	39	38	38	38	38	38	38	38	38	38	38	38
	Open Claims	54	95	64	51	30	21	14	12	11	8	2	1	0	0	0	0	0	0	0	0
July 1,2006 - July 1,2007 (171)	Incurred Amount	\$3,232,852	\$6,155,953	\$7,998,945	\$7,224,395	\$7,634,443	\$10,670,533	\$10,316,045	\$10,348,358	\$10,337,830	\$10,585,936	\$10,584,819	\$10,584,820	\$10,589,820	\$11,339,819	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324
	Paid Amount	\$110,090	\$325,820	\$986,269	\$2,102,173	\$2,239,435	\$2,414,045	\$9,645,719	\$9,734,561	\$9,866,185	\$10,463,144	\$10,495,605	\$10,525,986	\$10,588,386	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324
	Loss Claims	24	59	54	36	33	33	32	32	32	30	30	30	30	30	30	30	30	30	30	30
	Open Claims	62	94	69	35	24	16	14	14	10	1	1	1	1	0	0	0	0	0	0	0
July 1,2007 - July 1,2008 (190)	Incurred Amount	\$1,265,000	\$2,523,046	\$8,774,138	\$11,251,381	\$19,981,381	\$21,055,526	\$21,143,133	\$22,306,206	\$22,075,536	\$21,844,865	\$21,609,196	\$21,378,526	\$19,097,209	\$19,097,209	\$19,097,209	\$19,097,209	\$19,097,209	\$19,097,209	\$19,097,209	\$19,097,209
	Paid Amount	\$117,432	\$480,089	\$3,689,150	\$4,315,566	\$16,261,661	\$17,023,552	\$17,029,136	\$18,219,209	\$18,090,675	\$17,897,614	\$17,694,292	\$17,479,053	\$15,380,942	\$15,380,942	\$15,380,942	\$15,380,942	\$15,380,942	\$15,380,942	\$15,380,942	\$15,380,942
	Loss Claims	11	48	37	35	35	32	32	31	31	31	31	31	31	30	30	30	30	30	30	30
	Open Claims	73	121	69	31	26	19	14	14	9	2	2	2	2	1	1	1	1	1	1	1

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (1)
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2020*

Policy Year (Reported Claims)		Duration																			
		6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months
July 1,2008 - July 1,2009 (199)	Incurring Amount	\$392,987	\$4,196,949	\$4,249,402	\$3,732,934	\$6,294,120	\$6,860,752	\$6,970,920	\$8,165,389	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467						
	Paid Amount	\$6,686	\$954,320	\$1,539,776	\$1,829,953	\$2,583,560	\$3,793,604	\$4,157,982	\$7,943,025	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467						
	Loss Claims	14	49	45	43	43	43	43	43	43	43	43	43	43	43						
	Open Claims	75	112	62	45	27	24	17	2	1	1	0	0	0	0						
July 1,2009 - July 1,2010 (199)	Incurring Amount	\$1,131,284	\$5,530,360	\$8,595,962	\$13,771,720	\$17,638,822	\$20,954,080	\$67,696,699	\$68,849,180	\$54,212,184	\$52,002,184	\$52,742,184	\$52,793,291								
	Paid Amount	\$101,435	\$1,178,997	\$3,302,037	\$5,977,310	\$6,470,197	\$14,852,287	\$16,115,300	\$17,522,724	\$21,804,001	\$49,457,093	\$49,860,071	\$50,302,134								
	Loss Claims	35	59	47	48	47	45	44	44	43	43	43	43								
	Open Claims	77	106	62	38	25	18	11	8	6	3	3	2								
July 1,2010 - July 1,2011 (209)	Incurring Amount	\$1,508,310	\$6,963,104	\$14,035,370	\$20,356,020	\$22,070,522	\$23,309,683	\$23,159,740	\$24,019,852	\$43,027,980	\$42,900,820	\$42,877,447									
	Paid Amount	\$26,482	\$3,769,617	\$4,720,503	\$5,146,340	\$8,303,429	\$8,907,094	\$9,548,018	\$10,076,976	\$13,565,239	\$41,923,795	\$41,957,668									
	Loss Claims	36	63	57	56	50	51	51	51	51	50	50									
	Open Claims	76	97	50	38	23	17	13	10	8	5	4									
July 1,2011 - July 1,2012 (189)	Incurring Amount	\$1,661,350	\$3,529,791	\$3,669,170	\$6,771,438	\$9,082,416	\$9,170,360	\$9,468,207	\$10,550,995	\$10,524,604	\$10,604,399										
	Paid Amount	\$98,005	\$589,946	\$990,702	\$1,613,040	\$5,207,744	\$5,941,998	\$6,230,903	\$9,600,431	\$9,656,065	\$9,739,438										
	Loss Claims	29	52	47	43	43	43	43	43	43	43										
	Open Claims	72	102	69	48	36	26	18	7	5	5										
July 1,2012 - July 1,2013 (166)	Incurring Amount	\$1,112,000	\$3,747,499	\$4,167,186	\$9,806,154	\$8,554,620	\$8,411,274	\$8,995,980	\$10,063,393	\$10,053,393											
	Paid Amount	\$88,001	\$280,274	\$1,815,029	\$4,296,380	\$6,026,554	\$6,205,715	\$6,495,205	\$8,465,656	\$8,478,310											
	Loss Claims	24	50	47	47	47	47	47	48	47											
	Open Claims	59	120	49	39	27	23	18	11	9											
July 1,2013 - July 1,2014 (157)	Incurring Amount	\$2,142,000	\$4,841,959	\$6,741,785	\$8,880,338	\$11,746,044	\$15,953,942	\$15,052,215	\$16,061,417												
	Paid Amount	\$122,869	\$1,542,437	\$2,159,840	\$3,243,175	\$5,357,276	\$7,992,094	\$11,015,308	\$11,453,026												
	Loss Claims	15	65	52	50	49	47	46	45												
	Open Claims	70	103	49	35	25	19	11	9												
July 1,2014 - July 1,2015 (146)	Incurring Amount	\$1,872,000	\$4,464,295	\$5,799,126	\$5,688,104	\$4,821,853	\$4,733,787	\$5,093,566													
	Paid Amount	\$25,674	\$999,749	\$1,652,911	\$1,713,349	\$2,035,859	\$2,103,911	\$2,137,589													
	Loss Claims	20	51	42	40	38	36	34													
	Open Claims	63	91	56	45	36	20	13													
July 1,2015 - July 1,2016 (180)	Incurring Amount	\$4,832,659	\$6,039,487	\$9,520,447	\$12,466,964	\$11,503,044	\$15,408,044														
	Paid Amount	\$73,650	\$1,309,674	\$1,755,307	\$2,821,861	\$2,935,381	\$6,060,501														
	Loss Claims	31	55	49	47	43	43														
	Open Claims	88	109	78	51	32	26														
July 1,2016 - July 1,2017 (178)	Incurring Amount	\$1,354,750	\$6,836,205	\$9,246,091	\$8,644,501	\$8,379,273															
	Paid Amount	\$35,733	\$565,772	\$2,989,386	\$5,755,925	\$5,802,416															
	Loss Claims	31	55	40	37	36															
	Open Claims	91	97	52	34	22															
July 1,2017 - July 1,2018 (130)	Incurring Amount	\$1,158,937	\$3,218,860	\$3,064,679	\$4,231,139																
	Paid Amount	\$61,148	\$250,115	\$506,656	\$681,521																
	Loss Claims	16	46	39	37																
	Open Claims	41	85	51	38																
July 1,2018 - July 1,2019 (142)	Incurring Amount	\$1,413,100	\$3,708,066	\$4,314,518																	
	Paid Amount	\$51,059	\$391,979	\$708,671																	
	Loss Claims	28	54	46																	
	Open Claims	65	82	57																	
July 1,2019 - July 1,2020 (123)	Incurring Amount	\$5,436,970	\$7,242,539																		
	Paid Amount	\$749,218	\$1,284,692																		
	Loss Claims	43	50																		
	Open Claims	60	71																		
July 1,2020 - July 1,2021 (65)	Incurring Amount	\$1,663,431																			
	Paid Amount	\$46,585																			
	Loss Claims	31																			
	Open Claims	51																			

(1) The historical values were revised to reflect the changes made to the report dates

* Includes adjustments (see Appendix N11)

**CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2020***

Appendix N6 - Exhibit II

Cumulative Reported Incurred Losses																							
Claim Number	Policy Incepting	Report Date	LS Province	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months
89-068	1988-1989	6/30/1989	Ontario	-	-	-	-	-	-	302,790	302,790	302,790	302,790	264,790	264,790	264,790	264,790	264,790	264,790	264,790	264,790	264,790	(C)
89-094	1988-1989	10/31/1988	Ontario	-	-	-	-	-	-	933,629	933,629	933,629	933,629	933,629	933,629	933,629	933,629	933,629	933,629	933,629	933,629	933,629	(C)
		Total	-----	-	-	-	-	-	-	1,236,419	1,236,419	1,236,419	1,236,419	1,198,419	1,198,419	1,198,419	1,198,419	1,198,419	1,198,419	1,198,419	1,198,419	1,198,419	
90-014	1989-1990	11/1/1989	Ontario	-	-	-	-	-	337,134	337,134	337,134	337,134	337,134	337,134	337,134	337,134	337,134	337,134	337,134	337,134	337,134	337,134	(C)
90-068	1989-1990	4/30/1990	Ontario	-	-	-	-	-	300,000	300,000	477,292	477,292	572,724	521,372	521,372	521,372	521,372	521,372	521,372	521,372	521,372	521,372	(C)
		Total	-----	-	-	-	-	-	637,134	637,134	814,426	814,426	909,858	858,506	858,506	858,506	858,506	858,506	858,506	858,506	858,506	858,506	
91-023	1990-1991	10/30/1990	Ontario	-	-	-	-	416,231	658,974	1,181,145	3,231,671	4,423,000	4,593,148	4,593,148	4,593,148	4,593,148	4,593,148	4,593,148	4,593,148	4,593,148	4,593,148	4,593,148	(C)
91-097	1990-1991	5/31/1991	Ontario	-	-	-	-	269,102	519,102	99,074	99,074	28,479	28,479	28,479	28,479	28,479	28,479	28,479	28,479	28,479	28,479	28,479	(C)
91-133	1990-1991	6/30/1991	Ontario	-	-	-	-	1,006,057	1,006,056	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166	(C)
		Total	-----	-	-	-	-	1,691,391	2,184,132	1,289,385	3,339,911	4,460,645	4,630,793	4,630,793	4,630,793	4,630,793	4,630,793	4,630,793	4,630,793	4,630,793	4,630,793	4,630,793	
92-021	1991-1992	10/31/1991	Ontario	-	-	-	-	100,336	100,336	198,161	1,000,000	1,000,000	1,000,000	534,799	534,799	534,799	534,799	534,799	534,799	534,799	534,799	534,799	(C)
92-036	1991-1992	11/30/1991	Ontario	-	-	-	-	1,951,871	2,191,871	8,000,000	5,809,894	5,792,618	5,792,618	5,792,618	5,792,618	5,792,618	5,792,618	5,792,618	5,792,618	5,792,618	5,792,618	5,792,618	(C)
92-046	1991-1992	11/26/1991	Ontario	-	-	-	-	434,243	434,243	434,243	435,476	610,245	610,245	610,245	610,245	610,245	610,245	610,245	610,245	610,245	610,245	610,245	(C)
92-073	1991-1992	2/28/1992	Ontario	-	-	-	-	253,717	1,800,000	1,000,000	100,882	159,596	94,303	94,303	94,303	94,303	94,303	94,303	94,303	94,303	94,303	94,303	(C)
92-081	1991-1992	2/28/1992	Ontario	-	-	-	-	1,626,037	2,000,000	2,000,000	2,000,000	2,500,000	2,500,000	2,500,000	2,400,000	2,380,184	2,380,184	2,380,184	2,380,184	2,380,184	2,380,184	2,380,184	(C)
92-127	1991-1992	4/30/1992	BC	-	-	-	-	645,000	645,000	645,000	645,000	645,000	645,000	645,000	645,000	645,000	645,000	645,000	645,000	645,000	645,000	645,000	(C)
92-143	1991-1992	6/30/1992	Ontario	-	-	-	-	1,106,840	2,000,000	2,243,761	2,243,761	2,243,761	2,243,761	2,243,761	2,243,761	2,243,761	2,243,761	2,243,761	2,243,761	2,243,761	2,243,761	2,243,761	(C)
92-145	1991-1992	8/6/1991	Ontario	-	-	-	-	344,201	191,028	191,028	191,028	191,028	191,028	191,028	191,028	191,028	191,028	191,028	191,028	191,028	191,028	191,028	(C)
92-158	1991-1992	6/30/1992	Ontario	-	-	-	-	182,823	219,209	310,806	313,025	310,810	310,806	304,807	304,807	217,402	217,402	217,402	217,402	217,402	217,402	217,402	(C)
92-181	1991-1992	5/19/1992	Ontario	-	-	-	-	745,000	750,000	222,479	222,479	222,479	222,479	222,479	222,479	222,479	222,479	222,479	222,479	222,479	222,479	222,479	(C)
		Total	-----	-	-	-	-	7,090,067	10,331,687	15,245,478	12,159,706	13,499,535	13,610,240	13,604,241	13,139,040	12,951,635	12,931,819	12,931,819	12,931,819	12,931,819	12,931,819	12,931,819	
93-018	1992-1993	10/31/1992	Ontario	-	-	-	2,575	2,575	142,575	915,087	900,087	900,087	900,087	900,087	900,087	900,087	900,087	900,087	900,087	900,087	900,087	900,087	(C)
93-075	1992-1993	3/31/1993	Ontario	-	-	-	219,628	219,628	598,181	612,660	612,660	612,660	612,660	612,660	612,660	612,660	612,660	612,660	612,660	612,660	612,660	612,660	(C)
93-120	1992-1993	6/30/1993	Ontario	-	-	-	501,308	501,308	13,133	13,133	13,133	13,133	13,133	13,133	13,133	13,133	13,133	13,133	13,133	13,133	13,133	13,133	(C)
93-152	1992-1993	6/30/1993	Ontario	-	-	-	106,000	106,000	180,060	180,060	180,060	180,060	180,060	180,060	180,060	180,060	180,060	180,060	180,060	180,060	180,060	180,060	(C)
93-164	1992-1993	3/30/1993	Ontario	-	-	-	-	1,000,000	1,000,000	1,500,000	1,500,000	1,339,188	1,339,188	1,326,599	1,326,599	1,326,599	1,326,599	1,326,599	1,326,599	1,326,599	1,326,599	1,326,599	(C)
97-070	1992-1993	11/5/1992	Alberta	-	-	-	-	-	5,000	123,490	568,307	568,307	568,307	568,307	568,307	568,307	568,307	568,307	568,307	568,307	568,307	568,307	(C)
		Total	-----	-	-	-	829,511	829,511	1,719,889	1,879,368	3,209,019	3,774,247	3,774,247	3,613,435	3,613,435	3,600,846	3,600,846	3,600,846	3,600,846	3,600,846	3,600,846	3,600,846	
94-001	1993-1994	7/16/1993	Ontario	-	505,771	505,772	1,554,801	4,250,000	4,250,000	7,250,000	16,250,000	16,250,000	16,250,000	16,250,000	17,750,000	17,750,000	16,375,213	16,375,213	16,375,213	16,375,213	16,375,213	16,375,213	(C)
94-010	1993-1994	8/13/1993	Ontario	-	250,000	249,974	16,746,000	16,319,880	16,359,122	16,281,269	16,279,613	16,279,613	16,279,613	16,279,613	16,279,613	16,279,613	16,279,613	16,279,613	16,279,613	16,279,613	16,279,613	16,279,613	(C)
94-016	1993-1994	9/1/1993	Ontario	-	133,827	133,827	148,999	148,999	148,999	788,358	782,358	551,896	551,896	551,896	551,896	551,896	551,896	551,896	551,896	551,896	551,896	551,896	(C)
94-051	1993-1994	11/29/1993	Ontario	-	10,000	701,319	701,317	701,318	539,048	539,048	539,048	539,048	539,048	539,048	539,048	539,048	539,048	539,048	539,048	539,048	539,048	539,048	(C)
94-123	1993-1994	5/18/1994	Ontario	-	304,127	304,127	554,127	554,127	554,127	554,127	554,127	554,127	554,127	554,127	554,127	554,127	17,484	17,484	17,484	17,484	17,484	17,484	(C)
94-132	1993-1994	2/9/1994	Ontario	-	560,845	560,845	810,845	955,178	955,178	1,250,084	1,250,084	1,250,084	1,250,084	1,250,084	1,250,084	1,250,084	486,358	486,358	486,358	486,358	486,358	486,358	(C)
94-160	1993-1994	6/28/1994	Ontario	-	470,000	756,087	756,087	756,087	756,087	756,087	756,087	756,087	756,087	756,087	756,087	756,087	756,087	756,087	756,087	756,087	756,087	756,087	(C)
94-163	1993-1994	6/23/1994	Ontario	-	11,000	11,000	17,293	17,293	107,293	107,293	351,293	357,293	392,293	392,293	715,332	721,332	721,332	721,332	715,332	715,332	715,332	715,332	(C)
		Total	-----	-	2,245,570	3,222,951	21,289,469	23,702,882	23,669,854	27,526,267	36,762,526	36,538,064	36,573,064	36,573,065	38,396,103	38,402,103	35,727,031	35,727,031	35,727,031	35,721,032	35,721,032	35,721,032	
95-003-02	1994-1995	7/30/1994	Ontario	150,000	150,000	265,829	1,500,000	2,000,000	2,600,000	2,416,136	2,416,136	2,416,136	2,416,136	2,416,136	2,416,136	2,416,136	2,416,136	2,416,136	2,416,136	2,416,136	2,416,136	2,416,136	(C)
95-006	1994-1995	8/10/1994	Ontario	500,000	1,050,977	2,531,970	4,442,753	4,440,228	4,440,228</														

Appendix N6 - Exhibit II

Appendix N6 - Exhibit II

Appendix N6 - Exhibit II

Appendix N6 - Exhibit II

**CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2020***

Appendix N6 - Exhibit II

Cumulative Reported Incurred Losses																							
Claim Number	Policy Incepting	Report Date	LS Province	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months
2013-020	2012-2013	9/5/2012		600,000	600,000	600,000	600,000	7,887	7,887	7,887	7,887	7,887	7,887	(C)									
2013-024	2012-2013	9/27/2012		25,000	60,446	60,446	1,034,457	1,034,457	1,034,457	1,034,457	1,034,457	1,034,457	1,034,457	(C)									
2013-036	2012-2013	10/25/2012		5,000	5,000	130,000	1,000,000	175,923	170,923	170,923	170,923	170,923	170,923	(C)									
2013-099	2012-2013	3/1/2013		-	10,000	50,000	822,231	508,953	508,953	508,953	508,953	508,953	508,953	(C)									
2013-110	2012-2013	5/3/2013		-	1,000,000	961,058	961,058	961,058	961,058	961,058	961,058	961,058	961,058	(C)									
2013-112	2012-2013	4/26/2013		-	-	10,000	731,064	543,234	543,234	543,234	543,234	543,234	543,234	(C)									
2013-122	2012-2013	5/22/2013		-	150,000	168,280	759,885	1,500,000	1,500,000	2,200,000	2,415,656	2,415,656	2,415,656	(C)									
2013-147	2012-2013	6/19/2013		-	-	275,000	678,164	678,164	678,164	678,164	678,164	678,164	678,164	(C)									
2014-139	2012-2013	1/23/2013		-	-	-	-	-	-	-	-	1,000,000	1,000,000										
		Total		630,000	1,825,446	2,254,784	6,586,859	5,409,676	5,404,676	6,104,676	7,320,332	7,320,332											
2014-002	2013-2014	7/5/2013		-	1,000,000	500,000	6,924	6,924	6,924	6,924	6,924	6,924	(C)										
2014-014	2013-2014	9/4/2013		-	-	-	-	-	700,000	227,145	227,145	227,145	(C)										
2014-026	2013-2014	7/10/2013		400,000	400,000	400,000	657,605	657,605	657,605	657,605	657,605	657,605	(C)										
2014-078	2013-2014	12/6/2013		-	635,000	635,000	635,000	635,000	635,000	635,000	635,000	635,000	(C)										
2014-079	2013-2014	2/3/2014		-	30,000	200,980	1,000,000	2,284,332	3,784,332	3,471,270	3,471,270	3,471,270	(C)										
2014-131	2013-2014	6/2/2014		-	25,000	2,000,000	2,000,000	2,000,000	3,500,000	3,500,000	4,500,000	4,500,000											
2014-134	2013-2014	6/5/2014		-	10,000	98,688	2,000,000	3,500,000	4,275,000	4,275,000	4,275,000	4,275,000											
		Total		400,000	2,100,000	3,834,668	6,299,529	9,083,861	13,558,861	12,772,945	13,772,945												
2015-007	2014-2015	7/9/2014		207,000	608,856	608,856	608,856	608,856	608,856	608,856	(C)												
2015-011	2014-2015	7/31/2014		135,000	132,629	1,000,000	1,000,000	458,749	457,499	317,278	(C)												
2015-145	2014-2015	6/30/2015		-	-	-	52,383	52,383	77,732	1,077,732													
2015-054	2014-2015	12/23/2014		350,000	350,000	550,000	550,000	260,000	255,950	255,950	(C)												
2015-059	2014-2015	12/29/2014		600,000	600,000	600,000	600,000	600,000	600,000	300,000													
2015-064	2014-2015	12/31/2014		100,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000													
2015-069	2014-2015	1/12/2015		-	135,000	552,121	552,125	552,125	552,124	552,124													
		Total		1,392,000	2,826,485	4,310,977	4,363,364	3,532,113	3,474,429	4,111,940													
2016-014	2015-2016	8/19/2015		80,000	80,000	1,000,000	1,000,000	-	-	(C)													
2016-017	2015-2016	8/26/2015		950,000	950,000	1,000,000	1,250,000	741,961	741,961	(C)													
2016-018	2015-2016	9/1/2015		700,000	-	-	-	-	-	(C)													
2016-023	2015-2016	9/9/2015		-	-	-	-	2,000,000	3,650,000														
2016-030	2015-2016	10/7/2015		95,000	171,030	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000													
2016-039	2015-2016	11/5/2015		1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000														
2016-050	2015-2016	11/12/2015		750,000	-	-	-	-	-	(C)													
2016-107	2015-2016	3/23/2016		-	196,000	500,000	2,000,000	2,000,000	4,260,000														
2016-108	2015-2016	4/5/2016		-	190,000	500,000	2,000,000	2,000,000	2,000,000														
2016-119	2015-2016	3/22/2016		-	-	-	125,000	800,000	800,000														
2016-129	2015-2016	4/26/2016		-	-	1,000,000	1,000,000	-	-	(C)													
2016-151	2015-2016	6/14/2016		-	1,000,000	1,000,000	1,000,000	18,932	18,932	(C)													
		Total		3,575,000	3,587,030	7,000,000	10,375,000	9,560,893	13,470,893														
2017-010	2016-2017	7/28/2016		-	-	1,500,000	1,500,000	1,500,000															
2017-060	2016-2017	11/28/2016		-	-	560,429	560,429	565,429															
2017-068	2016-2017	12/15/2016		-	1,000,000	2,308,068	2,308,068	2,308,068	(C)														
2017-091	2016-2017	1/18/2017		-	2,020,000	2,382,265	2,382,265	2,378,932															
2017-143	2016-2017	5/9/2017		-	500,000	300,000	300,000	614	(C)														
2017-157	2016-2017	6/20/2017		-	525,000	500,000	500,000	525,000															
		Total		-	4,045,000	7,550,762	7,550,762	7,278,043															
2018-106	2017-2018	5/18/2018		-	20,000	147,529	1,000,000																
2018-116	2017-2018	6/21/2018		-	800,000	800,000	1,000,000																
2018-124	2017-2018	6/27/2018		-	500,000	500,000	500,000																
		Total		-	1,320,000	1,447,529	2,500,000																
2019-036	2018-2019	10/12/2018		700,000	700,000	700,000																	
2019-059	2018-2019	12/21/2018		10,000	175,000	1,000,000																	
		Total		710,000	875,000	1,700,000																	
2020-001	2019-2020	7/8/2019		2,500,000	2,500,000																		
2020-010	2019-2020	7/31/2019		751,111	659,773	(C)																	
2020-026	2019-2020	9/19/2019		1,000,000	1,000,000																		
		Total		4,251,111	4,159,773																		
2021-028	2020-2021	10/13/2020		950,000																			
		Total		950,000																			

(1) Indemnity and Legal, Excess of \$300,000 (for claims reported prior to July 1992) and \$500,000 (for claims reported after July 1992)
(C) Closed claim

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N7

**CLAIMS EXPERIENCE BY FIRM
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2020***

Law Firm (1) (2)	Reported Claims	Open Claims	Loss Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity (3)
1	550	16	177	71,476,577	24,522,994	6,860,492	102,860,063	581,130
2	236	8	81	43,954,539	7,184,949	514,905	51,654,394	637,709
3	1021	38	204	30,437,147	8,186,604	6,265,098	44,888,850	220,043
4	720	56	191	20,256,031	8,942,436	9,441,302	38,639,769	202,302
5	282	23	137	49,973,275	14,932,259	11,067,027	75,972,560	554,544
6	149	4	75	22,796,631	3,702,622	1,211,428	27,710,681	369,476
7	152	15	33	17,846,341	4,922,301	843,985	23,612,627	715,534
8	899	87	248	12,625,317	13,379,141	5,882,168	31,886,627	128,575
9	349	6	140	17,777,738	4,182,829	1,125,231	23,085,798	164,899
10	202	0	108	5,402,294	4,634,376	0	10,036,671	92,932
11	199	0	78	5,052,180	4,068,058	0	9,120,238	116,926
12	379	18	129	2,682,044	3,498,295	948,337	7,128,676	55,261
13	459	39	171	4,829,857	6,191,741	5,003,771	16,025,369	93,716
	5,597	310	1,772	\$305,109,971	\$108,348,606	\$49,163,746	\$462,622,323	\$261,074

- (1) Goodman and Carr LLP was dissolved as of the 2007/2008 policy year
 (2) Blake, Cassels & Graydon LLP has left CLLAS as of the 2012/2013 policy year
 (3) Non-zero claim severity

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N8

**CLAIMS EXPERIENCE BY FIRM
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2020***

Law Firm (1) (2)	Reported Claims (3)	Open Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity
1	4	1	40,750,370	4,598,428	439,904	45,788,702	11,447,175
2	13	3	61,895,025	8,873,463	3,686,734	74,455,222	5,727,325
3	9	3	45,674,187	6,046,634	8,000,000	59,720,820	6,635,647
4	9	0	15,469,960	1,829,119	0	17,299,079	1,922,120
5	5	1	15,519,673	2,258,588	122,587	17,900,848	3,580,170
6	12	2	12,133,366	1,557,180	4,150,000	17,840,546	1,486,712
7	3	1	18,356,558	390,929	500,000	19,247,487	6,415,829
8	8	3	7,482,915	3,430,696	2,239,692	13,153,303	1,644,163
9	6	0	11,190,377	1,078,892	0	12,269,269	2,044,878
10	2	0	1,812,233	730,095	0	2,542,329	1,271,164
11	1	0	460,995	816,700	0	1,277,695	1,277,695
12	0	0	0	0	0	0	0
13	4	1	164,183	837,799	50,000	1,051,982	262,995
76	15		\$230,909,840	\$32,448,524	\$19,188,918	\$282,547,282	\$3,717,727

(1) Goodman and Carr LLP was dissolved as of the 2007/2008 policy year

(2) Blake, Cassels & Graydon LLP has left CLLAS as of the 2012/2013 policy year

(3) Claims with indemnity and legal excess of \$1,000,000

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N9

**CLAIMS EXPERIENCE BY AREA OF LAW
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2020***

Area of Law	Percentage of Practice (1)	Reported Claims	Percentage of Total Reported Claims Count	Loss Claims	Percentage of Total Loss Claims Count	Loss Severity (2)	Incurred Amount
REAL ESTATE AND MORTGAGE TRANSACTIONS	7.5%	723	12.92%	307	17.33%	\$156,978	\$48,192,211
COMMERCIAL LAW	39.2%	829	14.81%	304	17.16%	264,760	80,487,077
CORPORATE LAW	(3)	455	8.13%	142	8.01%	758,395	107,692,083
TAX MATTERS	5.0%	432	7.72%	162	9.14%	610,357	98,877,804
LITIGATION	22.6%	1,218	21.76%	337	19.02%	139,306	46,945,971
INTELLECTUAL PROPERTY	3.3%	250	4.47%	33	1.86%	385,009	12,705,302
WILLS, ESTATES, TRUST	1.2%	267	4.77%	93	5.25%	55,393	5,151,532
FAMILY LAW	0.0%	95	1.70%	40	2.26%	62,555	2,502,185
LABOUR LAW	4.8%	138	2.47%	27	1.52%	74,749	2,018,222
SECURITIES LAW	8.3%	39	0.70%	12	0.68%	120,610	1,447,319
OTHER	8.0%	1,151	20.56%	315	17.78%	179,691	56,602,618
TOTAL	100.0%	5,597	100.00%	1,772	100.00%	\$261,074	\$462,622,323

(1) Percentage of Practice as of June 15, 2020

(2) Non-zero claim severity

(3) The percentage of Lawyers for Corporate Law is included in Commercial Law

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N10

CLAIMS EXPERIENCE BY AREA OF LAW CLLAS CLAIMS - EXCESS OF \$1,000,000 VALUED AS AT DECEMBER 31, 2020*

Area of Law	Percentage of Practice (1)	Reported Claims (2)	Percentage of Total Reported Claims Count	Loss Severity (3)	Incurred Amount
REAL ESTATE AND MORTGAGE TRANSACTIONS	7.5%	11	14.47%	\$1,838,291	\$20,221,198
COMMERCIAL LAW	39.2%	14	18.42%	3,007,451	42,104,317
CORPORATE LAW	(4)	11	14.47%	8,043,761	88,481,371
TAX MATTERS	5.0%	18	23.68%	3,896,209	70,131,769
LITIGATION	22.6%	5	6.58%	3,869,455	19,347,273
INTELLECTUAL PROPERTY	3.3%	6	7.89%	1,133,884	6,803,306
WILLS, ESTATES, TRUST	1.2%	1	1.32%	709,280	709,280
FAMILY LAW	0.0%	1	1.32%	271,947	271,947
LABOUR LAW	4.8%	1	1.32%	203,270	203,270
SECURITIES LAW	8.3%	0	0.00%	0	0
OTHER	8.0%	8	10.53%	4,284,194	34,273,551
TOTAL	100.0%	76	100.00%	\$3,717,727	\$282,547,282

(1) Percentage of Practice as of June 15, 2020

(2) Claims with indemnity and legal excess of \$1,000,000

(3) Non-zero claim severity

(4) The percentage of Lawyers for Corporate Law is included in Commercial Law

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N11

LIST OF ADJUSTMENTS FOR EACH APPENDIX

item #	Adjustments	Impacted Appendices
1	Totals include payments of \$3,561,397 above \$35MM limit for claim 2004-194 in policy period 2003/2004.	N1 to N10
2	One CLLAS legal payment of \$8,773 on a claim settled for \$858,773 is excluded from the exhibit (for policy period 2001/2002)	N3, N8, N10
3	One CLLAS legal payment of \$2,833 on a claim settled for \$102,833 is excluded from the exhibit (for policy period 2005/2006)	N3, N8, N10
4	One CLLAS legal payment of \$5,042 on one claim with no underlying incurred amount are excluded from the exhibit (for policy period 2008/2009)	N3, N4, N8, N10
5	Reconciliation between Appendix N1 and Appendix N3 col (6) can be explained by adjustment numbers 2, 3 and 4.	N1, N3
6	2011-008: CLLAS incurred losses are for coverage and monitoring counsel only. CLLAS's coverage only attaches at \$10,000,000 in Quebec. A \$500,000 underlying reserve was assumed to flag a large loss claim, the actual underlying reserve is unknown.	N1 to N10