

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2019*

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, 2019*

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
		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
		Incurred	2,808,791	(4)	0	2,808,791
7/1/2009 - 7/1/2010	4,817	Claims Paid	40,517,939	(5)	0	40,517,939
7/1/2009 - 7/1/2010		Claims O/S	2,500,000	(1)	0	2,500,000
		Incurred	43,017,939	(6)	0	43,017,939
7/1/2010 - 7/1/2011	4,771	Claims Paid	35,187,532	(3)	0	35,187,532
7/1/2010 - 7/1/2011		Claims O/S	162,510	(2)	0	162,510
		Incurred	35,350,042	(5)	0	35,350,042
7/1/2011 - 7/1/2012	4,708	Claims Paid	4,437,567	(5)	0	4,437,567
7/1/2011 - 7/1/2012		Claims O/S	750,000	(1)	0	750,000
		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
		Incurred	1,653,383	(3)	0	1,653,383
7/1/2013 - 7/1/2014	4,124	Claims Paid	5,163,892	(1)	0	5,163,892
7/1/2013 - 7/1/2014		Claims O/S	3,082,378	(2)	0	3,082,378
		Incurred	8,246,270	(3)	0	8,246,270
7/1/2014 - 7/1/2015	4,198	Claims Paid	42,751	(1)	0	42,751
7/1/2014 - 7/1/2015		Claims O/S	50,000	(1)	0	50,000
		Incurred	92,751	(2)	0	92,751
7/1/2015 - 7/1/2016	4,141	Claims Paid	0		0	0
7/1/2015 - 7/1/2016		Claims O/S	3,000,000	(3)	0	3,000,000
		Incurred	3,000,000	(3)	0	3,000,000
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
		Incurred	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
		Incurred	0		0	0
7/1/2019 - 7/1/2020	-	Claims Paid	292,837		0	292,837
7/1/2019 - 7/1/2020		Claims O/S	1,608,274	(2)	0	1,608,274
		Incurred	1,901,111	(2)	0	1,901,111
Total	115,227	Claims Paid	261,182,337	(62)	0	261,182,337
		Claims O/S	15,311,306	(15)	0	15,311,306
		Incurred	276,493,643	(77)	0	276,493,643

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 increments.

(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, 2019*

	(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	1	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	282,495	11,339,819	0.0358	0.0063	377,994	2,381
July 1,2007 - July 1,2008	4,784	190	1	30	15,380,942	3,716,267	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	3	43	49,860,071	2,882,112	52,742,184	0.0413	0.0089	1,226,562	10,916
July 1,2010 - July 1,2011	4,771	209	5	50	41,923,795	977,026	42,900,820	0.0438	0.0105	858,016	9,009
July 1,2011 - July 1,2012	4,708	189	5	43	9,656,065	868,539	10,524,604	0.0401	0.0091	244,758	2,227
July 1,2012 - July 1,2013	4,128	166	11	48	8,465,656	1,597,737	10,063,393	0.0402	0.0116	209,654	2,432
July 1,2013 - July 1,2014	4,124	157	11	46	11,015,308	4,036,907	15,052,215	0.0381	0.0112	327,222	3,665
July 1,2014 - July 1,2015	4,198	146	20	36	2,103,911	2,629,875	4,733,787	0.0348	0.0086	131,494	1,131
July 1,2015 - July 1,2016	4,141	180	32	43	2,935,381	8,567,663	11,503,044	0.0435	0.0104	267,513	2,782
July 1,2016 - July 1,2017	4,084	178	34	37	5,755,925	2,888,576	8,644,501	0.0436	0.0091	233,635	2,126
July 1,2017 - July 1,2018	3,582	127	51	39	506,656	2,558,023	3,064,679	0.0355	0.0109	78,582	857
July 1,2018 - July 1,2019	3,710	141	82	54	391,979	3,316,087	3,708,066	0.0380	0.0146	68,668	1,003
July 1,2019 - July 1,2020 (12)	1,942	71	60	43	749,218	4,687,752	5,436,970	0.0366	0.0221	126,441	2,794
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"

(8) (2) / (1)

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

(9) (4) / (1)

(10) (7) / (4)

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

(11) (9) x (10)

(7) (5) + (6)

(12) Includes claims reported up to December 31, 2019

* 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, 2019*

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Policy Period	Lawyer Count	Reported Claims	Open Claims	Paid Amount	Case Reserve	Incurred Amount	Claim Frequency per 1,000	Loss Severity	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	40,517,939	2,500,000	43,017,939	1.200	7,169,657	8,604
July 1,2010 - July 1,2011	4,771	5	2	35,187,533	162,510	35,350,042	1.000	7,070,008	7,070
July 1,2011 - July 1,2012	4,708	6	1	4,437,567	750,000	5,187,567	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	5,163,892	3,082,378	8,246,270	0.700	2,748,757	1,924
July 1,2014 - July 1,2015	4,198	2	1	42,751	50,000	92,751	0.500	46,376	23
July 1,2015 - July 1,2016	4,141	3	3	0	3,000,000	3,000,000	0.700	1,000,000	700
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 (10)	1,942	2	2	292,837	1,608,274	1,901,111	1.000	950,556	951
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, 2019

* 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, 2019
VALUED AS AT DECEMBER 31, 2019***

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	\$783,733	\$3,716,267	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, 2019
VALUED AS AT DECEMBER 31, 2019***

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	\$3,000,000	\$3,500,000	\$502,945	\$459,088	\$2,537,967	5/27/2010	Open
2010-171	\$1,522,604	\$1,522,604	\$449,713	\$1,072,891	\$0	6/16/2010	Closed
2011-145	\$31,800,000	\$31,892,946	\$27,867,946	\$3,987,925	\$37,075	3/11/2011	Open
2011-149	\$2,900,001	2900000.84	2622026.4	277974.44	0	4/4/2011	Closed
2011-193	\$3,178,869	\$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	\$1,075,940	\$763,807	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	\$2,200,000	\$2,415,656	\$1,640,000	\$775,656	\$0	5/22/2013	Closed
2014-079	\$3,784,332	\$3,471,270	\$2,750,000	\$721,270	\$0	2/3/2014	Closed
2014-131	\$3,500,000	\$3,500,000	\$108,000	\$549,452	\$2,842,548	6/2/2014	Open
2014-134	\$4,275,000	\$4,275,000	\$2,560,000	\$1,132,621	\$582,378	6/5/2014	Open
2016-023	\$0	\$2,000,000	\$0	\$47,204	\$1,952,796	9/9/2015	Open
2016-107	\$2,000,000	\$2,000,000	\$0	\$227,830	\$1,772,170	3/23/2016	Open
2016-108	\$2,000,000	\$2,000,000	\$0	\$121,965	\$1,878,035	4/5/2016	Open
2017-010	\$1,500,000	\$1,500,000	\$0	\$355,353	\$1,144,647	7/28/2016	Open
2017-068	\$2,308,068	\$2,308,068	\$2,208,068	\$100,000	\$0	12/15/2016	Closed
2017-091	\$2,382,265	\$2,378,932	\$2,098,084	\$122,705	\$158,144	1/18/2017	Open
2020-001	\$0	\$2,500,000	\$0	\$6,269	\$2,493,731	7/8/2019	Open
Total	\$334,488,124	\$339,466,545	\$224,650,051	\$94,936,929	\$19,879,565		

* 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, 2019***

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		3725	68.0%	68.0%	\$0	0.0%	0.0%
\$1	-	\$5,000	661	12.1%	80.1%	1,176,209	0.3%	0.3%
\$5,001	-	\$10,000	235	4.3%	84.4%	1,763,899	0.4%	0.6%
\$10,001	-	\$20,000	187	3.4%	87.8%	2,745,296	0.6%	1.3%
\$20,001	-	\$50,000	230	4.2%	92.0%	7,629,974	1.7%	2.9%
\$50,001	-	\$100,000	118	2.2%	94.2%	8,610,492	1.9%	4.8%
\$100,001	-	\$150,000	65	1.2%	95.3%	8,033,451	1.8%	6.6%
\$150,001	-	\$200,000	35	0.6%	96.0%	6,033,025	1.3%	8.0%
\$200,001	-	\$300,000	46	0.8%	96.8%	10,937,421	2.4%	10.4%
\$300,001	-	\$500,000	51	0.9%	97.8%	19,548,622	4.3%	14.7%
\$500,001	-	\$1,000,000	57	1.0%	98.8%	41,611,691	9.2%	23.9%
\$1,000,001	-	\$1,500,000	12	0.2%	99.0%	14,866,246	3.3%	27.2%
\$1,500,001	-	\$2,000,000	10	0.2%	99.2%	18,173,548	4.0%	31.2%
\$2,000,001	-	\$2,500,000	12	0.2%	99.4%	28,609,066	6.3%	37.5%
\$2,500,001	-	\$5,000,000	18	0.3%	99.7%	65,212,385	14.4%	51.9%
\$5,000,001	-	\$10,000,000	6	0.1%	99.9%	35,223,463	7.8%	59.7%
\$10,000,001	-	\$15,000,000	1	0.0%	99.9%	12,983,257	2.9%	62.6%
\$15,000,001	-	\$20,000,000	4	0.1%	99.9%	65,684,158	14.5%	77.1%
\$20,000,001	-	\$25,000,000	0	0.0%	99.9%	0	0.0%	77.1%
\$25,000,001	-	\$30,000,000	0	0.0%	99.9%	0	0.0%	77.1%
\$30,000,001	-	\$35,000,000	2	0.0%	100.0%	64,791,205	14.3%	91.4%
\$35,000,001	-	\$40,000,000	1	0.0%	100.0%	38,923,219	8.6%	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			5,476	100.0%	100.0%	\$452,556,625	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, 2019***

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	1.4%	1.4%	9,623	0.0%	0.0%
\$10,001	-	\$20,000	1	1.4%	2.7%	15,019	0.0%	0.0%
\$20,001	-	\$50,000	2	2.7%	5.4%	72,794	0.0%	0.0%
\$50,001	-	\$100,000	5	6.8%	12.2%	404,093	0.2%	0.2%
\$100,001	-	\$150,000	1	1.4%	13.5%	150,000	0.1%	0.2%
\$150,001	-	\$200,000	0	0.0%	13.5%	0	0.0%	0.2%
\$200,001	-	\$300,000	5	6.8%	20.3%	1,234,060	0.5%	0.7%
\$300,001	-	\$500,000	6	8.1%	28.4%	2,373,235	0.9%	1.5%
\$500,001	-	\$1,000,000	10	13.5%	41.9%	8,173,548	3.0%	4.5%
\$1,000,001	-	\$1,500,000	10	13.5%	55.4%	13,830,134	5.0%	9.5%
\$1,500,001	-	\$2,000,000	5	6.8%	62.2%	8,181,661	3.0%	12.5%
\$2,000,001	-	\$2,500,000	7	9.5%	71.6%	16,371,895	5.9%	18.4%
\$2,500,001	-	\$5,000,000	12	16.2%	87.8%	44,705,445	16.2%	34.5%
\$5,000,001	-	\$10,000,000	1	1.4%	89.2%	6,605,779	2.4%	36.9%
\$10,000,001	-	\$15,000,000	2	2.7%	91.9%	26,374,185	9.5%	46.5%
\$15,000,001	-	\$20,000,000	3	4.1%	95.9%	47,293,229	17.1%	63.6%
\$20,000,001	-	\$25,000,000	0	0.0%	95.9%	0	0.0%	63.6%
\$25,000,001	-	\$30,000,000	0	0.0%	95.9%	0	0.0%	63.6%
\$30,000,001	-	\$35,000,000	2	2.7%	98.6%	62,791,205	22.7%	86.3%
\$35,000,001	-	\$40,000,000	1	1.4%	100.0%	37,923,219	13.7%	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			74	100.0%	100.0%	\$276,509,123	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, 2019*

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)	Incurring 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	\$255,753	\$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	\$255,751
	Loss Claims	9	24	27	26	25	25	23	25	25	25	25	24	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	0
July 1,1988 - July 1,1989 (90)	Incurring 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	\$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	\$1,673,300
	Loss Claims	2	42	42	42	41	39	37	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	0
July 1,1989 - July 1,1990 (107)	Incurring 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	\$2,553,051	\$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	\$2,553,051	\$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	61	62	62	62	62	62	62	62
	Open Claims	36	83	43	26	18	15	6	4	3	1	0	0	0	1	0	0	0	0	0	0
July 1,1990 - July 1,1991 (154)	Incurring 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	\$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	\$6,059,360
	Loss Claims	34	97	87	88	87	88	86	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	0
July 1,1991 - July 1,1992 (187)	Incurring 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	\$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	\$14,078,492
	Loss Claims	41	113	98	93	91	91	90	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	0
July 1,1992 - July 1,1993 (164)	Incurring 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	\$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	\$5,491,955
	Loss Claims	38	102	91	100	99	98	99	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	0
July 1,1993 - July 1,1994 (185)	Incurring 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	\$37,389,839
	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	\$37,364,958	\$37,389,839
	Loss Claims	54	117	134	134	133	132	131	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	1	0
July 1,1994 - July 1,1995 (168)	Incurring 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	\$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	\$17,348,113
	Loss Claims	44	109	100	90	89	87	88	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	1	0	0	0	0
July 1,1995 - July 1,1996 (133)	Incurring 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	\$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	\$10,099,385
	Loss Claims	15	71	55	55	55	53	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	2	1	0	0	0	0
July 1,1996 - July 1,1997 (136)	Incurring 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	\$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	\$1,936,471
	Loss Claims	29	64	60	55	55	55	52	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	1	0

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (I)
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2019*

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)	Incurring 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	\$4,095,129	\$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)	Incurring 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)	Incurring 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	\$13,361,825	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207
	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	0	0	0	0	0
July 1,2000 - July 1,2001 (152)	Incurring 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)	Incurring 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	2	1	1
July 1,2002 - July 1,2003 (228)	Incurring 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	0	0	0	0	0	0
July 1,2003 - July 1,2004 (234)	Incurring 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)	Incurring 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)	Incurring 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)	Incurring 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						
	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						
	Loss Claims	24	59	54	36	33	33	32	32	32	30	30	30	30	30						
	Open Claims	62	94	69	35	24	16	14	14	10	1	1	1	1	0						
July 1,2007 - July 1,2008 (190)	Incurring 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							
	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							
	Loss Claims	11	48	37	35	35	32	32	31	31	31	31	31	30							
	Open Claims	73	121	69	31	26	19	14	9	2	2	2	2	1							

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (1)
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2019*

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)	Incurred 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								
	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								
	Loss Claims	14	49	45	43	43	43	43	43	43	43	43	43	43							
	Open Claims	75	112	62	45	27	24	17	2	1	1	0	0								
July 1,2009 - July 1,2010 (199)	Incurred 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	\$52,742,184								
	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	\$49,860,071								
	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									
July 1,2010 - July 1,2011 (209)	Incurred 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										
	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										
	Loss Claims	36	63	57	56	50	51	51	51	51	50										
	Open Claims	76	97	50	38	23	17	13	10	8	5										
July 1,2011 - July 1,2012 (189)	Incurred 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											
	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											
	Loss Claims	29	52	47	43	43	43	43	43	43	43										
	Open Claims	72	102	69	48	36	26	18	7	5											
July 1,2012 - July 1,2013 (166)	Incurred 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												
	Paid Amount	\$88,001	\$280,274	\$1,815,029	\$4,296,380	\$6,026,554	\$6,205,715	\$6,495,205	\$8,465,656												
	Loss Claims	24	50	47	47	47	47	47	48												
	Open Claims	59	120	49	39	27	23	18	11												
July 1,2013 - July 1,2014 (157)	Incurred Amount	\$2,142,000	\$4,841,959	\$6,741,785	\$8,880,338	\$11,746,044	\$15,953,942	\$15,052,215													
	Paid Amount	\$122,869	\$1,542,437	\$2,159,840	\$3,243,175	\$5,357,276	\$7,992,094	\$11,015,308													
	Loss Claims	15	65	52	50	49	47	46													
	Open Claims	70	103	49	35	25	19	11													
July 1,2014 - July 1,2015 (146)	Incurred Amount	\$1,872,000	\$4,464,295	\$5,799,126	\$5,688,104	\$4,821,853	\$4,733,787														
	Paid Amount	\$25,674	\$999,749	\$1,652,911	\$1,713,349	\$2,035,859	\$2,103,911														
	Loss Claims	20	51	42	40	38	36														
	Open Claims	63	91	56	45	36	20														
July 1,2015 - July 1,2016 (180)	Incurred Amount	\$4,832,659	\$6,039,487	\$9,520,447	\$12,466,964	\$11,503,044															
	Paid Amount	\$73,650	\$1,309,674	\$1,755,307	\$2,821,861	\$2,935,381															
	Loss Claims	31	55	49	47	43															
	Open Claims	88	109	78	51	32															
July 1,2016 - July 1,2017 (178)	Incurred Amount	\$1,354,750	\$6,836,205	\$9,246,091	\$8,644,501																
	Paid Amount	\$35,733	\$565,772	\$2,989,386	\$5,755,925																
	Loss Claims	31	55	40	37																
	Open Claims	91	97	52	34																
July 1,2017 - July 1,2018 (127)	Incurred Amount	\$1,158,937	\$3,218,860	\$3,064,679																	
	Paid Amount	\$61,148	\$250,115	\$506,656																	
	Loss Claims	16	46	39																	
	Open Claims	41	85	51																	
July 1,2018 - July 1,2019 (141)	Incurred Amount	\$1,413,100	\$3,708,066																		
	Paid Amount	\$51,059	\$391,979																		
	Loss Claims	28	54																		
	Open Claims	65	82																		
July 1,2019 - July 1,2020 (71)	Incurred Amount	\$5,436,970																			
	Paid Amount	\$749,218																			
	Loss Claims	43																			
	Open Claims	60																			

Total
(5,476)

(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, 2019*

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	(C)
91-097	1990-1991	5/31/1991	Ontario	-	-	-	-	-	269,102	519,102	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	(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	
92-021	1991-1992	10/31/1991	Ontario	-	-	-	100,336	100,336	198,161	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	5,792,618	(C)
92-046	1991-1992	11/26/1991	Ontario	-	-	-	134,243	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	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	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	2,500,000	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	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	2,243,761	(C)
92-145	1991-1992	8/6/1991		-	-	-	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	191,028	(C)
92-158	1991-1992	6/2/1992	Ontario	-	-	-	182,823	219,209	310,806	313,025	310,806	304,807	304,807	217,402	217,402	217,402	217,402	217,402	217,402	217,402	217,402	217,402	(C)
92-181	1991-1992	5/19/1992		-	-	-	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	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	12,931,819	
93-018	1992-1993	10/31/1992		-	-	2,575	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		-	-	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	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	13,133	(C)
93-152	1992-1993	6/30/1993	Ontario	-	-	106,000	106,000	106,000	106,000	544,649	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	1,500,000	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	(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	3,255,018	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		-	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	1,250,000	1,250,000	1,250,000	1,250,000	1,250,000	1,250,000	486,358	486,358	486,358	486,358	486,358	486,358	(C)
94-160	1993-1994	6/28/1994		-	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	721,332	715,332	400,000	50,000	(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	35,405,700	35,005,700	
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		500,000	1,050,977	2,531,970	4,442,753	4,440,228	4,440,228	4,440													

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2019*

Appendix N6 - Exhibit II

Cumulative Reported Incurred Losses																									
Claim Number	Policy Incepting Date	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		
98-010	1997-1998	7/24/1997	Ontario	30,000	46,259	12,511	57,436	147,436	404,436	404,437	404,386	607,999	613,000	474,302	481,735	431,302	431,302	431,302	431,302	431,302	431,302	431,302	431,302	431,302	(C)
98-019	1997-1998	8/29/1997	Ontario	-	-	-	-	1,000,000	1,000,000	1,000,000	400,000	369,587	369,587	369,587	369,587	369,587	369,587	369,587	369,587	369,587	369,587	369,587	369,587	369,587	(C)
98-032	1997-1998	10/21/1997	Ontario	-	-	-	-	671,266	946,150	936,150	946,150	972,140	468,976	468,976	468,976	468,976	468,976	468,976	468,976	468,976	468,976	468,976	468,976	468,976	(C)
98-056	1997-1998	2/2/1998	Ontario	-	-	-	-	701,705	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	(C)
98-111	1997-1998	5/29/1998	Ontario	-	-	-	-	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	(C)
98-125	1997-1998	6/10/1998	Ontario	-	575,000	-	-	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	(C)
Total				30,000	621,259	12,511	57,436	3,124,030	3,652,504	3,642,505	3,052,454	3,251,644	2,753,481	2,614,783	2,622,216	2,571,783	2,571,783	2,571,783	2,571,783	2,571,783	2,571,783	2,571,783	2,571,783	2,571,783	
99-017	1998-1999	8/28/1998	Ontario	-	-	4,000,000	18,633,662	17,735,613	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	(C)
99-030	1998-1999	10/16/1998	Ontario	-	-	-	1,250,000	5,100,000	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	(C)
99-052	1998-1999	10/14/1998	Ontario	-	147,630	-	108,512	108,424	108,511	283,458	258,463	283,463	718,463	718,463	516,963	545,426	139,213	139,213	139,213	139,213	139,213	139,213	139,213	139,213	(C)
99-058	1998-1999	12/2/1998	Ontario	-	-	-	975,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	(C)
99-107	1998-1999	4/29/1999	BC	-	1,215,000	1,215,000	1,215,000	1,215,000	1,215,000	550,000	897	897	897	897	897	897	897	897	897	897	897	897	897	897	(C)
2001-019	1998-1999	3/24/1999	Ontario	-	-	-	629,836	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	(C)
Total				-	1,362,630	5,323,512	22,812,010	25,523,866	24,985,009	24,494,956	23,920,858	23,945,858	24,380,858	24,380,858	24,179,358	24,207,821	23,801,608	23,801,608	23,801,608	23,801,608	23,801,608	23,801,608	23,801,608	23,801,608	
2000-042	1999-2000	12/22/1999	Ontario	-	450,000	450,000	475,000	553,514	546,667	546,667	546,667	546,667	546,667	546,667	546,667	546,667	546,667	546,667	546,667	546,667	546,667	546,667	546,667	546,667	(C)
2000-053	1999-2000	11/25/1999	Ontario	-	-	1,000,000	1,000,000	1,000,000	8,000,000	8,000,000	7,611,559	7,605,779	7,605,779	7,605,779	7,605,779	7,605,779	7,605,779	7,605,779	7,605,779	7,605,779	7,605,779	7,605,779	7,605,779	7,605,779	(C)
2000-058	1999-2000	10/27/1999	Ontario	-	800,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)
2000-109	1999-2000	4/20/2000	BC	-	-	-	975,000	975,000	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	(C)
2001-057	1999-2000	3/31/2000	BC	-	104,562	105,558	463,934	463,934	463,934	170,935	2,250,000	2,466,191	2,466,191	2,466,191	2,466,191	2,466,191	2,466,191	2,466,191	2,466,191	2,466,191	2,466,191	2,466,191	2,466,191	2,466,191	(C)
2000-053	Total			-	1,354,562	1,555,558	2,913,934	2,992,448	10,431,215	10,138,216	11,828,840	11,823,606	12,039,252	12,039,252	12,039,252	12,039,252	12,039,252	12,039,252	12,039,252	12,039,252	12,039,252	12,039,252	12,039,252	12,039,252	
2001-023	2000-2001	10/17/2000	-	-	987,500	819,911	819,911	819,910	769,179	769,179	769,179	769,179	769,179	769,179	769,179	769,179	769,179	769,179	769,179	769,179	769,179	769,179	769,179	769,179	(C)
2001-028	2000-2001	10/26/2000	Ontario	-	-	997,419	953,728	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	(C)
2001-030	2000-2001	11/6/2000	BC	-	346,296	346,296	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	(C)
2001-072	2000-2001	1/31/2001	Alberta	-	100,000	241,004	241,003	241,004	1,500,000	1,500,000	2,000,000	2,000,000	2,000,000	2,000,000	472,708	472,708	472,708	472,708	472,708	472,708	472,708	472,708	472,708	472,708	(C)
2001-091	2000-2001	2/16/2001	Quebec	-	-	-	-	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)
2001-108	2000-2001	3/23/2001	BC	-	1,000,000	1,000,000	1,000,000	100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)
2001-137	2000-2001	6/13/2001	Ontario	-	793,500	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	664,973	(C)
2002-007	2000-2001	5/23/2001	Ontario	-	10,000	15,178	15,178	515,178	936,416	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	302,212	302,212	(C)	
Total				-	3,237,296	4,084,781	3,807,402	4,395,606	4,925,109	4,988,693	5,488,693	5,488,693	5,488,693	5,488,693	3,961,401	3,961,401	3,961,401	3,961,401	3,961,401	3,961,401	3,961,401	3,263,613	3,263,613		
2002-009	2001-2002	8/3/2001	BC	1,500,000	1,000,000	792,349	1,425,000	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	1,087,603	(C)
2002-017	2001-2002	8/7/2001	Quebec	-	-	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	(C)
2002-021	2001-2002	7/31/2001	Ontario	-	507,795	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	457,389	(C)
2002-040	2001-2002	9/24/2001	Ontario	-	1,000,000	2,500,000	4,062,969	4,062,969	4,070,751	4,070,751	4,070,761	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	(C)
2002-075	2001-2002	11/26/2001	-	-	1,000,000	214,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	132,253	(C)
2002-080	2001-2002	11/29/2001	Ontario	-	1,500,000	5,000,000	5,000,000	15,500,000	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	15,390,929	(C)
2002-116	2001-2002	2/14/2002	Ontario	-	522,771	814,483	814,483	814,483	814,483	814,483	814,483	814,483	814,483	8											

**CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2019***

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
2005-014	2004-2005	8/25/2004	Ontario	-	35,000	35,000	111,608	111,606	226,670	229,716	432,342	441,966	441,966	612,891	612,891	612,891	760,990	330,238	330,238	(C)			
2005-021	2004-2005	9/27/2004	Ontario	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	(C)			
2005-065	2004-2005	10/22/2004	Quebec	-	-	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	(C)			
2005-083	2004-2005	10/23/2004	BC	555,000	555,000	925,000	925,000	925,000	925,000	925,000	1,274,677	1,274,979	1,274,979	1,274,979	1,274,979	1,274,979	1,274,979	1,274,979	1,274,979	(C)			
2005-128	2004-2005	3/15/2005	Ontario	-	1,775,000	1,850,000	1,850,000	1,850,000	1,850,000	1,850,000	1,100,000	1,100,000	1,100,000	1,100,000	38,338	38,338	38,338	38,338	38,338	(C)			
2005-137	2004-2005	2/23/2005	BC	-	1,000,000	121,657	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	(C)			
2005-143	2004-2005	3/4/2005	BC	-	1,000,000	1,000,000	1,000,000	550,000	300,000	300,000	-	-	-	-	-	-	-	-	-	(C)			
2005-177	2004-2005	4/11/2005	-	-	-	-	-	-	-	-	-	-	-	-	-	500,000	5,500,000	5,500,000	5,500,000	(C)			
2005-182	2004-2005	5/9/2005	-	-	6,712	6,712	317,825	892,825	74,875	60,853	60,853	60,853	60,853	60,853	60,853	60,853	60,853	60,853	60,853	(C)			
Total				2,555,000	6,371,712	6,867,319	7,216,917	7,341,915	6,389,029	6,378,053	5,829,371	5,839,298	5,839,298	6,010,223	4,948,561	5,448,561	10,596,660	10,165,908	10,165,908				
2006-016	2005-2006	8/26/2005	BC	630,000	630,000	330,000	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)			
2006-040	2005-2006	11/9/2005	BC	85,000	500,000	500,000	1,709,280	1,709,280	1709280.39	1,709,280	1,709,280	1,709,280	1,709,280	1,709,280	1,709,280	1,709,280	1,709,280	1,709,280	1,709,280	(C)			
2006-047	2005-2006	12/2/2005	BC	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)			
2006-060	2005-2006	11/25/2005	BC	764,000	800,000	800,000	800,000	800,000	800,000	100,000	-	-	-	-	-	-	-	-	-	(C)			
2006-109	2005-2006	3/21/2006	Ontario	-	10,000	1,000,000	1,000,000	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	(C)			
2006-141	2005-2006	5/12/2006	-	-	737,000	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	(C)			
2006-177	2005-2006	11/1/2005	-	-	-	-	-	-	-	725,317	865,166	1,101,932	1,103,432	1,053,432	1,053,432	1,053,432	1,053,432	1,053,432	1,053,432	(C)			
Total				2,479,000	2,677,000	2,805,023	3,684,303	2,729,323	2,729,323	2,754,640	2,794,489	3,031,255	3,032,755	2,982,755	2,982,755	2,982,755	2,982,755	2,982,755	2,982,755				
2007-001	2006-2007	7/13/2006	BC	1,250,000	2,550,000	2,550,000	3,550,000	3,550,000	5,750,000	5,966,717	5,929,906	5,880,794	5,880,794	5,880,794	5,880,794	5,880,794	5,880,794	5,880,794	5,880,794	(C)			
2007-003	2006-2007	7/25/2006	Ontario	-	500,001	500,001	1,000,000	2,000,000	3,000,000	2,568,795	2,637,919	2,593,313	2,593,313	2,593,313	2,593,313	2,593,313	2,593,313	2,593,313	2,593,313	(C)			
2007-027	2006-2007	10/4/2006	Ontario	-	276,000	526,001	57,529	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	(C)			
2007-066	2006-2007	12/27/2006	BC	600,000	600,000	600,000	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)			
2007-096	2006-2007	3/19/2007	Ontario	-	10,000	685,000	795,785	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	(C)			
2007-121	2006-2007	5/23/2007	-	-	80,000	185,000	222,755	256,363	256,363	256,363	256,363	438,967	709,573	709,573	709,573	709,573	709,573	709,573	709,573	(C)			
2007-122	2006-2007	3/22/2007	-	-	-	-	-	-	-	-	-	-	-	-	245,001	250,001	1,000,000	-	-	(C)			
Total				1,850,000	4,016,001	5,046,002	5,626,069	6,076,071	9,276,071	9,061,583	9,093,896	9,182,782	9,453,388	9,453,388	9,698,389	9,703,389	10,453,388						
2008-001	2007-2008	7/4/2007	BC	950,000	950,000	3,266,000	3,265,617	3,265,617	3,265,617	3,265,617	3,177,566	2,946,896	2,716,225	2,485,556	2,254,886	(31,431)	(C)						
2008-079	2007-2008	12/28/2007	-	-	-	175,333	1,000,000	1,100,000	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	(C)			
2008-110	2007-2008	2/29/2008	Ontario	0	0	2000000	4500000	13,100,000	13,000,000	13,000,000	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	(C)			
2008-113	2007-2008	3/12/2008	Ontario	-	-	2,000,000	2,000,000	2,000,000	3,000,000	3,000,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	(C)			
Total				950,000	950,000	7,266,000	9,765,617	18,540,950	20,265,617	20,365,617	21,749,265	21,518,595	21,287,924	21,057,255	20,826,585	18,540,268							
2009-012	2008-2009	8/15/2008	-	-	135,000	166,693	166,693	166,693	1,000,000	1,000,000	2,700,000	2,546,740	2,546,740	2,546,740	2,546,740	(C)							
2009-053	2008-2009	11/13/2008	-	-	-	246,455	1,500,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	(C)							
2009-102	2008-2009	2/17/2009	Ontario	-	650,019	511,062	1,600,000	1,600,000	2,000,000	1,907,009	1,907,009	1,907,009	1,907,009	1,907,009	1,907,009	1,907,009	(C)						
2009-113	2008-2009	2/17/2009	Ontario	-	592,353	592,353	649,453	653,249	653,249	653,249	653,249	653,249	653,249	653,249	653,249	653,249	(C)						
2009-193	2008-2009	6/30/2009	-	-	575,000	575,000	375,000	375,000	375,000	162,387	162,387	162,387	162,387	162,387	162,387	162,387	(C)						
Total				-	1,952,372	1,845,108	2,148,663	4,294,942	4,978,249	5,165,636	6,772,645	6,619,384	6,619,384	6,619,384	6,619,384								
2010-004	2009-2010	7/24/2009	-	40,000	70,000	130,000	330,000	630,000	391,997	391,997	391,997	391,997	391,997	391,997	391,997	(C)							
2010-059	2009-2010	11/19/2009	Ontario	10,000	1,197,081	1,418,321	3,000,000	3,000,000	4,528,773	51,528,773	51,528,773	35,000,000	32,898,259	32,898,259	32,898,259	(C)							
2010-061	2009-2010	11/24/2009	-	-	900,719	900,719	900,719	900,719	900,719	900,719	900,719	900,719	900,719	900,719	900,719	(C)							
2010-065	2009-2010	12/3/2009	-	50,000	52,200	52,347	270,720	270,720	268,220	270,721	1,500,000	4,300,000	4,101,741	4,101,741	4,101,741	(C)							
2010-070	2009-2010	12/16/2009	Ontario	-	322,000	2,500,000	2,500,000	2,500,000	2,500,000	1,638,777	1,638,777	1,638,777	1,638,777	1,638,777	1,638,777	(C)							
2010-111	2009-2010	3/1/2010	Ontario	-	59,635	2,000,000	2,000,000	6,000,000	5,356,558	5,356,558	5,356,558	5,356,558	5,356,558	5,356,558	5,356,558	(C)							
2010-127	2009-2010	1/25/2010	-	-	20,000	270,000	475,000	475,000	559,453	323,610	323,610	323,610	323,610	323,610	323,610	(C)							
2010-165	2009-2010	5/27/2010	-	-	36,000	36,000																	

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2019*

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	(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	(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	(C)											
2013-099	2012-2013	3/1/2013		-	10,000	50,000	822,231	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	(C)											
2013-112	2012-2013	4/26/2013		-	-	10,000	731,064	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	(C)											
2013-147	2012-2013	6/19/2013		-	-	275,000	678,164	678,164	678,164	678,164	678,164	(C)											
2014-139	2012-2013	1/23/2013		-	-	-	-	-	-	-	-	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												
2014-002	2013-2014	7/5/2013		-	1,000,000	500,000	6,924	6,924	6,924	6,924	(C)												
2014-014	2013-2014	9/4/2013		-	-	-	-	-	700,000	227,145	(C)												
2014-026	2013-2014	7/10/2013		400,000	400,000	400,000	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	(C)												
2014-079	2013-2014	2/3/2014		-	30,000	200,980	1,000,000	2,284,332	3,784,332	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													
2014-134	2013-2014	6/5/2014		-	10,000	98,688	2,000,000	3,500,000	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													
2015-007	2014-2015	7/9/2014		207,000	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	(C)													
2015-054	2014-2015	12/23/2014		350,000	350,000	550,000	550,000	260,000	255,950	(C)													
2015-059	2014-2015	12/29/2014		600,000	600,000	600,000	600,000	600,000	600,000														
2015-064	2014-2015	12/31/2014		100,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000														
2015-069	2014-2015	1/12/2015		-	135,000	552,121	552,125	552,125	552,124														
		Total		1,392,000	2,826,485	4,310,977	4,310,981	3,479,730	3,474,429														
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	(C)														
2016-018	2015-2016	9/1/2015		700,000	-	-	-	-	(C)														
2016-023	2015-2016	9/9/2015		-	-	-	-	2,000,000															
2016-030	2015-2016	10/7/2015		95,000	171,030	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															
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															
2016-108	2015-2016	4/5/2016		-	190,000	500,000	2,000,000	2,000,000															
2016-119	2015-2016	3/22/2016		-	-	-	125,000	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	(C)														
		Total		3,575,000	3,587,030	7,000,000	10,375,000	9,560,893															
2017-010	2016-2017	7/28/2016		-	-	1,500,000	1,500,000																
2017-060	2016-2017	11/28/2016		-	-	560,429	565,430																
2017-068	2016-2017	12/15/2016		-	1,000,000	2,308,068	2,308,068	(C)															
2017-091	2016-2017	1/18/2017		-	2,020,000	2,382,265	2,378,932																
2017-143	2016-2017	5/9/2017		-	500,000	300,000	614	(C)															
2017-157	2016-2017	6/20/2017		-	525,000	500,000	525,000																
		Total		-	4,045,000	7,550,762	7,278,044																
2018-116	2017-2018	6/21/2018		-	800,000	800,000																	
2018-124	2017-2018	6/27/2018		-	500,000	500,000																	
		Total		-	1,300,000	1,300,000																	
2019-036	2018-2019	10/12/2018		700,000	700,000																		
		Total		700,000	700,000																		
2020-001	2019-2020	7/8/2019		2,500,000																			
2020-010	2019-2020	7/31/2019		751,111																			
2020-026	2019-2020	9/19/2019		1,000,000																			
		Total		4,251,111																			

(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, 2019***

Law Firm (1) (2)	Reported Claims	Open Claims	Loss Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity (3)
1	550	24	179	71,466,666	24,440,440	6,415,591	102,322,697	571,635
2	232	5	79	43,954,539	7,031,822	612,378	51,598,740	653,149
3	1007	43	202	30,437,147	8,109,535	6,201,882	44,748,564	221,528
4	697	44	189	20,254,077	8,911,400	7,921,833	37,087,310	196,229
5	281	32	139	49,962,798	13,798,367	11,264,574	75,025,738	539,754
6	147	3	74	22,796,631	3,684,403	1,161,877	27,642,911	373,553
7	147	15	32	17,846,341	4,910,851	635,435	23,392,627	731,020
8	852	71	235	12,510,650	10,503,760	5,129,613	28,144,023	119,762
9	348	13	144	17,775,807	4,178,789	561,369	22,515,965	156,361
10	202	0	108	5,402,294	4,634,376	0	10,036,671	92,932
11	199	1	78	4,724,680	4,064,451	612,495	9,401,626	120,534
12	368	20	123	2,682,044	3,370,092	1,167,700	7,219,836	58,698
13	446	47	167	4,830,489	5,765,117	2,824,311	13,419,916	80,359
	5,476	318	1,749	\$304,644,162	\$103,403,404	\$44,509,059	\$452,556,625	\$258,752

(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, 2019***

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	4,455,954	582,378	45,788,702	11,447,175
2	13	4	61,887,179	8,846,197	2,745,218	73,478,594	5,652,200
3	9	3	45,674,187	6,046,634	7,000,000	58,720,820	6,524,536
4	9	0	15,469,960	1,829,119	0	17,299,079	1,922,120
5	5	1	15,519,673	2,255,740	125,435	17,900,848	3,580,170
6	12	2	12,133,366	1,557,180	2,500,000	16,190,546	1,349,212
7	3	1	18,356,558	390,929	500,000	19,247,487	6,415,829
8	7	2	7,482,915	1,435,388	1,750,000	10,668,303	1,524,043
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	3	1	156,876	828,170	108,274	1,093,320	364,440
	74	15	\$230,894,687	\$30,271,000	\$15,311,306	\$276,476,993	\$3,736,176

- (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, 2019***

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	8.3%	714	13.04%	307	17.55%	\$156,114	\$47,927,012
COMMERCIAL LAW	43.2%	814	14.86%	301	17.21%	255,273	76,837,073
CORPORATE LAW	(3)	437	7.98%	131	7.49%	815,918	106,885,265
TAX MATTERS	6.5%	426	7.78%	163	9.32%	584,954	95,347,429
LITIGATION	23.4%	1,188	21.69%	335	19.15%	136,117	45,599,240
INTELLECTUAL PROPERTY	3.5%	244	4.46%	31	1.77%	409,332	12,689,302
WILLS, ESTATES, TRUST	1.2%	259	4.73%	90	5.15%	54,984	4,948,574
FAMILY LAW	0.0%	94	1.72%	39	2.23%	64,804	2,527,354
LABOUR LAW	4.8%	130	2.37%	25	1.43%	75,161	1,879,026
OTHER	9.1%	1,170	21.37%	327	18.70%	177,114	57,916,349
TOTAL	100.0%	5,476	100.00%	1,749	100.00%	\$258,752	\$452,556,625

(1) Percentage of Practice as of March 1, 2018

(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, 2019*

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	8.3%	11	14.86%	\$1,838,291	\$20,221,198
COMMERCIAL LAW	43.2%	13	17.57%	3,094,563	40,229,317
CORPORATE LAW	(4)	10	13.51%	8,843,137	88,431,371
TAX MATTERS	6.5%	18	24.32%	3,716,397	66,895,141
LITIGATION	23.4%	5	6.76%	3,669,455	18,347,273
INTELLECTUAL PROPERTY	3.5%	6	8.11%	1,133,884	6,803,306
WILLS, ESTATES, TRUST	1.2%	1	1.35%	709,280	709,280
FAMILY LAW	0.0%	1	1.35%	271,947	271,947
LABOUR LAW	4.8%	1	1.35%	203,270	203,270
OTHER	9.1%	8	10.81%	4,295,611	34,364,890
TOTAL	100.0%	74	100.00%	\$3,736,176	\$276,476,993

(1) Percentage of Practice as of March 1, 2018

(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