

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2018*

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 L1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2018*

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	0	6,474,107
7/1/2006 - 7/1/2007		Claims O/S	0	0	0	0
		Incurred	6,474,107 (2)	0	0	6,474,107
7/1/2007 - 7/1/2008	4,784	Claims Paid	13,245,987 (2)	0	0	13,245,987
7/1/2007 - 7/1/2008		Claims O/S	3,580,599 (2)	0	0	3,580,599
		Incurred	16,826,586 (4)	0	0	16,826,586
7/1/2008 - 7/1/2009	4,835	Claims Paid	2,808,791 (4)	0	0	2,808,791
7/1/2008 - 7/1/2009		Claims O/S	0	0	0	0
		Incurred	2,808,791 (4)	0	0	2,808,791
7/1/2009 - 7/1/2010	4,817	Claims Paid	40,517,939 (5)	0	0	40,517,939
7/1/2009 - 7/1/2010		Claims O/S	2,000,000 (1)	0	0	2,000,000
		Incurred	42,517,939 (6)	0	0	42,517,939
7/1/2010 - 7/1/2011	4,771	Claims Paid	7,199,146 (3)	0	0	7,199,146
7/1/2010 - 7/1/2011		Claims O/S	28,071,736 (2)	0	0	28,071,736
		Incurred	35,270,882 (5)	0	0	35,270,882
7/1/2011 - 7/1/2012	4,708	Claims Paid	4,437,567 (5)	0	0	4,437,567
7/1/2011 - 7/1/2012		Claims O/S	750,000 (1)	0	0	750,000
		Incurred	5,187,567 (6)	0	0	5,187,567
7/1/2012 - 7/1/2013	4,128	Claims Paid	245,648 (2)	0	0	245,648
7/1/2012 - 7/1/2013		Claims O/S	1,192,079 (1)	0	0	1,192,079
		Incurred	1,437,727 (3)	0	0	1,437,727
7/1/2013 - 7/1/2014	4,124	Claims Paid	2,593,871	0	0	2,593,871
7/1/2013 - 7/1/2014		Claims O/S	5,965,461 (3)	0	0	5,965,461
		Incurred	8,559,332 (3)	0	0	8,559,332
7/1/2014 - 7/1/2015	4,198	Claims Paid	25,376	0	0	25,376
7/1/2014 - 7/1/2015		Claims O/S	47,007 (2)	0	0	47,007
		Incurred	72,383 (2)	0	0	72,383
7/1/2015 - 7/1/2016	4,141	Claims Paid	0	0	0	0
7/1/2015 - 7/1/2016		Claims O/S	2,250,000	0	0	2,250,000
		Incurred	2,250,000 (3)	0	0	2,250,000
7/1/2016 - 7/1/2017	4,084	Claims Paid	1,414,927 (1)	0	0	1,414,927
7/1/2016 - 7/1/2017		Claims O/S	2,425,406 (2)	0	0	2,425,406
		Incurred	3,840,333 (3)	0	0	3,840,333
7/1/2017 - 7/1/2018	3,582	Claims Paid	0	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	1,855	Claims Paid	0	0	0	0
7/1/2018 - 7/1/2019		Claims O/S	0	0	0	0
		Incurred	0	0	0	0
Total	113,372	Claims Paid	228,348,472 (59)	0	0	228,348,472
		Claims O/S	46,282,288 (14)	0	0	46,282,288
		Incurred	274,630,760 (73)	0	0	274,630,760

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 L11) and drop down claims

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L2

SUMMARY OF CLAIMS EXPERIENCE BY YEAR
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2018*

Policy Period	(1) Lawyer Count	(2) Reported Claims	(3) Open Claims	(4) Loss Claims	(5) Paid Amount	(6) Case Reserve	(7) Incurred Amount	(8) Reported Claim Frequency	(9) Loss Claim Frequency	(10) Loss Severity	(11) 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	1	30	10,588,386	1,434	10,589,820	0.0358	0.0063	352,994	2,224
July 1,2007 - July 1,2008	4,784	190	2	31	17,479,053	3,899,473	21,378,526	0.0397	0.0065	689,630	4,483
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	49,457,093	2,545,090	52,002,184	0.0413	0.0089	1,209,353	10,763
July 1,2010 - July 1,2011	4,771	209	8	51	13,565,239	29,462,742	43,027,980	0.0438	0.0107	843,686	9,027
July 1,2011 - July 1,2012	4,708	189	7	43	9,600,431	950,564	10,550,995	0.0401	0.0091	245,372	2,233
July 1,2012 - July 1,2013	4,128	166	18	47	6,495,205	2,500,775	8,995,980	0.0402	0.0114	191,404	2,182
July 1,2013 - July 1,2014	4,124	157	19	47	7,992,094	7,961,848	15,953,942	0.0381	0.0114	339,446	3,870
July 1,2014 - July 1,2015	4,198	146	36	38	2,035,859	2,785,994	4,821,853	0.0348	0.0091	126,891	1,155
July 1,2015 - July 1,2016	4,141	180	51	47	2,821,861	9,645,102	12,466,964	0.0435	0.0113	265,255	2,997
July 1,2016 - July 1,2017	4,084	178	52	40	2,989,386	6,256,705	9,246,091	0.0436	0.0098	231,152	2,265
July 1,2017 - July 1,2018	3,582	128	85	46	250,115	2,968,745	3,218,860	0.0357	0.0128	69,975	896
July 1,2018 - July 1,2019 (12)	1,855	65	65	28	51,059	1,362,041	1,413,100	0.0350	0.0151	50,468	762
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)

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

(10) (7) / (4)

(7) (5) + (6)

(11) (9) x (10)

(12) Includes claims reported up to December 31, 2018

* Includes adjustments (see Appendix L11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L3

SUMMARY OF CLAIMS EXPERIENCE BY YEAR
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2018*

	(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	4	2	13,245,986	3,580,599	16,826,585	0.800	4,206,646	3,365
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	2,000,000	42,517,939	1.200	7,086,323	8,504
July 1,2010 - July 1,2011	4,771	5	2	7,199,146	28,071,736	35,270,882	1.000	7,054,176	7,054
July 1,2011 - July 1,2012	4,708	6	1	4,437,567	750,000	5,187,566	1.300	864,594	1,124
July 1,2012 - July 1,2013	4,128	3	1	245,648	1,192,079	1,437,727	0.700	479,242	335
July 1,2013 - July 1,2014	4,124	3	3	2,593,871	5,965,461	8,559,332	0.700	2,853,111	1,997
July 1,2014 - July 1,2015	4,198	2	2	25,376	47,007	72,383	0.500	36,191	18
July 1,2015 - July 1,2016	4,141	3	3	0	2,250,000	2,250,000	0.700	750,000	525
July 1,2016 - July 1,2017	4,084	3	2	1,154,927	2,685,406	3,840,333	0.700	1,280,111	896
July 1,2017 - July 1,2018	3,582	0	0	0	0	0	0.000	0	0
July 1,2018 - July 1,2019 (10)	1,855	0	0	0	0	0	0.000	0	0
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, 2018

* Includes adjustments (see Appendix L11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L4

**CLLAS INCURRED CLAIMS (EXCESS OF \$1,000,000) GROUND-UP
JANUARY 1, 1987 TO DECEMBER 31, 2018
VALUED AS AT DECEMBER 31, 2018***

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
2008-001	\$2,485,556	\$2,254,886	\$2,058,911	\$115,376	\$80,599	7/4/2007	Open
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	\$681,126	\$3,818,874	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 L4

**CLLAS INCURRED CLAIMS (EXCESS OF \$1,000,000) GROUND-UP
JANUARY 1, 1987 TO DECEMBER 31, 2018
VALUED AS AT DECEMBER 31, 2018***

CLLAS Claim Number	Incurred Amount (Previous Year)	Incurred Amount	Paid to Date		Case Reserve	Report Date	Status
			Indemnity	Defence			
2010-059	\$35,000,000	\$32,898,259	\$27,572,445	\$5,325,814	0	11/19/2009	Closed
2010-065	\$4,300,000	\$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	\$3,000,000	\$227,342	\$342,093	\$2,430,565	5/27/2010	Open
2010-171	\$1,522,604	\$1,522,604	\$449,713	\$1,072,891	\$0	6/16/2010	Closed
2011-145	\$14,050,000	\$31,800,000	\$4,951	\$3,853,233	\$27,941,817	3/11/2011	Open
2011-149	\$2,900,001	\$2,900,001	\$2,622,026	\$277,974	0	4/4/2011	Closed
2011-193	\$2,000,000	\$3,178,869	\$2,400,000	\$778,869	\$0	6/27/2011	Closed
2012-002	\$731,348	\$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	\$1,023,027	\$816,719	12/23/2011	Open
2012-124	\$921,000	\$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	\$1,500,000	\$2,200,000	\$0	\$495,687	\$1,704,313	5/22/2013	Open
2014-079	\$2,284,332	\$3,784,332	\$2,750,000	\$645,861	\$388,471	2/3/2014	Open
2014-131	\$2,000,000	\$3,500,000	\$0	\$493,870	\$3,006,130	6/2/2014	Open
2014-134	\$3,500,000	\$4,275,000	\$609,528	\$588,482	\$3,076,990	6/5/2014	Open
2016-017	\$1,000,000	\$1,250,000	\$0	\$918,550	\$331,450	8/26/2015	Open
2016-107	\$500,000	\$2,000,000	\$0	\$227,830	\$1,772,170	3/23/2016	Open
2016-108	\$500,000	\$2,000,000	\$0	\$63,773	\$1,936,227	4/5/2016	Open
2017-010	\$183,447	\$1,500,000	\$0	\$234,943	\$1,265,057	7/28/2016	Open
2017-068	\$1,000,000	\$2,308,068	\$2,208,068	\$100,000	\$0	12/15/2016	Closed
2017-091	\$2,020,000	\$2,382,265	\$64,550	-\$153,141	\$2,470,856	1/18/2017	Open
Total	\$308,650,462	\$337,993,009	\$192,838,358	\$94,114,414	\$51,040,238		

* Includes adjustments (see Appendix L11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L5A

**SIZE OF LOSS DISTRIBUTION
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2018***

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		3631	68.1%	68.1%	\$0	0.0%	0.0%
\$1	-	\$5,000	647	12.1%	80.3%	1,171,373	0.3%	0.3%
\$5,001	-	\$10,000	228	4.3%	84.5%	1,723,611	0.4%	0.6%
\$10,001	-	\$20,000	185	3.5%	88.0%	2,750,624	0.6%	1.3%
\$20,001	-	\$50,000	210	3.9%	92.0%	6,943,349	1.6%	2.8%
\$50,001	-	\$100,000	113	2.1%	94.1%	8,234,487	1.8%	4.7%
\$100,001	-	\$150,000	68	1.3%	95.3%	8,420,879	1.9%	6.5%
\$150,001	-	\$200,000	33	0.6%	96.0%	5,655,813	1.3%	7.8%
\$200,001	-	\$300,000	44	0.8%	96.8%	10,505,771	2.4%	10.1%
\$300,001	-	\$500,000	51	1.0%	97.7%	19,471,398	4.4%	14.5%
\$500,001	-	\$1,000,000	54	1.0%	98.8%	39,541,314	8.8%	23.3%
\$1,000,001	-	\$1,500,000	13	0.2%	99.0%	16,116,246	3.6%	26.9%
\$1,500,001	-	\$2,000,000	9	0.2%	99.2%	16,173,547	3.6%	30.6%
\$2,000,001	-	\$2,500,000	12	0.2%	99.4%	28,151,629	6.3%	36.8%
\$2,500,001	-	\$5,000,000	18	0.3%	99.7%	65,039,232	14.5%	51.4%
\$5,000,001	-	\$10,000,000	6	0.1%	99.8%	35,223,463	7.9%	59.3%
\$10,000,001	-	\$15,000,000	1	0.0%	99.9%	12,983,257	2.9%	62.2%
\$15,000,001	-	\$20,000,000	4	0.1%	99.9%	65,684,158	14.7%	76.8%
\$20,000,001	-	\$25,000,000	0	0.0%	99.9%	0	0.0%	76.8%
\$25,000,001	-	\$30,000,000	0	0.0%	99.9%	0	0.0%	76.8%
\$30,000,001	-	\$35,000,000	2	0.0%	100.0%	64,698,259	14.5%	91.3%
\$35,000,001	-	\$40,000,000	1	0.0%	100.0%	38,923,219	8.7%	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			5,330	100.0%	100.0%	\$447,411,629	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 L11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L5B

SIZE OF LOSS DISTRIBUTION
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2018*

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%	20,000	0.0%	0.0%
\$20,001	-	\$50,000	2	2.7%	5.5%	72,794	0.0%	0.0%
\$50,001	-	\$100,000	5	6.8%	12.3%	378,744	0.1%	0.2%
\$100,001	-	\$150,000	1	1.4%	13.7%	150,000	0.1%	0.2%
\$150,001	-	\$200,000	0	0.0%	13.7%	0	0.0%	0.2%
\$200,001	-	\$300,000	6	8.2%	21.9%	1,484,060	0.5%	0.8%
\$300,001	-	\$500,000	5	6.8%	28.8%	1,972,124	0.7%	1.5%
\$500,001	-	\$1,000,000	9	12.3%	41.1%	7,173,547	2.6%	4.1%
\$1,000,001	-	\$1,500,000	10	13.7%	54.8%	13,369,363	4.9%	9.0%
\$1,500,001	-	\$2,000,000	6	8.2%	63.0%	10,181,662	3.7%	12.7%
\$2,000,001	-	\$2,500,000	5	6.8%	69.9%	11,417,743	4.2%	16.8%
\$2,500,001	-	\$5,000,000	13	17.8%	87.7%	47,489,777	17.3%	34.1%
\$5,000,001	-	\$10,000,000	1	1.4%	89.0%	6,605,779	2.4%	36.5%
\$10,000,001	-	\$15,000,000	2	2.7%	91.8%	26,374,185	9.6%	46.1%
\$15,000,001	-	\$20,000,000	3	4.1%	95.9%	47,293,229	17.2%	63.4%
\$20,000,001	-	\$25,000,000	0	0.0%	95.9%	0	0.0%	63.4%
\$25,000,001	-	\$30,000,000	0	0.0%	95.9%	0	0.0%	63.4%
\$30,000,001	-	\$35,000,000	2	2.7%	98.6%	62,698,259	22.8%	86.2%
\$35,000,001	-	\$40,000,000	1	1.4%	100.0%	37,923,219	13.8%	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			73	100.0%	100.0%	\$274,614,108	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 L11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (1)
 CLLAS CLAIMS - GROUND UP
 VALUED AS AT DECEMBER 31, 2018*

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

Appendix L6 - Exhibit I

Appendix L6 - Exhibit I

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	\$4,095,129	\$4,095,129	\$4,095,129	\$4,108,497	\$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	1	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	55	55	55	55	55	55	55	55	55	55	55	55	55		
	Open Claims	63	80	52	34	20	11	9	5	4	3	3	3	3	0	0	0	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	2	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	\$4,096,404	\$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	4	1	1	1	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	53	54	53	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			
	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			
	Loss Claims	52	74	65	60	61	62	62	60	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			
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			
	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			
	Loss Claims	12	69	68	69	63	63	63	63	60	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			
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			
	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			
	Loss Claims	12	58	52	48	47	48	47	46	46	46	46	45	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			
July 1,2005 - July 1,2006 (206)	Incurring Amount	\$3,251,948	\$5,018,854	\$4,690,040	\$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			
	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			
	Loss Claims	22	54	46	42	39	40	38	38	39	38	38	38	38	38	38	38	38	38	38			
	Open Claims	54	95	64	51	30	21	14	12	11	8	2	1	1	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	\$10,584,820	\$10,584,820	\$10,584,820	\$10,584,820	\$10,584,820	\$10,584,820	\$10,584,820			
	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	\$10,525,986	\$10,525,986	\$10,525,986	\$10,525,986	\$10,525,986	\$10,525,986	\$10,525,986			
	Loss Claims	24	59	54	36	33	33	32	32	32	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	1	1	1	1	1	1			
July 1,2007 - July 1,2008 (190)	Incurring Amount	\$1,265,000	\$2,533,046	\$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	\$21,378,526	\$21,378,526	\$21,378,526	\$21,378,526	\$21,378,526	\$21,378,526	\$21,378,526			
	Paid Amount	\$117,432	\$240,089	\$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	\$17,479,053	\$17,479,053	\$17,479,053	\$17,479,053	\$17,479,053	\$17,479,053	\$17,479,053			
	Loss Claims	11	48	37	35	35	32	32	31	31	31	31	31	31	31	31	31	31	31	31			
	Open Claims	73	121	69	31	26	19	14	9	2	2	2	2	2	2	2	2	2	2	2			

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (1)
 CLLAS CLAIMS - GROUND UP
 VALUED AS AT DECEMBER 31, 2018*

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
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							
	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							
	Loss Claims	14	49	45	43	43	43	43	43	43	43	43							
	Open Claims	75	112	62	45	27	24	17	2	1	1								
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								
	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								
	Loss Claims	35	59	47	48	47	45	44	44	43	43								
	Open Claims	77	106	62	38	25	18	11	8	6	3								
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									
	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									
	Loss Claims	36	63	57	56	50	51	51	51	51									
	Open Claims	76	97	50	38	23	17	13	10	8									
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										
	Paid Amount	\$98,005	\$589,946	\$990,702	\$1,613,040	\$5,207,744	\$5,941,998	\$6,230,903	\$9,600,431										
	Loss Claims	29	52	47	43	43	43	43	43										
	Open Claims	72	102	69	48	36	26	18	7										
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											
	Paid Amount	\$88,001	\$280,274	\$1,815,029	\$4,296,380	\$6,026,554	\$6,205,715	\$6,495,205											
	Loss Claims	24	50	47	47	47	47	47											
	Open Claims	59	120	49	39	27	23	18											
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												
	Paid Amount	\$122,869	\$1,542,437	\$2,159,840	\$3,243,175	\$5,357,276	\$7,992,094												
	Loss Claims	15	65	52	50	49	47												
	Open Claims	70	103	49	35	25	19												
July 1,2014 - July 1,2015 (146)	Incurring Amount	\$1,872,000	\$4,464,295	\$5,799,126	\$5,688,104	\$4,821,853													
	Paid Amount	\$25,674	\$999,749	\$1,652,911	\$1,713,349	\$2,035,859													
	Loss Claims	20	51	42	40	38													
	Open Claims	63	91	56	45	36													
July 1,2015 - July 1,2016 (180)	Incurring Amount	\$4,832,659	\$6,039,487	\$9,520,447	\$12,466,964														
	Paid Amount	\$73,650	\$1,309,674	\$1,755,307	\$2,821,861														
	Loss Claims	31	55	49	47														
	Open Claims	88	109	78	51														
July 1,2016 - July 1,2017 (178)	Incurring Amount	\$1,354,750	\$6,836,205	\$9,246,091															
	Paid Amount	\$35,733	\$565,772	\$2,989,386															
	Loss Claims	31	55	40															
	Open Claims	91	97	52															
July 1,2017 - July 1,2018 (128)	Incurring Amount	\$1,158,937	\$3,218,860																
	Paid Amount	\$61,148	\$250,115																
	Loss Claims	16	46																
	Open Claims	41	85																
July 1,2018 - July 1,2019 (65)	Incurring Amount	\$1,413,100																	
	Paid Amount	\$51,059																	
	Loss Claims	28																	
	Open Claims	65																	
Total (5,330)																			

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

* Includes adjustments (see Appendix L11)

Appendix L6 - Exhibit II

Appendix L6 - 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, 2018*

Appendix L6 - 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	
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	(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	(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	(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	(C)
98-111	1997-1998	5/29/1998	-	-	-	-	-	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	-	-	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	(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	
99-017	1998-1999	8/28/1998	Ontario	-	-	4,000,000	-	18,633,662	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	(C)
99-052	1998-1999	10/14/1998	Ontario	-	147,630	108,512	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	(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	(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	(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	(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	
2000-053	1999-2000	11/25/1999	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	(C)
2000-058	1999-2000	10/27/1999	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	(C)
2000-109	1999-2000	4/20/2000	BC	-	800,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)
2001-057	1999-2000	3/31/2000	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	(C)
2000-042	1999-2000	12/22/1999	Ontario	-	104,562	105,558	463,934	463,934	463,934	170,935	2,250,000	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	(C)
Total				-----	-	1,354,562	1,555,558	2,913,934	2,992,448	10,431,215	10,138,216	11,828,840	11,823,060	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	(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	(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	(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	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	(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	60,973	60,973	60,973	60,973	60,973	60,973	60,973	60,973	60,973	60,973	60,973	60,973	60,973	60,973	60,973	(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	(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	1,000,000	1,000,000	(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	3,961,401	
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	(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	(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	(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	4,070,751	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	(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	(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	814,483	814,483	814,483	814,483	814,483	814,483	814,483	814,483	814,483	814,483	(C)
2002-127	2001-2002	2/25/2002	BC	-	1,000,0																			

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2018*

Appendix L6 - 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
2005-182	2004-2005	5/9/2005	Ontario	-	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	(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	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	(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	(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	1,100,000	1,100,000	1,100,000	1,100,000	(C)				
2005-137	2004-2005	2/23/2005	BC	-	1,000,000	1,211,657	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	(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)				
2005-065	2004-2005	10/22/2004	-	-	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)				
2005-014	2004-2005	8/25/2004	-	-	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	(C)				
2005-177	2004-2005	4/11/2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500,000	5,500,000	-				
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					
2006-016	2005-2006	8/26/2005	BC	630,000	630,000	330,000	-	-	-	-	-	-	-	-	-	-	-	-	(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)				
2006-040	2005-2006	11/9/2005	BC	85,000	500,000	500,000	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	1,709,280	1,709,280	(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	(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	(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	(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					
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	(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	(C)				
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	(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	(C)				
2007-066	2006-2007	12/27/2006	BC	600,000	600,000	600,000	-	-	-	-	-	-	-	-	-	-	-	-	(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	(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	9,453,388	9,453,388	9,453,388	9,453,388					
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								
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		(C)							
2008-110	2007-2008	2/29/2008	-	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		(C)						
2008-113	2007-2008	3/12/2008	Ontario	-	-	2,000,000	2,000,000	2,000,000	3,000,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000								
Total				950,000	950,000	7,266,000	9,765,617	18,540,950	20,365,617	20,365,617	21,749,265	21,518,595	21,287,924	21,057,255	20,826,585								
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	(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	(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	(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	(C)								
2009-193	2008-2009	6/30/2009	-	-	575,000	575,000	575,000	375,000	375,000	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									
2010-004	2009-2010	7/24/2009	-	40,000	70,000	130,000	330,000	630,000	391,997	391,397	391,397	391,397	391,397	(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	(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	(C)									
2010-070	2009-2010	12/16/2009	-	-	322,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	1,638,777	(C)									
2010-171	2009-2010	6/16/2010	BC	-	800,000	950,000	1,620,000	1,522,604	1,522,604	1,522,604	1,522,604	1,522,604	1,522,604	(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	(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	(C)									
2010-165	2009-2010	5/27/2010	-	-	36,000	36,000	76,000	141,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	(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	(C)									
Total				100,000	2,234,916	6,079,387	11,172,439	15,440,043	19,028,324	65,794,382	67,023,661	52,433,665	50,133,665										
2011-008	2010-2011	8/26/2010	-	-	-	550,000	550,000	550,000	550,000	550,000	550,000	650,000	650,000										
2011-034	2010-2011	10/26/2010	-	-	450,000	900,000	900,000	900,000	900,000	900,000	900,000	900,000	900,000										
2011-145	2010-2011	3/11/2011	-	-	-	6,050,000	12,504,951	14,050,000	14,050,000	14,050,000	14,050,000	14,050,000	31,800,000										
2011-149	2010-2011	4/4/2011	Ontario	-	2,252,479	2,407,491	2,400,001	2,400,001	2,400,001	2,400,001	2,400,001	2,400,001	2,400,001	(C)									
2011-149b	2010-2011	4/4/2011	BC	-	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	(C)									

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2018*

Appendix L6 - 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	(C)												
2013-110	2012-2013	5/3/2013		-	1,000,000	961,058	961,058	961,058	961,058	961,058	(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	(C)												
2013-036	2012-2013	10/25/2012		5,000	5,000	130,000	1,000,000	175,923	175,923	170,923	(C)												
2013-099	2012-2013	3/1/2013		-	10,000	50,000	822,231	508,953	508,953	508,953	(C)												
2013-112	2012-2013	4/26/2013		-	-	10,000	731,064	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													
2013-147	2012-2013	6/19/2013		-	-	275,000	678,164	678,164	678,164	678,164	(C)												
Total				630,000	1,825,446	2,254,784	6,586,859	5,409,676	5,404,676	6,104,676													
2014-002	2013-2014	7/5/2013		-	1,000,000	500,000	6,924	6,924	6,924	6,924	(C)												
2014-078	2013-2014	12/6/2013		-	635,000	635,000	635,000	635,000	635,000	635,000	(C)												
2014-131	2013-2014	6/2/2014		-	25,000	2,000,000	2,000,000	2,000,000	2,000,000	3,500,000													
2014-026	2013-2014	7/10/2013		400,000	400,000	400,000	657,605	657,605	657,605	657,605	(C)												
2014-079	2013-2014	2/3/2014		-	30,000	200,980	1,000,000	2,284,332	3,784,332	3,784,332													
2014-134	2013-2014	6/5/2014		-	10,000	98,688	2,000,000	3,500,000	4,275,000	4,275,000													
2014-014	2013-2014	9/4/2013		-	-	-	-	-	-	700,000													
Total				400,000	2,100,000	3,834,668	6,299,529	9,083,861	13,558,861														
2015-059	2014-2015	12/29/2014		600,000	600,000	600,000	600,000	600,000															
2015-007	2014-2015	7/9/2014		207,000	608,856	608,856	608,856	608,856	608,856	(C)													
2015-064	2014-2015	12/31/2014		100,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000														
2015-011	2014-2015	7/31/2014		135,000	132,629	1,000,000	1,000,000	458,749	458,749														
2015-054	2014-2015	12/23/2014		350,000	350,000	550,000	550,000	260,000	260,000														
2015-069	2014-2015	1/12/2015		-	135,000	552,121	552,125	552,125	552,125														
Total				1,392,000	2,826,485	4,310,977	4,310,981	3,479,730															
2016-014	2015-2016	8/19/2015		80,000	80,000	1,000,000	1,000,000																
2016-017	2015-2016	8/26/2015		950,000	950,000	1,000,000	1,250,000																
2016-018	2015-2016	9/1/2015		700,000	-	-	-	(C)															
2016-030	2015-2016	10/7/2015		95,000	171,030	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																
2016-050	2015-2016	11/12/2015		750,000	-	-	-	(C)															
2016-107	2015-2016	3/23/2016		-	196,000	500,000	2,000,000																
2016-108	2015-2016	4/5/2016		-	190,000	500,000	2,000,000																
2016-129	2015-2016	4/26/2016		-	-	1,000,000	1,000,000																
2016-151	2015-2016	6/14/2016		-	1,000,000	1,000,000	1,000,000																
Total				3,575,000	3,587,030	7,000,000	10,250,000																
2017-068	2016-2017	12/15/2016		-	1,000,000	2,308,068	(C)																
2017-091	2016-2017	1/18/2017		-	2,020,000	2,382,265																	
2017-143	2016-2017	5/9/2017		-	500,000	300,000																	
2017-157	2016-2017	6/20/2017		-	525,000	500,000																	
2017-010	2016-2017	7/28/2016		-	-	1,500,000																	
2017-060	2016-2017	11/28/2016		-	-	560,429																	
Total				-	4,045,000	7,550,762																	
2018-116	2017-2018	6/21/2018		-	800,000																		
2018-124	2017-2018	6/27/2018		-	500,000																		
Total				-	1,300,000																		
2019-036	2018-2019	10/12/2018		700,000																			
Total				700,000																			

(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 L11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L7

**CLAIMS EXPERIENCE BY FIRM
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2018***

Law Firm (1) (2)	Reported Claims	Open Claims	Loss Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity (3)
1	550	37	179	39,637,158	23,452,295	38,796,671	101,886,125	569,196
2	228	7	79	42,004,067	6,482,061	3,208,990	51,695,118	654,369
3	992	52	202	30,237,147	8,078,727	7,801,052	46,116,927	228,302
4	674	51	180	22,174,795	8,789,567	2,712,334	33,676,696	187,093
5	260	25	129	49,463,753	13,273,135	10,973,454	73,710,341	571,398
6	145	5	72	22,774,861	3,544,668	1,448,747	27,768,276	385,671
7	146	20	32	17,846,341	4,906,367	639,919	23,392,627	731,020
8	812	79	224	12,694,024	10,251,063	5,376,744	28,321,831	126,437
9	342	11	140	17,764,433	4,164,435	511,338	22,440,206	160,287
10	202	0	108	5,402,294	4,634,376	0	10,036,671	92,932
11	199	2	78	4,274,680	4,045,513	91,434	8,411,627	107,841
12	355	14	115	2,674,544	3,285,578	709,681	6,669,803	57,998
13	425	47	160	4,202,845	5,512,388	3,570,148	13,285,381	83,034
	5,330	350	1,698	\$271,150,942	\$100,420,174	\$75,840,513	\$447,411,629	\$263,493

- (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 L11)*

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L8

**CLAIMS EXPERIENCE BY FIRM
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2018***

Law Firm (1) (2)	Reported Claims (3)	Open Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity
1	4	1	38,799,897	3,911,814	3,076,990	45,788,702	11,447,175
2	13	6	31,130,959	8,094,065	33,749,799	72,974,823	5,613,448
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	2,251,256	129,919	17,900,848	3,580,170
6	11	2	13,339,783	1,557,180	85,580	14,982,544	1,362,049
7	3	1	18,356,558	390,929	500,000	19,247,487	6,415,829
8	8	3	7,517,682	1,400,621	2,000,000	10,918,303	1,364,788
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	2	0	(111,568)	803,777	0	692,209	346,104
73	17		\$199,160,735	\$28,911,084	\$46,542,289	\$274,614,108	\$3,761,837

(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 L11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L9

**CLAIMS EXPERIENCE BY AREA OF LAW
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2018***

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	8.1%	692	12.98%	293	17.26%	\$166,052	\$48,653,205
COMMERCIAL LAW	42.6%	794	14.90%	292	17.20%	233,933	68,308,299
CORPORATE LAW	(3)	421	7.90%	129	7.60%	845,439	109,061,667
TAX MATTERS	5.7%	417	7.82%	158	9.31%	610,203	96,412,086
LITIGATION	25.1%	1,147	21.52%	326	19.20%	141,220	46,037,565
INTELLECTUAL PROPERTY	3.7%	236	4.43%	31	1.83%	406,267	12,594,283
WILLS, ESTATES, TRUST	0.8%	250	4.69%	83	4.89%	57,000	4,731,025
FAMILY LAW	0.0%	93	1.74%	38	2.24%	65,562	2,491,354
LABOUR LAW	4.7%	122	2.29%	23	1.35%	85,110	1,957,519
OTHER	9.2%	1,158	21.73%	325	19.14%	175,891	57,164,626
TOTAL	100.0%	5,330	100.00%	1,698	100.00%	\$263,493	\$447,411,629

(1) Percentage of Practice as of March 1, 2017

(2) Non-zero claim severity

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

* Includes adjustments (see Appendix L11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L10

**CLAIMS EXPERIENCE BY AREA OF LAW
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2018***

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	8.1%	12	16.44%	\$1,688,240	\$20,258,875
COMMERCIAL LAW	42.6%	11	15.07%	3,412,943	37,542,378
CORPORATE LAW	(4)	11	15.07%	8,156,217	89,718,387
TAX MATTERS	5.7%	18	24.66%	3,710,591	66,790,632
LITIGATION	25.1%	5	6.85%	3,669,455	18,347,273
INTELLECTUAL PROPERTY	3.7%	6	8.22%	1,134,715	6,808,287
WILLS, ESTATES, TRUST	0.8%	1	1.37%	709,280	709,280
FAMILY LAW	0.0%	1	1.37%	271,947	271,947
LABOUR LAW	4.7%	1	1.37%	203,270	203,270
OTHER	9.2%	7	9.59%	4,851,968	33,963,778
TOTAL	100.0%	73	100.00%	\$3,761,837	\$274,614,108

(1) Percentage of Practice as of March 1, 2017

(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 L11)*

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix L11

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.	L1 to L10
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)	L3, L8, L10
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)	L3, L8, L10
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)	L3, L4, L8, L10
5	Reconciliation between Appendix L1 and Appendix L3 col (6) can be explained by adjustment numbers 2, 3 and 4.	L1, L3
6	Important note: Ground up losses for claim 2011-145 in policy period 2010/2011 has increased from \$14,050,000 to \$31,800,000 over the year.	L1 to L10
7	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.	L1 to L10