

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2022*

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

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Appendix N1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2022*

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	12,787,303	(2)	0	12,787,303
7/1/2007 - 7/1/2008		Claims O/S	7,428,241	(1)	0	7,428,241
		Incurred	20,215,544	(3)	0	20,215,544
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	41,875,044	(6)	0	41,875,044
7/1/2009 - 7/1/2010		Claims O/S	0		0	0
		Incurred	41,875,044	(6)	0	41,875,044
7/1/2010 - 7/1/2011	4,771	Claims Paid	35,239,195	(4)	0	35,239,195
7/1/2010 - 7/1/2011		Claims O/S	87,474	(1)	0	87,474
		Incurred	35,326,670	(5)	0	35,326,670
7/1/2011 - 7/1/2012	4,708	Claims Paid	4,573,941	(5)	0	4,573,941
7/1/2011 - 7/1/2012		Claims O/S	212,875	(1)	0	212,875
		Incurred	4,786,816	(6)	0	4,786,816
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	6,066,698	(1)	0	6,066,698
7/1/2013 - 7/1/2014		Claims O/S	3,939,074	(2)	0	3,939,074
		Incurred	10,005,772	(3)	0	10,005,772
7/1/2014 - 7/1/2015	4,198	Claims Paid	91,742	(1)	0	91,742
7/1/2014 - 7/1/2015		Claims O/S	1,651,010	(2)	0	1,651,010
		Incurred	1,742,751	(3)	0	1,742,751
7/1/2015 - 7/1/2016	4,141	Claims Paid	3,799,801		0	3,799,801
7/1/2015 - 7/1/2016		Claims O/S	8,610,199	(4)	0	8,610,199
		Incurred	12,410,000	(4)	0	12,410,000
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	158,144	(1)	0	158,144
		Incurred	3,337,000	(2)	0	3,337,000
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	1,400,000	(1)	0	1,400,000
		Incurred	1,400,000	(1)	0	1,400,000
7/1/2019 - 7/1/2020	3,884	Claims Paid	414,886	(3)	0	414,886
7/1/2019 - 7/1/2020		Claims O/S	1,500,000	(1)	0	1,500,000
		Incurred	1,914,886	(4)	0	1,914,886
7/1/2020 - 7/1/2021	3,965	Claims Paid	0		0	0
7/1/2020 - 7/1/2021		Claims O/S	0		0	0
		Incurred	0		0	0
7/1/2021 - 7/1/2022	4,146	Claims Paid	0		0	0
7/1/2021 - 7/1/2022		Claims O/S	2,650,000	(1)	0	2,650,000
		Incurred	2,650,000	(1)	0	2,650,000
7/1/2022 - 7/1/2023	2,154	Claims Paid	0		0	0
7/1/2022 - 7/1/2023		Claims O/S	0		0	0
		Incurred	0		0	0
Total	467,006	Claims Paid	268,348,860	(67)	0	268,348,860
		Claims O/S	27,637,017	(15)	0	27,637,017
		Incurred	295,985,877	(82)	0	295,985,877

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 inc.

(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 N4

**CLLAS INCURRED CLAIMS (EXCESS OF \$1,000,000) GROUND-UP
JANUARY 1, 1987 TO DECEMBER 31, 2022
VALUED AS AT DECEMBER 31, 2022***

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	\$9,575,975	\$0	\$2,157,703	\$7,418,272	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, 2022
VALUED AS AT DECEMBER 31, 2022***

CLLAS Claim Number	Incurred Amount (Previous Year)	Incurred Amount	Paid to Date		Case Reserve	Report Date	Status
			Indemnity	Defence			
2010-059	\$32,898,259	\$32,898,259	\$27,572,445	\$5,325,814	\$0	11-19-2009	Closed
2010-065	\$4,101,741	\$4,101,741	\$4,000,000	\$101,741	\$0	12-3-2009	Closed
2010-070	\$1,638,777	\$1,638,777	-\$165,000	\$1,803,777	\$0	12-16-2009	Closed
2010-111	\$5,356,558	\$5,356,558	\$5,071,500	\$285,058	\$0	3-1-2010	Closed
2010-165	\$3,500,000	\$2,357,105	\$1,755,011	\$602,094	\$0	5-27-2010	Closed
2010-171	\$1,522,604	\$1,522,604	\$449,713	\$1,072,891	\$0	6-16-2010	Closed
2011-145	\$31,869,573	\$31,869,573	\$27,867,946	\$4,001,628	\$0	3-11-2011	Closed
2011-149	\$2,900,001	\$2,900,001	\$2,622,026	\$277,974	\$0	4-4-2011	Closed
2011-193	\$3,165,083	\$3,165,083	\$2,400,000	\$765,083	\$0	6-27-2011	Closed
2012-002	\$2,277,695	\$2,277,695	\$800,000	\$1,477,695	\$0	7-14-2011	Closed
2012-057	\$3,356,504	\$3,356,504	\$2,974,799	\$381,705	\$0	12-8-2011	Closed
2012-075	\$1,839,746	\$1,439,746	\$0	\$1,231,215	\$208,531	12-23-2011	Open
2012-124	\$1,606,364	\$1,606,364	\$1,300,000	\$306,364	\$0	3-14-2012	Closed
2013-024	\$1,034,457	\$1,034,457	\$708,333	\$326,124	\$0	9-27-2012	Closed
2013-122	\$2,415,656	\$2,415,656	\$1,640,000	\$775,656	\$0	5-22-2013	Closed
2014-079	\$3,471,270	\$3,471,270	\$2,750,000	\$721,270	\$0	2-3-2014	Closed
2014-131	\$4,500,000	\$4,500,000	\$108,000	\$867,068	\$3,524,932	6-2-2014	Open
2014-134	\$4,275,000	\$5,034,501	\$2,560,000	\$2,079,371	\$395,130	6-5-2014	Open
2015-069	\$577,124	\$1,550,000	\$0	\$117,720	\$1,432,280	1-12-2015	Open
2015-145	\$1,077,732	\$1,177,732	\$101,852	\$0	\$1,075,881	6-30-2015	Open
2016-023	\$3,650,000	\$3,650,000	\$0	\$47,204	\$3,602,796	9-9-2015	Open
2016-030	\$1,250,000	\$2,000,000	\$3,045	\$670,060	\$1,326,895	10-7-2015	Open
2016-107	\$5,760,000	\$6,760,000	\$0	\$4,807,213	\$1,952,787	3-23-2016	Open
2016-108	\$2,000,000	\$4,000,000	\$0	\$599,009	\$3,400,991	4-5-2016	Open
2017-068	\$2,308,068	\$2,308,068	\$2,208,068	\$100,000	\$0	12-15-2016	Closed
2017-091	\$2,378,932	\$2,378,932	\$2,098,084	\$122,705	\$158,144	1-18-2017	Open
2019-059	\$1,250,000	\$2,400,000	\$0	\$8,385	\$2,391,615	12-21-2018	Open
2020-001	\$2,500,000	\$2,500,000	\$0	\$18,413	\$2,481,587	7-8-2019	Open
2022-109	\$0	\$3,650,000	\$0	\$78,747	\$3,571,253	4-26-2022	Open
Total	\$348,507,278	\$362,422,736	\$226,007,014	\$103,474,629	\$32,941,093		

* 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, 2022***

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		4053	68.8%	68.8%	\$0	0.0%	0.0%
\$1	-	\$5,000	692	11.7%	80.5%	842,444	0.2%	0.2%
\$5,001	-	\$10,000	248	4.2%	84.7%	1,845,501	0.4%	0.5%
\$10,001	-	\$20,000	195	3.3%	88.1%	2,854,491	0.6%	1.1%
\$20,001	-	\$50,000	220	3.7%	91.8%	7,220,686	1.5%	2.6%
\$50,001	-	\$100,000	129	2.2%	94.0%	9,415,149	1.9%	4.5%
\$100,001	-	\$150,000	71	1.2%	95.2%	8,736,285	1.8%	6.2%
\$150,001	-	\$200,000	36	0.6%	95.8%	6,269,825	1.3%	7.5%
\$200,001	-	\$300,000	56	1.0%	96.7%	13,428,282	2.7%	10.2%
\$300,001	-	\$500,000	55	0.9%	97.7%	21,022,035	4.2%	14.4%
\$500,001	-	\$1,000,000	66	1.1%	98.8%	49,230,458	9.9%	24.3%
\$1,000,001	-	\$1,500,000	13	0.2%	99.0%	15,983,724	3.2%	27.5%
\$1,500,001	-	\$2,000,000	8	0.1%	99.2%	13,883,050	2.8%	30.3%
\$2,000,001	-	\$2,500,000	14	0.2%	99.4%	33,366,172	6.7%	37.0%
\$2,500,001	-	\$5,000,000	18	0.3%	99.7%	65,237,385	13.1%	50.2%
\$5,000,001	-	\$10,000,000	10	0.2%	99.9%	65,243,939	13.1%	63.3%
\$10,000,001	-	\$15,000,000	1	0.0%	99.9%	12,983,257	2.6%	65.9%
\$15,000,001	-	\$20,000,000	4	0.1%	99.9%	65,684,158	13.2%	79.1%
\$20,000,001	-	\$25,000,000	0	0.0%	99.9%	0	0.0%	79.1%
\$25,000,001	-	\$30,000,000	0	0.0%	99.9%	0	0.0%	79.1%
\$30,000,001	-	\$35,000,000	2	0.0%	100.0%	64,767,832	13.0%	92.2%
\$35,000,001	-	\$40,000,000	1	0.0%	100.0%	38,923,219	7.8%	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			5,892	100.0%	100.0%	\$496,937,891	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, 2022***

Size of Loss (1) Incurred Loss Indemnity and Defence Cost			Claim Count	Percentage of Total Claim Count	Cumulative Percentage Claim Count	Incurred Amount	Percentage of Total Incurred Amount	Cumulative Percentage Incurred Amount
\$0			0	0.0%	0.0%	\$0	0.0%	0.0%
\$1	-	\$5,000	0	0.0%	0.0%	0	0.0%	0.0%
\$5,001	-	\$10,000	1	1.3%	1.3%	9,623	0.0%	0.0%
\$10,001	-	\$20,000	1	1.3%	2.5%	15,019	0.0%	0.0%
\$20,001	-	\$50,000	3	3.8%	6.3%	93,423	0.0%	0.0%
\$50,001	-	\$100,000	5	6.3%	12.7%	410,846	0.1%	0.2%
\$100,001	-	\$150,000	1	1.3%	13.9%	150,000	0.1%	0.2%
\$150,001	-	\$200,000	0	0.0%	13.9%	0	0.0%	0.2%
\$200,001	-	\$300,000	5	6.3%	20.3%	1,234,060	0.4%	0.6%
\$300,001	-	\$500,000	6	7.6%	27.8%	2,221,643	0.8%	1.4%
\$500,001	-	\$1,000,000	8	10.1%	38.0%	5,883,050	2.0%	3.4%
\$1,000,001	-	\$1,500,000	13	16.5%	54.4%	17,764,971	6.0%	9.4%
\$1,500,001	-	\$2,000,000	5	6.3%	60.8%	8,181,662	2.8%	12.1%
\$2,000,001	-	\$2,500,000	5	6.3%	67.1%	11,371,895	3.8%	16.0%
\$2,500,001	-	\$5,000,000	15	19.0%	86.1%	53,764,946	18.1%	34.1%
\$5,000,001	-	\$10,000,000	3	3.8%	89.9%	20,941,754	7.1%	41.2%
\$10,000,001	-	\$15,000,000	2	2.5%	92.4%	26,374,185	8.9%	50.1%
\$15,000,001	-	\$20,000,000	3	3.8%	96.2%	47,293,229	16.0%	66.0%
\$20,000,001	-	\$25,000,000	0	0.0%	96.2%	0	0.0%	66.0%
\$25,000,001	-	\$30,000,000	0	0.0%	96.2%	0	0.0%	66.0%
\$30,000,001	-	\$35,000,000	2	2.5%	98.7%	62,767,832	21.2%	87.2%
\$35,000,001	-	\$40,000,000	1	1.3%	100.0%	37,923,219	12.8%	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			79	100.0%	100.0%	\$296,401,356	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 N7

**CLAIMS EXPERIENCE BY FIRM
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2022***

Law Firm (1) (2)	Reported Claims	Open Claims	Loss Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity (3)
1	550	13	176	72,792,851	24,643,807	3,714,007	101,150,664	574,720
2	243	8	83	43,954,539	8,035,722	628,101	52,618,362	633,956
3	1063	61	216	30,511,447	8,296,214	9,396,285	48,203,947	223,166
4	774	76	206	20,143,038	9,463,039	11,896,643	41,502,720	201,470
5	316	35	149	49,973,275	17,198,518	18,222,843	85,394,635	573,118
6	156	6	80	22,841,737	4,397,336	3,903,192	31,142,265	389,278
7	165	17	33	17,846,341	4,989,626	8,898,576	31,734,543	961,653
8	973	101	254	13,003,101	15,685,559	8,082,617	36,771,276	144,769
9	361	12	143	17,777,738	4,215,215	3,507,852	25,500,805	178,327
10	202	0	108	5,402,294	4,634,376	0	10,036,671	92,932
11	199	0	78	5,052,180	4,068,058	0	9,120,238	116,926
12	411	19	142	2,682,044	3,783,990	2,149,073	8,615,107	60,670
13	479	34	169	5,541,876	6,401,254	3,203,527	15,146,657	89,625
	5,892	382	1,837	\$307,522,460	\$115,812,714	\$73,602,717	\$496,937,891	\$270,516

(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, 2022***

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	5,402,703	395,130	46,548,203	11,637,051
2	13	2	63,211,298	8,966,253	1,234,025	73,411,576	5,647,044
3	10	4	45,674,187	7,204,337	14,918,272	67,796,795	6,779,680
4	9	0	15,469,960	1,829,119	0	17,299,079	1,922,120
5	5	1	15,519,673	2,293,701	87,474	17,900,848	3,580,170
6	12	2	11,733,366	1,557,180	4,150,000	17,440,546	1,453,379
7	3	1	18,356,558	390,929	2,650,000	21,397,487	7,132,496
8	8	2	7,527,915	5,423,555	2,161,318	15,112,788	1,889,098
9	7	1	11,190,377	1,078,892	1,400,000	13,669,269	1,952,753
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	1	1	0	0	550,000	550,000	550,000
13	4	0	184,811	837,799	0	1,022,610	255,653
79	15		\$231,891,742	\$36,531,265	\$27,546,219	\$295,969,226	\$3,746,446

(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, 2022***

Area of Law	Percentage of Practice (1)	Reported Claims	Percentage of Total Reported Claims Count	Loss Claims	Percentage of Total Loss Claims Count	Loss Severity (2)	Incurred Amount
REAL ESTATE AND MORTGAGE TRANSACTIONS	7.1%	758	12.86%	312	16.98%	\$156,357	\$48,783,436
COMMERCIAL LAW	42.4%	858	14.56%	313	17.04%	261,120	81,730,528
CORPORATE LAW	(3)	489	8.30%	146	7.95%	746,707	109,019,232
TAX MATTERS	4.9%	452	7.67%	165	8.98%	719,022	118,638,639
LITIGATION	21.6%	1,324	22.47%	370	20.14%	150,565	55,709,008
INTELLECTUAL PROPERTY	3.0%	258	4.38%	32	1.74%	393,595	12,595,051
WILLS, ESTATES, TRUST	1.2%	283	4.80%	95	5.17%	64,025	6,082,385
FAMILY LAW	0.0%	95	1.61%	40	2.18%	63,880	2,555,185
LABOUR LAW	4.9%	150	2.55%	31	1.69%	83,781	2,597,216
SECURITIES LAW	6.2%	45	0.76%	14	0.76%	158,790	2,223,055
OTHER	8.7%	1,180	20.03%	319	17.37%	178,696	57,004,157
TOTAL	100.0%	5,892	100.00%	1,837	100.00%	\$270,516	\$496,937,891

(1) Percentage of Practice as per 2023/2024 applications

(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, 2022***

Area of Law	Percentage of Practice (1)	Reported Claims (2)	Percentage of Total Reported Claims Count	Loss Severity (3)	Incurred Amount
REAL ESTATE AND MORTGAGE TRANSACTIONS	7.1%	11	13.92%	\$1,838,291	\$20,221,198
COMMERCIAL LAW	42.4%	15	18.99%	2,814,727	42,220,907
CORPORATE LAW	(4)	11	13.92%	8,073,773	88,811,501
TAX MATTERS	4.9%	19	24.05%	4,253,039	80,807,744
LITIGATION	21.6%	7	8.86%	3,221,039	22,547,273
INTELLECTUAL PROPERTY	3.0%	6	7.59%	1,133,759	6,802,555
WILLS, ESTATES, TRUST	1.2%	1	1.27%	709,280	709,280
FAMILY LAW	0.0%	1	1.27%	271,947	271,947
LABOUR LAW	4.9%	1	1.27%	203,270	203,270
SECURITIES LAW	6.2%	0	0.00%	0	0
OTHER	8.7%	7	8.86%	4,767,650	33,373,551
TOTAL	100.0%	79	100.00%	\$3,746,446	\$295,969,226

(1) Percentage of Practice as per 2023/2024 applications

(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