

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2017*

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 C1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2017*

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	13,476,656 (2)	0	0	13,476,656
7/1/2007 - 7/1/2008		Claims O/S	3,580,599 (2)	0	0	3,580,599
		Incurred	17,057,255 (4)	0	0	17,057,255
7/1/2008 - 7/1/2009	4,835	Claims Paid	2,808,790 (4)	0	0	2,808,790
7/1/2008 - 7/1/2009		Claims O/S	0	0	0	0
		Incurred	2,808,790 (4)	0	0	2,808,790
7/1/2009 - 7/1/2010	4,817	Claims Paid	9,673,041 (3)	0	0	9,673,041
7/1/2009 - 7/1/2010		Claims O/S	34,344,898 (3)	0	0	34,344,898
		Incurred	44,017,939 (6)	0	0	44,017,939
7/1/2010 - 7/1/2011	4,771	Claims Paid	4,426,428 (2)	0	0	4,426,428
7/1/2010 - 7/1/2011		Claims O/S	11,815,585 (3)	0	0	11,815,585
		Incurred	16,242,013 (5)	0	0	16,242,013
7/1/2011 - 7/1/2012	4,708	Claims Paid	2,552,757 (3)	0	0	2,552,757
7/1/2011 - 7/1/2012		Claims O/S	750,000 (1)	0	0	750,000
		Incurred	3,302,757 (4)	0	0	3,302,757
7/1/2012 - 7/1/2013	4,128	Claims Paid	237,727 (1)	0	0	237,727
7/1/2012 - 7/1/2013		Claims O/S	518,120 (2)	0	0	518,120
		Incurred	755,847 (3)	0	0	755,847
7/1/2013 - 7/1/2014	4,124	Claims Paid	784,332	0	0	784,332
7/1/2013 - 7/1/2014		Claims O/S	4,000,000 (3)	0	0	4,000,000
		Incurred	4,784,332 (3)	0	0	4,784,332
7/1/2014 - 7/1/2015	4,198	Claims Paid	17,048	0	0	17,048
7/1/2014 - 7/1/2015		Claims O/S	55,335 (2)	0	0	55,335
		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	0	0	0	0
		Incurred	0	0	0	0
7/1/2016 - 7/1/2017	3,873	Claims Paid	29,384	0	0	29,384
7/1/2016 - 7/1/2017		Claims O/S	1,640,616 (1)	0	0	1,640,616
		Incurred	1,670,000 (1)	0	0	1,670,000
7/1/2017 - 7/1/2018	1,791	Claims Paid	0	0	0	0
7/1/2017 - 7/1/2018		Claims O/S	0	0	0	0
		Incurred	0	0	0	0
Total	109,516	Claims Paid	189,865,383 (52)	0	0	189,865,383
		Claims O/S	56,705,153 (17)	0	0	56,705,153
		Incurred	246,570,536 (69)	0	0	246,570,536

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 C11) and drop down claims

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C2

SUMMARY OF CLAIMS EXPERIENCE BY YEAR
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2017*

	(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	1	43	4,642,637	781,349	5,423,986	0.0388	0.0110	126,139	1,388
July 1,2001 - July 1,2002	4,134	255	2	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	1	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	5,930,752	11,562,135	0.0502	0.0097	251,351	2,438
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	10,525,986	58,834	10,584,820	0.0358	0.0063	352,827	2,223
July 1,2007 - July 1,2008	4,784	190	2	31	17,694,292	3,914,904	21,609,196	0.0397	0.0065	697,071	4,531
July 1,2008 - July 1,2009	4,835	199	1	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	6	43	21,804,001	32,408,183	54,212,184	0.0413	0.0089	1,260,748	11,221
July 1,2010 - July 1,2011	4,771	209	10	51	10,076,976	13,942,876	24,019,852	0.0438	0.0107	470,977	5,039
July 1,2011 - July 1,2012	4,708	189	18	43	6,230,903	3,237,305	9,468,207	0.0401	0.0091	220,191	2,004
July 1,2012 - July 1,2013	4,128	166	23	47	6,205,715	2,205,559	8,411,274	0.0402	0.0114	178,963	2,040
July 1,2013 - July 1,2014	4,124	157	25	49	5,357,276	6,388,767	11,746,044	0.0381	0.0119	239,715	2,853
July 1,2014 - July 1,2015	4,198	146	45	40	1,713,349	3,974,755	5,688,104	0.0348	0.0095	142,203	1,351
July 1,2015 - July 1,2016	4,141	180	78	49	1,755,307	7,765,140	9,520,447	0.0435	0.0118	194,295	2,293
July 1,2016 - July 1,2017	3,873	174	97	55	565,772	6,270,433	6,836,205	0.0449	0.0142	124,295	1,765
July 1,2017 - July 1,2018 (12)	1,791	52	41	16	61,148	1,097,789	1,158,937	0.0290	0.0089	72,434	645
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, 2017

* Includes adjustments (see Appendix C11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C3

SUMMARY OF CLAIMS EXPERIENCE BY YEAR
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2017*

Policy Period	(1) Lawyer Count	(2) Reported Claims	(3) Open Claims	(4) Paid Amount	(5) Case Reserve	(6) Incurred Amount	(7) Claim Frequency per 1,000	(8) Loss Severity	(9) Pure Premium
July 1,1987 - July 1,1988	1,513	0	0	\$0	\$0	0	0.000	\$0	\$0
July 1,1988 - July 1,1989	1,770	0	0	0	0	0	0.000	0	0
July 1,1989 - July 1,1990	2,040	0	0	0	0	0	0.000	0	0
July 1,1990 - July 1,1991	2,352	1	0	3,593,148	0	3,593,148	0.400	3,593,148	1,437
July 1,1991 - July 1,1992	2,400	3	0	7,416,563	0	7,416,563	1.300	2,472,188	3,214
July 1,1992 - July 1,1993	2,542	1	0	326,599	0	326,599	0.400	326,599	131
July 1,1993 - July 1,1994	2,507	2	0	30,654,826	0	30,654,826	0.800	15,327,413	12,262
July 1,1994 - July 1,1995	2,514	4	0	9,318,988	0	9,318,988	1.600	2,329,747	3,728
July 1,1995 - July 1,1996	2,525	2	0	3,742,644	0	3,742,644	0.800	1,871,322	1,497
July 1,1996 - July 1,1997	2,594	0	0	0	0	0	0.000	0	0
July 1,1997 - July 1,1998	2,640	0	0	0	0	0	0.000	0	0
July 1,1998 - July 1,1999	2,876	2	0	20,296,669	0	20,296,669	0.700	10,148,334	7,104
July 1,1999 - July 1,2000	3,688	3	0	8,492,585	0	8,492,585	0.800	2,830,862	2,265
July 1,2000 - July 1,2001	3,920	0	0	0	0	0	0.000	0	0
July 1,2001 - July 1,2002	4,134	3	0	17,544,983	0	17,544,983	0.700	5,848,328	4,094
July 1,2002 - July 1,2003	4,349	3	0	3,466,725	0	3,466,725	0.700	1,155,575	809
July 1,2003 - July 1,2004	4,698	4	0	42,494,730	0	42,494,730	0.900	10,623,682	9,561
July 1,2004 - July 1,2005	4,743	3	0	1,262,333	0	1,262,333	0.600	420,778	252
July 1,2005 - July 1,2006	4,770	2	0	762,712	0	762,712	0.400	381,356	153
July 1,2006 - July 1,2007	4,772	2	0	6,474,107	0	6,474,107	0.400	3,237,053	1,295
July 1,2007 - July 1,2008	4,784	4	2	13,476,656	3,580,599	17,057,255	0.800	4,264,314	3,411
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	3	12,975,087	31,842,853	44,817,939	1.200	7,469,657	8,964
July 1,2010 - July 1,2011	4,771	5	3	4,430,650	11,811,364	16,242,013	1.000	3,248,403	3,248
July 1,2011 - July 1,2012	4,708	4	1	2,552,757	750,000	3,302,756	0.800	825,689	661
July 1,2012 - July 1,2013	4,128	3	2	237,727	518,120	755,847	0.700	251,949	176
July 1,2013 - July 1,2014	4,124	3	3	784,332	4,000,000	4,784,332	0.700	1,594,777	1,116
July 1,2014 - July 1,2015	4,198	2	2	17,047	55,335	72,383	0.500	36,191	18
July 1,2015 - July 1,2016	4,141	0	0	0	0	0	0.000	0	0
July 1,2016 - July 1,2017	3,873	1	1	29,384	1,640,616	1,670,000	0.300	1,670,000	501
July 1,2017 - July 1,2018 (10)	1,791	0	0	0	0	0	0.000	0	0
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, 2017

* Includes adjustments (see Appendix C11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C4

**CLLAS INCURRED CLAIMS (EXCESS OF \$1,000,000) GROUND-UP
JANUARY 1, 1987 TO DECEMBER 31, 2017
VALUED AS AT DECEMBER 31, 2017***

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	\$1,796,270	\$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	\$2,716,225	\$2,485,556	\$2,289,581	\$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	\$665,695	\$3,834,305	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
2010-059	\$51,528,773	\$35,000,000	\$0	\$5,157,147	\$29,842,853	11-19-2009	Open
2010-065	\$1,500,000	\$4,300,000	\$4,000,000	\$189,760	\$110,240	12-3-2009	Open
2010-070	\$2,500,000	\$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	\$14,050,000	\$4,951	\$3,266,433	\$10,778,617	3-11-2011	Open
2011-149	\$2,900,001	\$2,900,001	\$2,622,026	\$277,974	\$0	4-4-2011	Closed
2011-193	\$1,000,000	\$2,000,000	\$0	\$321,620	\$1,678,380	6-27-2011	Open
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	\$980,513	\$859,233	12-23-2011	Open
2013-024	\$1,034,457	\$1,034,457	\$708,333	\$326,124	\$0	9-27-2012	Closed
2013-122	\$1,500,000	\$1,500,000	\$0	\$427,242	\$1,072,758	5-22-2013	Open
2014-079	\$1,000,000	\$2,284,332	\$1,250,000	\$534,332	\$500,000	2-3-2014	Open
2014-131	\$2,000,000	\$2,000,000	\$0	\$354,026	\$1,645,974	6-2-2014	Open
2014-134	\$2,000,000	\$3,500,000	\$60,000	\$386,365	\$3,053,635	6-5-2014	Open
2017-091	\$0	\$2,020,000	\$64,550	\$29,384	\$1,926,066	1-18-2017	Open
Total	\$313,544,009	\$303,814,667	\$156,738,987	\$89,262,455	\$57,813,225		

* Includes adjustments (see Appendix C11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C5A

**SIZE OF LOSS DISTRIBUTION
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2017***

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		3523	67.9%	67.9%	\$0	0.0%	0.0%
\$1	-	\$5,000	634	12.2%	80.2%	1,168,533	0.3%	0.3%
\$5,001	-	\$10,000	219	4.2%	84.4%	1,654,414	0.4%	0.7%
\$10,001	-	\$20,000	170	3.3%	87.7%	2,525,837	0.6%	1.3%
\$20,001	-	\$50,000	214	4.1%	91.8%	7,077,440	1.7%	3.0%
\$50,001	-	\$100,000	114	2.2%	94.0%	8,276,147	2.0%	5.0%
\$100,001	-	\$150,000	64	1.2%	95.2%	7,904,572	1.9%	6.8%
\$150,001	-	\$200,000	32	0.6%	95.9%	5,490,753	1.3%	8.2%
\$200,001	-	\$300,000	46	0.9%	96.7%	10,777,351	2.6%	10.7%
\$300,001	-	\$500,000	50	1.0%	97.7%	19,625,780	4.7%	15.4%
\$500,001	-	\$1,000,000	60	1.2%	98.9%	44,813,649	10.7%	26.1%
\$1,000,001	-	\$1,500,000	12	0.2%	99.1%	14,866,246	3.6%	29.7%
\$1,500,001	-	\$2,000,000	8	0.2%	99.2%	14,566,432	3.5%	33.2%
\$2,000,001	-	\$2,500,000	10	0.2%	99.4%	23,518,603	5.6%	38.8%
\$2,500,001	-	\$5,000,000	15	0.3%	99.7%	53,999,290	12.9%	51.7%
\$5,000,001	-	\$10,000,000	6	0.1%	99.8%	35,223,463	8.4%	60.1%
\$10,000,001	-	\$15,000,000	2	0.0%	99.9%	27,033,257	6.5%	66.6%
\$15,000,001	-	\$20,000,000	4	0.1%	100.0%	65,684,158	15.7%	82.3%
\$20,000,001	-	\$25,000,000	0	0.0%	100.0%	0	0.0%	82.3%
\$25,000,001	-	\$30,000,000	0	0.0%	100.0%	0	0.0%	82.3%
\$30,000,001	-	\$35,000,000	1	0.0%	100.0%	35,000,000	8.4%	90.7%
\$35,000,001	-	\$40,000,000	1	0.0%	100.0%	38,923,219	9.3%	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			5,185	100.0%	100.0%	\$418,129,144	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 C11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C5B

SIZE OF LOSS DISTRIBUTION
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2017*

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	1.5%	1.5%	9,623	0.0%	0.0%
\$10,001	-	\$20,000	1	1.5%	3.0%	20,000	0.0%	0.0%
\$20,001	-	\$50,000	3	4.5%	7.6%	122,794	0.1%	0.1%
\$50,001	-	\$100,000	5	7.6%	15.2%	378,744	0.2%	0.2%
\$100,001	-	\$150,000	0	0.0%	15.2%	0	0.0%	0.2%
\$150,001	-	\$200,000	0	0.0%	15.2%	0	0.0%	0.2%
\$200,001	-	\$300,000	5	7.6%	22.7%	1,252,180	0.5%	0.7%
\$300,001	-	\$500,000	5	7.6%	30.3%	1,972,124	0.8%	1.5%
\$500,001	-	\$1,000,000	8	12.1%	42.4%	6,566,432	2.7%	4.2%
\$1,000,001	-	\$1,500,000	8	12.1%	54.5%	11,098,602	4.5%	8.7%
\$1,500,001	-	\$2,000,000	7	10.6%	65.2%	11,851,662	4.8%	13.5%
\$2,000,001	-	\$2,500,000	3	4.5%	69.7%	7,206,609	2.9%	16.4%
\$2,500,001	-	\$5,000,000	11	16.7%	86.4%	41,628,703	16.8%	33.2%
\$5,000,001	-	\$10,000,000	1	1.5%	87.9%	6,605,779	2.7%	35.9%
\$10,000,001	-	\$15,000,000	3	4.5%	92.4%	39,424,185	15.9%	51.8%
\$15,000,001	-	\$20,000,000	3	4.5%	97.0%	47,293,229	19.1%	70.9%
\$20,000,001	-	\$25,000,000	0	0.0%	97.0%	0	0.0%	70.9%
\$25,000,001	-	\$30,000,000	0	0.0%	97.0%	0	0.0%	70.9%
\$30,000,001	-	\$35,000,000	1	1.5%	98.5%	34,000,000	13.8%	84.7%
\$35,000,001	-	\$40,000,000	1	1.5%	100.0%	37,923,219	15.3%	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			66	100.0%	100.0%	\$247,353,885	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 C11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (I)
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2017*

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	2	2	1	0	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	\$14,078,492	\$14,078,492	\$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	\$14,078,492	\$14,078,492	\$14,078,492	\$14,078,492
	Loss Claims	41	113	98	93	91	91	90	90	90	90	90	90	90	90	90	90	90	91	91	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	\$37,347,251	\$37,389,839
	Loss Claims	54	117	134	134	133	132	131	131	131	131	131	131	131	131	131	131	131	131	131	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	\$10,095,481	\$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
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										

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (1)
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2017*

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 1,2003 - July 1,2004 (234)	Incurred Amount	\$1,360,000	\$6,155,995	\$33,200,221	\$34,175,898	\$34,324,588	\$35,258,056	\$38,765,762	\$45,664,068	\$49,977,152	\$49,485,701	\$49,485,701	\$49,312,936	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312
	Paid Amount	\$847	\$1,010,015	\$25,194,529	\$28,204,454	\$28,682,665	\$30,806,582	\$33,633,402	\$42,809,755	\$46,854,610	\$49,178,744	\$49,178,744	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312
	Loss Claims	12	69	68	69	63	64	63	63	60	59	59	59	59	59	59	59	59	59	59	59
	Open Claims	92	139	65	45	28	24	20	16	10	7	7	6	1	1	1	1	1	1	1	1
July 1,2004 - July 1,2005 (238)	Incurred Amount	\$3,096,000	\$8,429,695	\$8,745,439	\$8,749,381	\$8,619,872	\$7,557,682	\$7,562,133	\$6,700,279	\$6,904,773	\$6,904,773	\$7,075,698	\$5,914,036	\$6,414,036	\$11,562,135						
	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						
	Loss Claims	12	58	52	48	47	48	47	46	46	46	46	45	46	46						
	Open Claims	89	99	50	32	25	20	14	11	9	9	8	2	2	1						
July 1,2005 - July 1,2006 (206)	Incurred Amount	\$3,251,948	\$5,018,854	\$4,690,404	\$5,998,325	\$4,799,693	\$5,725,514	\$5,014,233	\$5,207,874	\$5,525,197	\$5,534,824	\$5,389,401	\$5,034,661	\$5,034,661	\$5,034,661						
	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							
	Loss Claims	22	54	46	42	39	40	38	38	39	38	38	38	38	38						
	Open Claims	54	95	64	51	30	21	14	12	11	8	2	1	0							
July 1,2006 - July 1,2007 (171)	Incurred Amount	\$3,232,852	\$6,155,953	\$7,998,945	\$7,224,395	\$7,634,443	\$10,670,533	\$10,316,045	\$10,348,358	\$10,337,830	\$10,585,936	\$10,584,819	\$10,584,820								
	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								
	Loss Claims	24	59	54	36	33	33	32	32	32	30	30	30								
	Open Claims	62	94	69	35	24	16	14	14	10	1	1	1								
July 1,2007 - July 1,2008 (190)	Incurred Amount	\$1,265,000	\$2,523,046	\$8,774,138	\$11,251,381	\$19,981,381	\$21,055,526	\$21,143,133	\$22,306,206	\$22,075,536	\$21,844,865	\$21,609,196									
	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									
	Loss Claims	11	48	37	35	35	32	32	31	31	31	31									
	Open Claims	73	121	69	31	26	19	14	9	2	2	2									
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										
	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										
	Loss Claims	14	49	45	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)	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											
	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											
	Loss Claims	35	59	47	48	47	45	44	44	43											
	Open Claims	77	106	62	38	25	18	11	8	6											
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												
	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												
	Loss Claims	36	63	57	56	50	51	51	51												
	Open Claims	76	97	50	38	23	17	13	10												
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													
	Paid Amount	\$98,005	\$589,946	\$990,702	\$1,613,040	\$5,207,744	\$5,941,998	\$6,230,903													
	Loss Claims	29	52	47	43	43	43	43													
	Open Claims	72	102	69	48	36	26	18													
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														
	Paid Amount	\$88,001	\$280,274	\$1,815,029	\$4,296,380	\$6,026,554	\$6,205,715														
	Loss Claims	24	50	47	47	47	47														
	Open Claims	59	120	49	39	27	23														
July 1,2013 - July 1,2014 (157)	Incurred Amount	\$2,142,000	\$4,841,959	\$6,741,785	\$8,880,338	\$11,746,044															
	Paid Amount	\$122,869	\$1,542,437	\$2,159,840	\$3,243,175	\$5,357,276															
	Loss Claims	15	65	52	50	49															
	Open Claims	70	103	49	35	25															
July 1,2014 - July 1,2015 (146)	Incurred Amount	\$1,872,000	\$4,464,295	\$5,799,126	\$5,688,104																
	Paid Amount	\$25,674	\$999,749	\$1,652,911	\$1,713,349																
	Loss Claims	20	51	42	40																
	Open Claims	63	91	56	45																
July 1,2015 - July 1,2016 (180)	Incurred Amount	\$4,832,659	\$6,039,487	\$9,520,447																	
	Paid Amount	\$73,650	\$1,309,674	\$1,755,307																	
	Loss Claims	31	55	49																	
	Open Claims	88	109	78																	
July 1,2016 - July 1,2017 (174)	Incurred Amount	\$1,354,750	\$6,836,205																		
	Paid Amount	\$35,733	\$565,772																		
	Loss Claims	31	55																		
	Open Claims	91	97																		
July 1,2017 - July 1,2018 (52)	Incurred Amount	\$1,158,937																			
	Paid Amount	\$61,148																			
	Loss Claims	16																			
	Open Claims	41																			

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

* Includes adjustments (see Appendix C11)

Appendix C6 - Exhibit II

Appendix C6 - Exhibit II

Appendix C6 - Exhibit II

Appendix C6 - Exhibit II

Appendix C6 - Exhibit II

* Includes adjustments (see Appendix C11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C7

**CLAIMS EXPERIENCE BY FIRM
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2017***

Law Firm (1) (2) (3)	Reported Claims	Open Claims	Loss Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity (4)
1	550	56	181	34,208,425	22,153,317	23,602,342	79,964,083	441,791
2	225	8	79	41,454,539	6,279,944	3,453,223	51,187,706	647,946
3	974	59	202	30,237,147	8,062,152	7,352,836	45,652,136	226,001
4	651	53	175	22,500,465	8,596,852	2,488,188	33,585,505	191,917
5	248	21	124	21,891,307	12,698,141	39,070,645	73,660,092	594,033
6	140	3	70	22,774,861	3,329,407	282,794	26,387,062	376,958
7	141	19	31	17,846,341	4,903,540	532,747	23,282,627	751,052
8	773	71	214	12,359,366	9,574,224	4,471,304	26,404,894	123,387
9	339	9	137	15,556,365	4,114,520	1,324,909	20,995,794	153,254
10	202	0	108	5,402,294	4,634,376	0	10,036,671	92,932
11	199	5	78	3,379,680	2,998,205	1,715,183	8,093,068	103,757
12	344	9	110	2,674,544	3,210,604	1,129,971	7,015,119	63,774
13	399	40	152	4,039,188	5,272,693	2,552,505	11,864,386	78,055
	5,185	353	1,661	\$234,324,522	\$95,827,976	\$87,976,646	\$418,129,144	\$251,733

- (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) Dentons Canada LLP has left CLLAS as of the 2017/2018 policy year
 (4) Non-zero claim severity

* Includes adjustments (see Appendix C11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C8

**CLAIMS EXPERIENCE BY FIRM
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2017***

Law Firm (1) (2) (3)	Reported Claims (4)	Open Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity
1	4	1	38,799,897	3,713,805	2,500,000	45,013,702	11,253,425
2	12	7	27,251,479	7,155,862	16,469,233	50,876,574	4,239,714
3	8	4	18,300,000	5,877,968	34,342,853	58,520,820	7,315,103
4	9	0	15,469,960	1,829,119	0	17,299,079	1,922,120
5	5	1	15,519,673	2,248,429	32,747	17,800,848	3,560,170
6	11	3	13,570,453	1,556,826	104,055	15,231,334	1,384,667
7	2	0	18,356,558	390,929	0	18,747,487	9,373,743
8	6	1	7,517,682	1,400,621	750,000	9,668,303	1,611,384
9	5	0	9,882,309	1,078,892	0	10,961,201	2,192,240
10	2	0	1,812,233	730,095	0	2,542,329	1,271,164
11	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0
13	2	0	-111,568	803,777	0	692,209	346,104
66	17		\$166,368,676	\$26,786,323	\$54,198,886	\$247,353,885	\$3,747,786

- (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) Dentons Canada LLP has left CLLAS as of the 2017/2018 policy year
 (4) Claims with indemnity and legal excess of \$1,000,000

** Includes adjustments (see Appendix C11)*

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C9

**CLAIMS EXPERIENCE BY AREA OF LAW
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2017***

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%	672	12.96%	290	17.46%	\$159,422	\$46,232,293
COMMERCIAL LAW	42.6%	770	14.85%	287	17.28%	224,995	64,573,531
CORPORATE LAW	(3)	400	7.71%	125	7.53%	890,223	111,277,905
TAX MATTERS	5.7%	409	7.89%	156	9.39%	468,340	73,060,970
LITIGATION	25.1%	1,106	21.33%	313	18.84%	143,031	44,768,763
INTELLECTUAL PROPERTY	3.7%	234	4.51%	30	1.81%	402,270	12,068,094
WILLS, ESTATES, TRUST	0.8%	240	4.63%	77	4.64%	68,804	5,297,921
FAMILY LAW	0.0%	93	1.79%	38	2.29%	65,588	2,492,333
LABOUR LAW	4.7%	116	2.24%	21	1.26%	90,290	1,896,100
OTHER	9.2%	1,145	22.08%	324	19.51%	174,263	56,461,234
TOTAL	100.0%	5,185	100.00%	1,661	100.00%	\$251,733	\$418,129,144

(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 C11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C10

**CLAIMS EXPERIENCE BY AREA OF LAW
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2017***

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%	11	16.67%	\$1,722,419	\$18,946,610
COMMERCIAL LAW	42.6%	10	15.15%	3,473,431	34,734,310
CORPORATE LAW	(4)	11	16.67%	8,315,823	91,474,057
TAX MATTERS	5.7%	15	22.73%	2,965,604	44,484,067
LITIGATION	25.1%	5	7.58%	3,369,455	16,847,273
INTELLECTUAL PROPERTY	3.7%	5	7.58%	1,240,234	6,201,172
WILLS, ESTATES, TRUST	0.8%	1	1.52%	709,280	709,280
FAMILY LAW	0.0%	1	1.52%	271,947	271,947
LABOUR LAW	4.7%	1	1.52%	221,390	221,390
OTHER	9.2%	6	9.09%	5,577,296	33,463,778
TOTAL	100.0%	66	100.00%	\$3,747,786	\$247,353,885

(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 C11)*

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix C11

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.	C1 to C10
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)	C3, C8, C10
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)	C3, C8, C10
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)	C3, C4, C8, C10
5	Reconciliation between Appendix C1 and Appendix C3 col (6) can be explained by adjustment numbers 2, 3, 4 and 9.	C1, C3
6	Important note: Ground up losses for claim 2010-059 in policy period 2009/2010 has decreased from \$51,528,773 to \$35,000,000 over the year.	C1 to C10
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.	C1 to C10
8	Additional incurred losses of \$800,000 for claim number 2010-065 between December 31, 2017 and March 31, 2017.	C2 to C10