

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2021*

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

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2021*

Policy Period	Earned Lawyer Count		Layer 1 ^(b) 49 XS 1	Layer 2 ^(c) Up to 60 XS 160	Layer 3 ^(d) 30/60 XS MIN 65	Total
7/1/2004 - 7/1/2005	4,743	Claims Paid	1,262,333	(3)	0	1,262,333
7/1/2004 - 7/1/2005		Claims O/S	0		0	0
		Incurred	1,262,333	(3)	0	1,262,333
7/1/2005 - 7/1/2006	4,770	Claims Paid	765,546	(3)	0	765,546
7/1/2005 - 7/1/2006		Claims O/S	0		0	0
		Incurred	765,546	(3)	0	765,546
7/1/2006 - 7/1/2007	4,772	Claims Paid	6,474,107	(2)	0	6,474,107
7/1/2006 - 7/1/2007		Claims O/S	0		0	0
		Incurred	6,474,107	(2)	0	6,474,107
7/1/2007 - 7/1/2008	4,784	Claims Paid	12,039,569	(2)	0	12,039,569
7/1/2007 - 7/1/2008		Claims O/S	3,500,000	(1)	0	3,500,000
		Incurred	15,539,569	(3)	0	15,539,569
7/1/2008 - 7/1/2009	4,835	Claims Paid	2,808,791	(4)	0	2,808,791
7/1/2008 - 7/1/2009		Claims O/S	0		0	0
		Incurred	2,808,791	(4)	0	2,808,791
7/1/2009 - 7/1/2010	4,817	Claims Paid	40,568,156	(5)	0	40,568,156
7/1/2009 - 7/1/2010		Claims O/S	2,449,783	(1)	0	2,449,783
		Incurred	43,017,939	(6)	0	43,017,939
7/1/2010 - 7/1/2011	4,771	Claims Paid	35,204,082	(4)	0	35,204,082
7/1/2010 - 7/1/2011		Claims O/S	122,587	(1)	0	122,587
		Incurred	35,326,670	(5)	0	35,326,670
7/1/2011 - 7/1/2012	4,708	Claims Paid	4,508,118	(5)	0	4,508,118
7/1/2011 - 7/1/2012		Claims O/S	678,699	(1)	0	678,699
		Incurred	5,186,816	(6)	0	5,186,816
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	5,416,420	(1)	0	5,416,420
7/1/2013 - 7/1/2014		Claims O/S	3,829,850	(2)	0	3,829,850
		Incurred	9,246,270	(3)	0	9,246,270
7/1/2014 - 7/1/2015	4,198	Claims Paid	86,269	(1)	0	86,269
7/1/2014 - 7/1/2015		Claims O/S	1,006,483	(1)	0	1,006,483
		Incurred	1,092,751	(2)	0	1,092,751
7/1/2015 - 7/1/2016	4,141	Claims Paid	3,002,282		0	3,002,282
7/1/2015 - 7/1/2016		Claims O/S	5,657,718	(4)	0	5,657,718
		Incurred	8,660,000	(4)	0	8,660,000
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	250,000	(1)	0	250,000
		Incurred	250,000	(1)	0	250,000
7/1/2019 - 7/1/2020	3,884	Claims Paid	411,380	(2)	0	411,380
7/1/2019 - 7/1/2020		Claims O/S	1,618,393	(2)	0	1,618,393
		Incurred	2,029,773	(4)	0	2,029,773
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	2,073	Claims Paid	0		0	0
7/1/2021 - 7/1/2022		Claims O/S	0		0	0
		Incurred	0		0	0
Total	125,148	Claims Paid	264,736,526	(65)	0	264,736,526
		Claims O/S	19,271,657	(15)	0	19,271,657
		Incurred	284,008,182	(80)	0	284,008,182

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

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

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

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

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

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N2

SUMMARY OF CLAIMS EXPERIENCE BY YEAR
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2021*

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	0	52	1,936,471	0	1,936,471	0.0524	0.0200	37,240	745
July 1,1997 - July 1,1998	2,640	133	0	49	4,109,525	0	4,109,525	0.0504	0.0186	83,868	1,560
July 1,1998 - July 1,1999	2,876	167	0	55	25,100,723	0	25,100,723	0.0581	0.0191	456,377	8,717
July 1,1999 - July 1,2000	3,688	161	0	41	13,119,207	0	13,119,207	0.0437	0.0111	319,981	3,552
July 1,2000 - July 1,2001	3,920	152	0	43	4,726,198	0	4,726,198	0.0388	0.0110	109,912	1,209
July 1,2001 - July 1,2002	4,134	255	1	52	25,282,592	0	25,282,592	0.0617	0.0126	486,204	6,126
July 1,2002 - July 1,2003	4,349	228	0	59	11,100,894	0	11,100,894	0.0524	0.0136	188,151	2,559
July 1,2003 - July 1,2004	4,698	234	0	59	49,181,312	0	49,181,312	0.0498	0.0126	833,582	10,503
July 1,2004 - July 1,2005	4,743	238	1	46	5,631,383	5,500,000	11,131,383	0.0502	0.0097	241,987	2,347
July 1,2005 - July 1,2006	4,770	206	0	38	5,034,661	0	5,034,661	0.0432	0.0080	132,491	1,060
July 1,2006 - July 1,2007	4,772	171	0	30	11,057,324	0	11,057,324	0.0358	0.0063	368,577	2,322
July 1,2007 - July 1,2008	4,784	190	1	30	15,585,260	3,511,949	19,097,209	0.0397	0.0063	636,574	4,010
July 1,2008 - July 1,2009	4,835	199	0	43	7,970,467	0	7,970,467	0.0412	0.0089	185,360	1,650
July 1,2009 - July 1,2010	4,817	199	1	43	50,351,317	2,437,252	52,788,570	0.0413	0.0089	1,227,641	10,926
July 1,2010 - July 1,2011	4,771	209	4	50	42,018,857	858,589	42,877,447	0.0438	0.0105	857,549	9,004
July 1,2011 - July 1,2012	4,708	189	5	43	9,776,541	827,107	10,603,648	0.0401	0.0091	246,596	2,244
July 1,2012 - July 1,2013	4,128	166	9	47	8,502,547	2,011,925	10,514,473	0.0402	0.0114	223,712	2,550
July 1,2013 - July 1,2014	4,124	157	7	45	11,598,708	4,462,709	16,061,417	0.0381	0.0109	356,920	3,890
July 1,2014 - July 1,2015	4,198	146	10	33	2,176,464	2,622,759	4,799,222	0.0348	0.0079	145,431	1,149
July 1,2015 - July 1,2016	4,141	180	23	41	7,481,756	10,072,747	17,554,503	0.0435	0.0099	428,159	4,239
July 1,2016 - July 1,2017	4,084	178	20	36	5,834,819	1,398,488	7,233,307	0.0436	0.0088	200,925	1,768
July 1,2017 - July 1,2018	3,582	130	28	36	1,263,247	2,189,789	3,453,035	0.0363	0.0101	95,918	969
July 1,2018 - July 1,2019	3,710	142	43	39	905,941	4,622,973	5,528,914	0.0383	0.0105	141,767	1,489
July 1,2019 - July 1,2020	3,884	124	52	42	1,565,834	5,638,213	7,204,047	0.0319	0.0108	171,525	1,852
July 1,2020 - July 1,2021	3,965	139	81	46	432,725	4,469,726	4,902,451	0.0351	0.0116	106,575	1,236
July 1,2021 - July 1,2022 (12)	2,073	57	45	19	59,756	1,618,249	1,678,005	0.0275	0.0092	88,316	813
Totals as at 12/31/21	125,148	5,729	331	1,787	\$416,856,431	\$52,242,475	\$469,098,906	0.0458	0.0143	\$262,506	\$3,754
Totals as at 12/31/20	121,103	5,597	310	1,772	\$413,458,577	\$49,163,746	\$462,622,323	0.0462	0.0146	\$261,074	\$3,812
Totals as at 12/31/19	117,169	5,476	318	1,749	\$408,047,566	\$44,509,059	\$452,556,625	0.0467	0.0149	\$258,752	\$3,855
Totals as at 12/31/18	113,372	5,330	350	1,698	\$371,571,116	\$75,840,513	\$447,411,629	0.0470	0.0150	\$263,493	\$3,952
Totals as at 12/31/17	109,516	5,185	353	1,661	\$330,152,498	\$87,976,646	\$418,129,144	0.0473	0.0152	\$251,733	\$3,826
Totals as at 12/31/16	105,894	5,061	377	1,631	\$321,706,271	\$92,969,798	\$414,676,069	0.0478	0.0154	\$254,247	\$3,915
Totals as at 12/31/15**	101,781	4,870	345	1,586	\$314,278,022	\$94,805,586	\$409,083,608	0.0478	0.0156	\$257,934	\$4,024
Totals as at 12/31/14**	97,615	4,689	380	1,541	\$300,269,231	\$44,160,003	\$344,429,233	0.0480	0.0158	\$223,510	\$3,531
Totals as at 12/31/13**	93,421	4,536	421	1,488	\$281,974,973	\$50,447,376	\$332,422,348	0.0486	0.0159	\$223,402	\$3,552
Totals as at 12/31/12**	89,320	4,374	357	1,453	\$278,405,288	\$37,892,273	\$316,297,562	0.0490	0.0163	\$217,686	\$3,548
Totals as at 12/31/11**	84,887	4,207	375	1,416	\$262,838,564	\$35,140,825	\$297,979,389	0.0496	0.0167	\$210,437	\$3,514
Totals as at 12/31/10**	80,131	4,004	386	1,381	\$238,854,677	\$41,094,866	\$279,949,543	0.0500	0.0172	\$202,715	\$3,487
Totals as at 12/31/09**	75,366	3,809	408	1,330	\$226,474,636	\$37,295,378	\$263,770,014	0.0505	0.0176	\$198,323	\$3,490
Totals as at 12/31/08**	70,522	3,602	424	1,297	\$214,118,875	\$38,046,253	\$252,165,127	0.0511	0.0184	\$194,422	\$3,577
Totals as at 12/31/07**	65,702	3,401	361	1,255	\$204,991,039	\$41,636,374	\$246,627,413	0.0518	0.0191	\$196,516	\$3,753
Totals as at 12/31/06**	60,972	3,220	336	1,223	\$201,052,655	\$38,961,606	\$240,014,261	0.0528	0.0201	\$196,250	\$3,945

(1) Exposure units represent one "lawyer year"

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

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

(7) (5) + (6)

(8) (2) / (1)

(9) (4) / (1)

(10) (7) / (4)

(11) (9) x (10)

(12) Includes claims reported up to December 31, 2021

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N3

SUMMARY OF CLAIMS EXPERIENCE BY YEAR
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2021*

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Policy Period	Lawyer Count	Reported Claims	Open Claims	Paid Amount	Case Reserve	Incurred Amount	Claim Frequency per 1,000	Loss Severity	Pure Premium
July 1,1987 - July 1,1988	1,513	0	0	\$0	\$0	0	0.000	\$0	\$0
July 1,1988 - July 1,1989	1,770	0	0	0	0	0	0.000	0	0
July 1,1989 - July 1,1990	2,040	0	0	0	0	0	0.000	0	0
July 1,1990 - July 1,1991	2,352	1	0	3,593,148	0	3,593,148	0.400	3,593,148	1,437
July 1,1991 - July 1,1992	2,400	3	0	7,416,563	0	7,416,563	1.300	2,472,188	3,214
July 1,1992 - July 1,1993	2,542	1	0	326,599	0	326,599	0.400	326,599	131
July 1,1993 - July 1,1994	2,507	2	0	30,654,826	0	30,654,826	0.800	15,327,413	12,262
July 1,1994 - July 1,1995	2,514	4	0	9,318,988	0	9,318,988	1.600	2,329,747	3,728
July 1,1995 - July 1,1996	2,525	2	0	3,742,644	0	3,742,644	0.800	1,871,322	1,497
July 1,1996 - July 1,1997	2,594	0	0	0	0	0	0.000	0	0
July 1,1997 - July 1,1998	2,640	0	0	0	0	0	0.000	0	0
July 1,1998 - July 1,1999	2,876	2	0	20,296,669	0	20,296,669	0.700	10,148,334	7,104
July 1,1999 - July 1,2000	3,688	3	0	8,492,585	0	8,492,585	0.800	2,830,862	2,265
July 1,2000 - July 1,2001	3,920	0	0	0	0	0	0.000	0	0
July 1,2001 - July 1,2002	4,134	3	0	17,544,983	0	17,544,983	0.700	5,848,328	4,094
July 1,2002 - July 1,2003	4,349	3	0	3,466,725	0	3,466,725	0.700	1,155,575	809
July 1,2003 - July 1,2004	4,698	4	0	42,494,730	0	42,494,730	0.900	10,623,682	9,561
July 1,2004 - July 1,2005	4,743	3	0	1,262,333	0	1,262,333	0.600	420,778	252
July 1,2005 - July 1,2006	4,770	2	0	762,712	0	762,712	0.400	381,356	153
July 1,2006 - July 1,2007	4,772	2	0	6,474,107	0	6,474,107	0.400	3,237,053	1,295
July 1,2007 - July 1,2008	4,784	3	1	12,039,569	3,500,000	15,539,569	0.600	5,179,856	3,108
July 1,2008 - July 1,2009	4,835	3	0	2,803,748	0	2,803,748	0.600	934,583	561
July 1,2009 - July 1,2010	4,817	6	1	40,580,687	2,437,252	43,017,939	1.200	7,169,657	8,604
July 1,2010 - July 1,2011	4,771	5	1	35,204,082	122,587	35,326,670	1.000	7,065,334	7,065
July 1,2011 - July 1,2012	4,708	6	1	4,508,117	678,699	5,186,816	1.300	864,469	1,124
July 1,2012 - July 1,2013	4,128	3	0	1,653,383	0	1,653,383	0.700	551,128	386
July 1,2013 - July 1,2014	4,124	3	2	5,416,420	3,829,850	9,246,270	0.700	3,082,090	2,157
July 1,2014 - July 1,2015	4,198	2	1	86,269	1,006,483	1,092,751	0.500	546,376	273
July 1,2015 - July 1,2016	4,141	4	4	3,087,571	5,572,429	8,660,000	1.000	2,165,000	2,165
July 1,2016 - July 1,2017	4,084	2	1	3,178,856	158,144	3,336,999	0.500	1,668,500	834
July 1,2017 - July 1,2018	3,582	0	0	0	0	0	0.000	0	0
July 1,2018 - July 1,2019	3,710	1	1	0	250,000	250,000	0.300	250,000	75
July 1,2019 - July 1,2020	3,884	4	2	413,697	1,616,076	2,029,773	1.000	507,443	507
July 1,2020 - July 1,2021	3,965	0	0	0	0	0	0.000	0	0
July 1,2021 - July 1,2022 (10)	2,073	0	0	0	0	0	0.000	0	0
Totals as at 12/31/21	125,148	77	15	\$264,820,011	\$19,171,520	\$283,991,531	0.615	\$3,688,202	\$2,268
Totals as at 12/31/20	121,103	76	15	\$263,358,364	\$19,188,918	\$282,547,282	0.628	\$3,717,727	\$2,335
Totals as at 12/31/19	117,169	74	15	\$261,165,687	\$15,311,306	\$276,476,993	0.632	\$3,736,176	\$2,361
Totals as at 12/31/18	113,372	73	17	\$228,071,819	\$46,542,289	\$274,614,108	0.644	\$3,761,837	\$2,423
Totals as at 12/31/17	109,516	66	17	\$193,154,999	\$54,198,886	\$247,353,885	0.603	\$3,747,786	\$2,260
Totals as at 12/31/16	105,894	62	15	\$189,071,039	\$68,151,216	\$257,222,255	0.585	\$4,148,746	\$2,427
Totals as at 12/31/15	101,781	59	13	\$187,334,945	\$68,233,492	\$255,568,437	0.580	\$4,331,668	\$2,512
Totals as at 12/31/14	97,615	55	14	\$181,904,669	\$23,189,744	\$205,094,413	0.563	\$3,728,989	\$2,099
Totals as at 12/31/13	93,421	51	16	\$173,121,970	\$26,875,633	\$199,997,603	0.546	\$3,921,522	\$2,141
Totals as at 12/31/12	89,320	49	18	\$172,615,742	\$16,962,929	\$189,578,671	0.549	\$3,868,952	\$2,124
Totals as at 12/31/11	84,887	44	16	\$162,970,005	\$17,204,041	\$180,174,046	0.518	\$4,094,865	\$2,121
Totals as at 12/31/10	80,131	41	16	\$145,781,860	\$16,461,680	\$162,243,540	0.512	\$3,957,160	\$2,026
Totals as at 12/31/09	75,366	37	12	\$136,720,833	\$13,871,164	\$150,591,996	0.491	\$4,070,054	\$1,998
Totals as at 12/31/08	70,522	35	15	\$129,642,291	\$13,448,824	\$143,091,115	0.496	\$4,088,318	\$2,028
Totals as at 12/31/07	65,702	33	13	\$125,662,984	\$15,063,475	\$140,726,460	0.502	\$4,264,438	\$2,141
Totals as at 12/31/06	60,972	34	15	\$124,758,623	\$12,878,791	\$137,637,413	0.558	\$4,048,159	\$2,259

(1) Exposure units represent one "lawyer year"

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

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

(6) (4) + (5)

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

(8) (6) / (2)

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

(10) Includes claims reported up to December 31, 2021

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N4

**CLLAS INCURRED CLAIMS (EXCESS OF \$1,000,000) GROUND-UP
JANUARY 1, 1987 TO DECEMBER 31, 2020
VALUED AS AT DECEMBER 31, 2021***

CLLAS Claim Number	Incurred Amount (Previous Year)	Incurred Amount	Paid to Date		Case Reserve	Report Date	Status
			Indemnity	Defence			
91-023	\$4,593,148	\$4,593,148	\$4,092,040	\$501,108	\$0	10-30-1990	Closed
92-036	\$5,792,618	\$5,792,618	\$5,443,293	\$349,325	\$0	11-30-1991	Closed
92-081	\$2,380,184	\$2,380,184	\$2,000,000	\$380,184	\$0	2-28-1992	Closed
92-143	\$2,243,761	\$2,243,761	\$2,161,565	\$82,196	\$0	6-30-1992	Closed
93-164	\$1,326,599	\$1,326,599	\$1,250,000	\$76,599	\$0	3-30-1993	Closed
94-001	\$16,375,213	\$16,375,213	\$13,250,000	\$3,125,213	\$0	7-16-1993	Closed
94-010	\$16,279,613	\$16,279,613	\$13,772,287	\$2,507,325	\$0	8-13-1993	Closed
95-003-02	\$2,416,136	\$2,416,136	\$2,003,703	\$412,433	\$0	7-30-1994	Closed
95-006	\$4,440,228	\$4,440,228	\$1,401,913	\$3,038,315	\$0	8-10-1994	Closed
95-081	\$5,087,714	\$5,087,714	\$3,541,017	\$1,546,697	\$0	1-23-1995	Closed
95-082	\$1,374,911	\$1,374,911	\$1,257,980	\$116,931	\$0	2-1-1995	Closed
96-036	\$3,350,105	\$3,350,105	\$2,700,000	\$650,105	\$0	11-30-1995	Closed
96-129	\$2,392,539	\$2,392,539	\$2,214,708	\$177,831	-\$0	7-10-1995	Closed
99-017	\$17,638,403	\$17,638,403	\$14,983,439	\$2,654,964	\$0	8-28-1998	Closed
99-030	\$4,658,266	\$4,658,266	\$2,785,000	\$1,873,266	\$0	10-16-1998	Closed
2000-042	\$2,466,191	\$2,466,191	\$2,000,000	\$466,192	\$0	12-22-1999	Closed
2000-058	\$7,605,779	\$7,605,779	\$7,000,000	\$605,779	\$0	10-27-1999	Closed
2001-057	\$1,420,614	\$1,420,614	\$1,182,839	\$237,775	\$0	3-31-2000	Closed
2002-009	\$1,087,603	\$1,087,603	\$1,087,427	\$176	\$0	8-3-2001	Closed
2002-040	\$4,066,451	\$4,066,451	\$2,188,660	\$1,877,791	\$0	9-24-2001	Closed
2002-080	\$15,390,929	\$15,390,929	\$14,033,895	\$1,357,034	\$0	11-29-2001	Closed
2003-076	\$1,271,947	\$1,271,947	\$1,206,078	\$65,868	\$0	12-7-2002	Closed
2003-206	\$1,083,262	\$1,083,262	\$150,000	\$933,262	\$0	6-25-2003	Closed
2003-222	\$3,952,928	\$3,952,928	\$1,629,900	\$2,323,028	\$0	6-30-2003	Closed
2004-054	\$2,637,555	\$2,637,555	\$2,000,000	\$637,555	\$0	11-24-2003	Closed
2004-193	\$2,429,903	\$2,429,903	\$2,026,823	\$403,080	\$0	6-21-2004	Closed
2004-194	\$38,923,219	\$38,923,219	\$2,052,019	\$36,871,200	\$0	6-21-2004	Closed
2004-214	\$2,504,053	\$2,504,053	\$2,400,000	\$104,053	\$0	6-30-2004	Closed
2005-021	\$1,949,016	\$1,949,016	\$1,635,021	\$313,995	\$0	9-27-2004	Closed
2005-083	\$1,274,979	\$1,274,979	\$1,126,563	\$148,416	\$0	10-23-2004	Closed
2006-040	\$1,709,280	\$1,709,280	\$777,492	\$931,788	\$0	11-9-2005	Closed
2006-177	\$1,053,432	\$1,053,432	\$592,480	\$460,951	\$0	11-1-2005	Closed
2007-001	\$5,880,794	\$5,880,794	\$3,774,253	\$2,106,541	\$0	7-13-2006	Closed
2007-003	\$2,593,313	\$2,593,313	\$948,394	\$1,644,919	\$0	7-25-2006	Closed
2008-079	\$1,088,442	\$1,088,442	\$1,000,000	\$88,443	\$0	12-28-2007	Closed
2008-110	\$12,983,257	\$12,983,257	\$10,900,000	\$2,083,257	\$0	2-29-2008	Closed
2008-113	\$4,500,000	\$4,500,000	\$0	\$988,051	\$3,511,949	3-12-2008	Open
2009-012	\$2,546,740	\$2,546,740	\$2,462,402	\$84,338	\$0	8-15-2008	Closed
2009-053	\$1,350,000	\$1,350,000	\$1,050,000	\$300,000	\$0	11-13-2008	Closed
2009-102	\$1,907,009	\$1,907,009	\$1,100,000	\$807,009	\$0	2-17-2009	Closed

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N4

**CLLAS INCURRED CLAIMS (EXCESS OF \$1,000,000) GROUND-UP
JANUARY 1, 1987 TO DECEMBER 31, 2020
VALUED AS AT DECEMBER 31, 2021***

CLLAS Claim Number	Incurred Amount (Previous Year)	Incurred Amount	Paid to Date		Case Reserve	Report Date	Status
			Indemnity	Defence			
2010-059	\$32,898,259	\$32,898,259	\$27,572,445	\$5,325,814	\$0	11-19-2009	Closed
2010-065	\$4,101,741	\$4,101,741	\$4,000,000	\$101,741	\$0	12-3-2009	Closed
2010-070	\$1,638,777	\$1,638,777	-\$165,000	\$1,803,777	\$0	12-16-2009	Closed
2010-111	\$5,356,558	\$5,356,558	\$5,071,500	\$285,058	\$0	3-1-2010	Closed
2010-165	\$3,500,000	\$3,500,000	\$505,011	\$557,737	\$2,437,252	5-27-2010	Open
2010-171	\$1,522,604	\$1,522,604	\$449,713	\$1,072,891	\$0	6-16-2010	Closed
2011-145	\$31,869,573	\$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	\$1,839,746	\$0	\$1,161,047	\$678,699	12-23-2011	Open
2012-124	\$1,607,115	\$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	\$840,008	\$3,551,992	6-2-2014	Open
2014-134	\$4,275,000	\$4,275,000	\$2,560,000	\$1,385,149	\$329,850	6-5-2014	Open
2015-145	\$1,077,732	\$1,077,732	\$71,250	\$0	\$1,006,483	6-30-2015	Open
2016-023	\$3,650,000	\$3,650,000	\$0	\$47,204	\$3,602,796	9-9-2015	Open
2016-030	\$1,000,000	\$1,250,000	\$3,045	\$458,546	\$788,409	10-7-2015	Open
2016-107	\$4,260,000	\$5,760,000	\$0	\$4,087,571	\$1,672,429	3-23-2016	Open
2016-108	\$2,000,000	\$2,000,000	\$0	\$516,701	\$1,483,299	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	\$1,000,000	\$1,250,000	\$0	\$4,034	\$1,245,966	12-21-2018	Open
2020-001	\$2,500,000	\$2,500,000	\$0	\$18,413	\$2,481,587	7-8-2019	Open
Total	\$345,930,905	\$347,930,154	\$224,726,412	\$100,254,888	\$22,948,854		

* 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, 2021***

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			3940	68.8%	68.8%	\$0	0.0%	0.0%
\$1	-	\$5,000	680	11.9%	80.6%	1,222,691	0.3%	0.3%
\$5,001	-	\$10,000	234	4.1%	84.7%	1,724,927	0.4%	0.6%
\$10,001	-	\$20,000	189	3.3%	88.0%	2,773,129	0.6%	1.2%
\$20,001	-	\$50,000	225	3.9%	92.0%	7,411,916	1.6%	2.8%
\$50,001	-	\$100,000	120	2.1%	94.0%	8,762,563	1.9%	4.7%
\$100,001	-	\$150,000	69	1.2%	95.3%	8,470,109	1.8%	6.5%
\$150,001	-	\$200,000	33	0.6%	95.8%	5,707,813	1.2%	7.7%
\$200,001	-	\$300,000	52	0.9%	96.7%	12,473,620	2.7%	10.3%
\$300,001	-	\$500,000	57	1.0%	97.7%	22,061,175	4.7%	15.1%
\$500,001	-	\$1,000,000	62	1.1%	98.8%	45,560,809	9.7%	24.8%
\$1,000,001	-	\$1,500,000	14	0.2%	99.1%	16,943,978	3.6%	28.4%
\$1,500,001	-	\$2,000,000	8	0.1%	99.2%	14,172,796	3.0%	31.4%
\$2,000,001	-	\$2,500,000	12	0.2%	99.4%	28,609,066	6.1%	37.5%
\$2,500,001	-	\$5,000,000	19	0.3%	99.7%	69,862,385	14.9%	52.4%
\$5,000,001	-	\$10,000,000	7	0.1%	99.9%	40,983,463	8.7%	61.1%
\$10,000,001	-	\$15,000,000	1	0.0%	99.9%	12,983,257	2.8%	63.9%
\$15,000,001	-	\$20,000,000	4	0.1%	99.9%	65,684,158	14.0%	77.9%
\$20,000,001	-	\$25,000,000	0	0.0%	99.9%	0	0.0%	77.9%
\$25,000,001	-	\$30,000,000	0	0.0%	99.9%	0	0.0%	77.9%
\$30,000,001	-	\$35,000,000	2	0.0%	100.0%	64,767,832	13.8%	91.7%
\$35,000,001	-	\$40,000,000	1	0.0%	100.0%	38,923,219	8.3%	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			5,729	100.0%	100.0%	\$469,098,906	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, 2021*

Size of Loss (1) Incurred Loss Indemnity and Defence Cost			Claim Count	Percentage of Total Claim Count	Cumulative Percentage Claim Count	Incurred Amount	Percentage of Total Incurred Amount	Cumulative Percentage Incurred Amount
\$0			0	0.0%	0.0%	\$0	0.0%	0.0%
\$1	-	\$5,000	0	0.0%	0.0%	0	0.0%	0.0%
\$5,001	-	\$10,000	1	1.3%	1.3%	9,623	0.0%	0.0%
\$10,001	-	\$20,000	1	1.3%	2.6%	15,019	0.0%	0.0%
\$20,001	-	\$50,000	2	2.6%	5.2%	72,794	0.0%	0.0%
\$50,001	-	\$100,000	5	6.5%	11.7%	426,361	0.2%	0.2%
\$100,001	-	\$150,000	2	2.6%	14.3%	270,000	0.1%	0.3%
\$150,001	-	\$200,000	0	0.0%	14.3%	0	0.0%	0.3%
\$200,001	-	\$300,000	7	9.1%	23.4%	1,734,060	0.6%	0.9%
\$300,001	-	\$500,000	5	6.5%	29.9%	1,781,897	0.6%	1.5%
\$500,001	-	\$1,000,000	8	10.4%	40.3%	6,172,796	2.2%	3.7%
\$1,000,001	-	\$1,500,000	11	14.3%	54.5%	14,907,866	5.3%	8.9%
\$1,500,001	-	\$2,000,000	5	6.5%	61.0%	8,181,662	2.9%	11.8%
\$2,000,001	-	\$2,500,000	6	7.8%	68.8%	13,871,895	4.9%	16.7%
\$2,500,001	-	\$5,000,000	15	19.5%	88.3%	55,615,445	19.6%	36.3%
\$5,000,001	-	\$10,000,000	1	1.3%	89.6%	6,605,779	2.3%	38.6%
\$10,000,001	-	\$15,000,000	2	2.6%	92.2%	26,374,185	9.3%	47.9%
\$15,000,001	-	\$20,000,000	3	3.9%	96.1%	47,293,229	16.7%	64.5%
\$20,000,001	-	\$25,000,000	0	0.0%	96.1%	0	0.0%	64.5%
\$25,000,001	-	\$30,000,000	0	0.0%	96.1%	0	0.0%	64.5%
\$30,000,001	-	\$35,000,000	2	2.6%	98.7%	62,767,832	22.1%	86.6%
\$35,000,001	-	\$40,000,000	1	1.3%	100.0%	37,923,219	13.4%	100.0%
\$40,000,001	-	\$45,000,000	0	0.0%	100.0%	0	0.0%	100.0%
\$45,000,001	-	\$50,000,000	0	0.0%	100.0%	0	0.0%	100.0%
\$50,000,001	-	\$55,000,000	0	0.0%	100.0%	0	0.0%	100.0%
Total			77	100.0%	100.0%	\$284,023,661	100.0%	100.0%

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

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (1)
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2021*

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

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (1)
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2021*

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	\$4,096,855	\$4,096,855	\$4,096,855	\$4,096,855	\$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	0	0
July 1, 1998 - July 1, 1999 (167)	Incurring Amount	\$948,393	\$5,217,873	\$10,465,168	\$25,270,652	\$27,745,438	\$26,993,733	\$26,484,093	\$25,841,333	\$25,691,333	\$26,126,333	\$26,117,265	\$25,915,765	\$25,944,228	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723
	Paid Amount	\$467	\$484,502	\$1,793,648	\$3,926,421	\$24,790,963	\$24,939,527	\$24,996,111	\$25,023,301	\$25,012,052	\$25,049,099	\$25,059,847	\$25,099,986	\$25,100,523	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723
	Loss Claims	17	72	61	58	58	56	56	56	55	55	55	55	55	55	55	55	55	55	55	55
	Open Claims	63	80	52	34	20	11	9	5	4	4	3	3	3	0	0	1	0	0	0	0
July 1, 1999 - July 1, 2000 (161)	Incurring Amount	\$469,432	\$3,662,800	\$3,670,781	\$4,694,855	\$4,687,668	\$12,030,480	\$11,789,286	\$13,154,840	\$13,145,634	\$13,361,826	\$13,361,825	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207
	Paid Amount	\$2,182	\$362,674	\$572,590	\$1,027,498	\$1,314,450	\$3,356,393	\$3,610,328	\$10,722,916	\$10,823,321	\$13,108,365	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207
	Loss Claims	23	58	49	44	44	42	41	41	41	41	41	41	41	41	41	41	41	41	41	41
	Open Claims	49	67	38	22	18	12	8	8	6	6	5	4	2	2	2	2	0	0	0	0
July 1, 2000 - July 1, 2001 (152)	Incurring Amount	\$388,806	\$4,766,830	\$5,581,603	\$5,331,516	\$5,870,513	\$6,296,776	\$6,363,074	\$6,887,787	\$6,872,674	\$6,798,187	\$6,775,051	\$5,300,568	\$5,355,630	\$5,355,412	\$5,437,528	\$5,423,986	\$5,423,986	\$5,423,986	\$4,726,198	\$4,726,198
	Paid Amount	\$16,968	\$500,449	\$2,100,061	\$3,127,783	\$3,184,063	\$3,439,203	\$3,831,579	\$3,893,533	\$4,096,401	\$4,122,667	\$4,311,137	\$4,413,635	\$4,449,718	\$4,449,884	\$4,535,564	\$4,603,355	\$4,610,294	\$4,642,637	\$4,726,198	\$4,726,198
	Loss Claims	22	49	45	47	45	43	43	44	44	43	43	43	43	43	43	43	43	43	43	43
	Open Claims	43	76	51	39	30	18	14	14	11	10	9	8	8	6	6	1	1	1	0	0
July 1, 2001 - July 1, 2002 (255)	Incurring Amount	\$2,299,535	\$8,323,330	\$15,103,200	\$16,997,192	\$29,588,183	\$28,916,071	\$28,975,873	\$28,973,685	\$28,259,756	\$28,075,248	\$25,515,553	\$25,407,592	\$25,407,592	\$25,407,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592
	Paid Amount	\$55,425	\$1,697,871	\$4,473,325	\$8,307,517	\$9,409,701	\$24,011,363	\$24,657,522	\$24,670,636	\$25,340,881	\$25,343,450	\$25,356,849	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592	\$25,282,592
	Loss Claims	31	85	68	58	55	53	54	54	53	54	53	53	53	53	52	52	52	52	52	52
	Open Claims	78	126	73	41	29	21	17	15	9	8	5	4	5	5	2	2	2	1	1	1
July 1, 2002 - July 1, 2003 (228)	Incurring Amount	\$757,928	\$4,553,836	\$5,147,429	\$6,763,451	\$12,096,780	\$13,526,432	\$13,385,110	\$14,627,672	\$14,611,544	\$13,987,830	\$14,293,029	\$14,309,529	\$11,840,125	\$11,813,903	\$11,813,903	\$11,100,894	\$11,100,894	\$11,100,894	\$11,100,894	\$11,100,894
	Paid Amount	\$113,778	\$659,805	\$1,310,789	\$3,198,600	\$4,227,488	\$5,091,576	\$6,654,387	\$10,100,191	\$10,198,107	\$9,989,663	\$10,168,318	\$10,421,654	\$11,078,377	\$11,099,128	\$11,100,538	\$11,100,894	\$11,100,894	\$11,100,894	\$11,100,894	\$11,100,894
	Loss Claims	52	74	65	60	61	62	62	60	59	59	59	59	59	59	59	59	59	59	59	59
	Open Claims	88	114	60	34	24	20	17	10	7	4	4	4	3	1	1	0	0	0	0	0
July 1, 2003 - July 1, 2004 (234)	Incurring Amount	\$1,360,000	\$6,155,995	\$33,200,221	\$34,175,898	\$34,324,588	\$35,258,056	\$38,765,762	\$45,664,068	\$49,977,152	\$49,485,701	\$49,485,701	\$49,312,936	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312
	Paid Amount	\$847	\$1,010,015	\$25,194,529	\$28,204,454	\$28,682,665	\$30,806,582	\$33,633,402	\$42,809,755	\$46,854,610	\$49,178,744	\$49,178,744	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312	\$49,181,312
	Loss Claims	12	69	68	69	63	64	63	63	60	59	59	59	59	59	59	59	59	59	59	59
	Open Claims	92	139	65	45	28	24	20	16	10	7	7	6	1	1	1	0	0	0	0	0
July 1, 2004 - July 1, 2005 (238)	Incurring Amount	\$3,096,000	\$8,429,695	\$8,745,439	\$8,749,381	\$8,619,872	\$7,557,682	\$7,562,133	\$6,700,279	\$6,904,773	\$6,904,773	\$7,075,698	\$5,914,036	\$6,414,036	\$11,562,135	\$11,131,383	\$11,131,383	\$11,131,383	\$11,131,383	\$11,131,383	\$11,131,383
	Paid Amount	\$13,937	\$577,675	\$3,767,198	\$3,950,665	\$4,057,042	\$4,140,240	\$4,200,945	\$5,414,716	\$5,437,839	\$5,457,855	\$5,470,224	\$5,502,547	\$5,534,575	\$5,631,383	\$5,631,383	\$5,631,383	\$5,631,383	\$5,631,383	\$5,631,383	\$5,631,383
	Loss Claims	12	58	52	48	47	48	47	46	46	46	46	45	46	46	46	46	46	46	46	46
	Open Claims	89	99	50	32	25	20	14	11	9	9	8	2	2	1	1	1	1	1	1	1
July 1, 2005 - July 1, 2006 (206)	Incurring Amount	\$3,251,948	\$5,018,854	\$4,690,404	\$5,998,325	\$4,799,693	\$5,725,514	\$5,014,233	\$5,207,874	\$5,525,197	\$5,534,824	\$5,389,401	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661
	Paid Amount	\$89,074	\$668,157	\$1,189,778	\$2,855,632	\$3,031,870	\$3,430,383	\$3,855,224	\$3,954,328	\$4,311,403	\$5,009,091	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661	\$5,034,661
	Loss Claims	22	54	46	42	39	40	38	38	39	38	38	38	38	38	38	38	38	38	38	38
	Open Claims	54	95	64	51	30	21	14	12	11	8	2	1	0	0	0	0	0	0	0	0
July 1, 2006 - July 1, 2007 (171)	Incurring Amount	\$3,232,852	\$6,155,953	\$7,998,945	\$7,224,395	\$7,634,443	\$10,670,533	\$10,316,045	\$10,348,358	\$10,337,830	\$10,585,936	\$10,584,819	\$10,584,820	\$10,589,820	\$11,339,819	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324
	Paid Amount	\$110,090	\$325,820	\$986,269	\$2,102,173	\$2,239,435	\$2,414,045	\$9,645,719	\$9,734,561	\$9,866,185	\$10,463,144	\$10,495,605	\$10,525,986	\$10,588,386	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324	\$11,057,324
	Loss Claims	24	59	54	36	33	33	32	32	32	30	30	30	30	30	30	30	30	30	30	30
	Open Claims	62	94	69	35	24	16	14	14	10	1	1	1	1	0	0	0	0	0	0	0
July 1, 2007 - July 1, 2008 (190)	Incurring Amount	\$1,265,000	\$2,523,046	\$8,774,138	\$11,251,381	\$19,981,381	\$21,055,526	\$21,143,133	\$22,306,206	\$22,075,536	\$21,844,865	\$21,609,196	\$21,378,526	\$19,097,209	\$19,097,209	\$19,097,209	\$19,097,209	\$19,097,209	\$19,097,209	\$19,097,209	\$19,097,209
	Paid Amount	\$117,432	\$480,089	\$3,689,150	\$4,315,566	\$16,261,661	\$17,023,552	\$17,029,136	\$18,219,209	\$18,090,675	\$17,897,614	\$17,694,292	\$17,479,053	\$15,380,942	\$15,503,366	\$15,585,260					
	Loss Claims	11	48	37	35	35	32	32	31	31	31	31	31	30	30	30					
	Open Claims	73	121	69	31	26	19	14	9	2	2	2	2	1	1	1					

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (1)
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2021*

Policy Year (Reported Claims)		Duration																			
		6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months
July 1,2008 - July 1,2009 (199)	Incurring Amount	\$392,987	\$4,196,949	\$4,249,402	\$3,732,934	\$6,294,120	\$6,860,752	\$6,970,920	\$8,165,389	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467
	Paid Amount	\$6,686	\$954,320	\$1,539,776	\$1,829,953	\$2,583,560	\$3,793,604	\$4,157,982	\$7,943,025	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467	\$7,970,467
	Loss Claims	14	49	45	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
	Open Claims	75	112	62	45	27	24	17	2	1	1	0	0	0	0	0	0	0	0	0	0
July 1,2009 - July 1,2010 (199)	Incurring Amount	\$1,131,284	\$5,530,360	\$8,595,962	\$13,771,720	\$17,638,822	\$20,954,080	\$67,696,699	\$68,849,180	\$54,212,184	\$52,002,184	\$52,742,184	\$52,793,291	\$52,788,570							
	Paid Amount	\$101,435	\$1,178,997	\$3,302,037	\$5,977,310	\$6,470,197	\$14,852,287	\$16,115,300	\$17,522,724	\$21,804,001	\$49,457,093	\$49,860,071	\$50,302,134	\$50,351,317							
	Loss Claims	35	59	47	48	47	45	44	44	43	43	43	43	43							
	Open Claims	77	106	62	38	25	18	11	8	6	3	3	2	1							
July 1,2010 - July 1,2011 (209)	Incurring Amount	\$1,508,310	\$6,963,104	\$14,035,370	\$20,356,020	\$22,070,522	\$23,309,683	\$23,159,740	\$24,019,852	\$43,027,980	\$42,900,820	\$42,877,447	\$42,877,447								
	Paid Amount	\$26,482	\$3,769,617	\$4,720,503	\$5,146,340	\$8,303,429	\$8,907,094	\$9,548,018	\$10,076,976	\$13,565,239	\$41,923,795	\$41,957,668	\$42,018,857								
	Loss Claims	36	63	57	56	50	51	51	51	51	50	50	50								
	Open Claims	76	97	50	38	23	17	13	10	8	5	4	4								
July 1,2011 - July 1,2012 (189)	Incurring Amount	\$1,661,350	\$3,529,791	\$3,669,170	\$6,771,438	\$9,082,416	\$9,170,360	\$9,468,207	\$10,550,995	\$10,524,604	\$10,604,399	\$10,603,648									
	Paid Amount	\$98,005	\$589,946	\$990,702	\$1,613,040	\$5,207,744	\$5,941,998	\$6,230,903	\$9,600,431	\$9,656,065	\$9,739,438	\$9,776,541									
	Loss Claims	29	52	47	43	43	43	43	43	43	43	43									
	Open Claims	72	102	69	48	36	26	18	7	5	5	5									
July 1,2012 - July 1,2013 (166)	Incurring Amount	\$1,112,000	\$3,747,499	\$4,167,186	\$9,806,154	\$8,554,620	\$8,411,274	\$8,995,980	\$10,063,393	\$10,053,393	\$10,514,473										
	Paid Amount	\$88,001	\$280,274	\$1,815,029	\$4,296,380	\$6,026,554	\$6,205,715	\$6,495,205	\$8,465,656	\$8,478,310	\$8,502,547										
	Loss Claims	24	50	47	47	47	47	47	48	47	47										
	Open Claims	59	120	49	39	27	23	18	11	9	9										
July 1,2013 - July 1,2014 (157)	Incurring Amount	\$2,142,000	\$4,841,959	\$6,741,785	\$8,880,338	\$11,746,044	\$15,953,942	\$15,052,215	\$16,061,417	\$16,061,417											
	Paid Amount	\$122,869	\$1,542,437	\$2,159,840	\$3,243,175	\$5,357,276	\$7,992,094	\$11,015,308	\$11,453,026	\$11,598,708											
	Loss Claims	15	65	52	50	49	47	46	45	45											
	Open Claims	70	103	49	35	25	19	11	9	7											
July 1,2014 - July 1,2015 (146)	Incurring Amount	\$1,872,000	\$4,464,295	\$5,799,126	\$5,688,104	\$4,821,853	\$4,733,787	\$5,093,566	\$4,799,222												
	Paid Amount	\$25,674	\$999,749	\$1,652,911	\$1,713,349	\$2,035,859	\$2,103,911	\$2,137,589	\$2,176,464												
	Loss Claims	20	51	42	40	38	36	34	33												
	Open Claims	63	91	56	45	36	20	13	10												
July 1,2015 - July 1,2016 (180)	Incurring Amount	\$4,832,659	\$6,039,487	\$9,520,447	\$12,466,964	\$11,503,044	\$15,408,044	\$17,554,503													
	Paid Amount	\$73,650	\$1,309,674	\$1,755,307	\$2,821,861	\$2,935,381	\$6,060,501	\$7,481,756													
	Loss Claims	31	55	49	47	43	43	41													
	Open Claims	88	109	78	51	32	26	23													
July 1,2016 - July 1,2017 (178)	Incurring Amount	\$1,354,750	\$6,836,205	\$9,246,091	\$8,644,501	\$8,379,273	\$7,233,307														
	Paid Amount	\$35,733	\$565,772	\$2,989,386	\$5,755,925	\$5,802,416	\$5,834,819														
	Loss Claims	31	55	40	37	36	36														
	Open Claims	91	97	52	34	22	20														
July 1,2017 - July 1,2018 (130)	Incurring Amount	\$1,158,937	\$3,218,860	\$3,064,679	\$4,231,139	\$3,453,035															
	Paid Amount	\$61,148	\$250,115	\$506,656	\$681,521	\$1,263,247															
	Loss Claims	16	46	39	37	36															
	Open Claims	41	85	51	38	28															
July 1,2018 - July 1,2019 (142)	Incurring Amount	\$1,413,100	\$3,708,066	\$4,314,518	\$5,528,914																
	Paid Amount	\$51,059	\$391,979	\$708,671	\$905,941																
	Loss Claims	28	54	46	39																
	Open Claims	65	82	57	43																
July 1,2019 - July 1,2020 (124)	Incurring Amount	\$5,436,970	\$7,242,539	\$7,204,047																	
	Paid Amount	\$749,218	\$1,284,692	\$1,565,834																	
	Loss Claims	43	50	42																	
	Open Claims	60	71	52																	
July 1,2020 - July 1,2021 (139)	Incurring Amount	\$1,663,431	\$4,902,451																		
	Paid Amount	\$46,585	\$432,725																		
	Loss Claims	31	46																		
	Open Claims	51	81																		
July 1,2021 - July 1,2022 (57)	Incurring Amount	\$1,678,005																			
	Paid Amount	\$59,756																			
	Loss Claims	19																			
	Open Claims	45																			

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

* Includes adjustments (see Appendix N11)

Appendix N6 - Exhibit II

Appendix N6 - Exhibit II

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2021*

Appendix N6 - Exhibit II

Cumulative Reported Incurred Losses																								
Claim Number	Policy Incepting	Report Date	LS Province	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	
98-010	1997-1998	1997-07-24	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	1997-08-29	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	1997-10-21	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	1998-02-02	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	1998-05-29	Ontario	-	-	-	-	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	580,284	(C)
98-125	1997-1998	1998-06-10	Ontario	-	575,000	-	-	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	23,339	(C)
	Total		----	30,000	621,259	12,511	57,436	3,124,030	3,652,504	3,642,505	3,052,454	3,251,644	2,753,481	2,614,783	2,622,216	2,571,783	2,571,783	2,571,783	2,571,783	2,571,783	2,571,783	2,571,783	2,571,783	(C)
99-017	1998-1999	1998-08-28	Ontario	-	-	4,000,000	18,633,662	17,735,613	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	17,638,403	(C)
99-030	1998-1999	1998-10-16	Ontario	-	-	-	1,250,000	5,100,000	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	4,658,266	(C)
99-052	1998-1999	1998-10-14	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	1998-12-02	Ontario	-	-	-	975,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	(C)
99-107	1998-1999	1999-04-29	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	1999-03-24	Ontario	-	-	-	629,836	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	364,829	(C)
	Total		----	-	1,362,630	5,323,512	22,812,010	25,523,866	24,985,009	24,494,956	23,920,858	23,945,858	24,380,858	24,380,858	24,179,358	24,207,821	23,801,608	23,801,608	23,801,608	23,801,608	23,801,608	23,801,608	23,801,608	(C)
2000-042	1999-2000	1999-12-22	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)
2000-053	1999-2000	1999-11-25	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)
2000-058	1999-2000	1999-10-27	Ontario	-	800,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)
2000-109	1999-2000	2000-04-20	BC	-	-	-	975,000	975,000	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	1,420,614	(C)
2001-057	1999-2000	2000-03-31	BC	-	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)
2000-053	Total		----	-	1,354,562	1,555,558	2,913,934	2,992,448	10,431,215	10,138,216	11,828,840	11,823,060	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	12,039,252	(C)
2001-023	2000-2001	2000-10-17	Ontario	-	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	2000-10-26	Ontario	-	-	997,419	953,728	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	941,932	(C)
2001-030	2000-2001	2000-11-06	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	2001-01-31	Alberta	-	100,000	241,004	241,003	241,004	1,500,000	1,500,000	2,000,000	2,000,000	2,000,000	2,000,000	472,708	472,708	472,708	472,708	472,708	472,708	472,708	472,708	472,708	(C)
2001-091	2000-2001	2001-02-16	Quebec	-	-	-	-	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)
2001-108	2000-2001	2001-03-23	BC	-	1,000,000	1,000,000	1,000,000	100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)
2001-137	2000-2001	2001-06-13	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	2001-05-23	Ontario	-	10,000	15,178	15,178	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	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	3,961,401	(C)
2002-009	2001-2002	2001-08-03	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	2001-08-07	Quebec	-	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	(C)
2002-021	2001-2002	2001-07-31	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	2001-09-24	Ontario	-	1,000,000	2,500,000	4,062,969	4,062,969	4,070,751	4,070,751	4,070,761	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	(C)
2002-075	2001-2002	2001-11-26	Ontario	-	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	2001-11-29	Ontario	-	1,500,000	5,000,000	15,000,000	15,000,000	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	2002-02-14	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	2002-02-25	BC	-	1,000,000	2,200,000	2,200,000	2,200,000	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000	200,000	92,039	92,039	92,039	92,039	92,039					

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2021*

Appendix N6 - Exhibit II

Cumulative Reported Incurred Losses																							
Claim Number	Policy Incepting	Report Date	LS Province	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months
2005-014	2004-2005	2004-08-25	Ontario	-	35,000	35,000	111,608	111,606	226,670	229,716	432,342	441,966	441,966	612,891	612,891	612,891	760,990	330,238	330,238	330,238	330,238	(C)	
2005-021	2004-2005	2004-09-27	Ontario	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	1,949,016	(C)	
2005-065	2004-2005	2004-10-22	Quebec	-	-	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	928,950	(C)	
2005-083	2004-2005	2004-10-23	BC	555,000	555,000	925,000	925,000	925,000	925,000	925,000	1,274,677	1,274,979	1,274,979	1,274,979	1,274,979	1,274,979	1,274,979	1,274,979	1,274,979	1,274,979	1,274,979	(C)	
2005-128	2004-2005	2005-03-15	Ontario	-	1,775,000	1,850,000	1,850,000	1,850,000	1,850,000	1,850,000	1,100,000	1,100,000	1,100,000	1,100,000	38,338	38,338	38,338	38,338	38,338	38,338	38,338	(C)	
2005-137	2004-2005	2005-02-23	BC	-	1,000,000	121,657	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	83,534	(C)	
2005-143	2004-2005	2005-03-04	BC	-	1,000,000	1,000,000	1,000,000	550,000	300,000	300,000	-	-	-	-	-	-	-	-	-	-	-	(C)	
2005-177	2004-2005	2005-04-11	BC	-	-	-	-	-	-	-	-	-	-	-	-	500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	(C)	
2005-182	2004-2005	2005-05-09	BC	-	6,712	6,712	317,825	892,825	74,875	60,853	60,853	60,853	60,853	60,853	60,853	60,853	60,853	60,853	60,853	60,853	60,853	(C)	
		Total	-----	2,555,000	6,371,712	6,867,319	7,216,917	7,341,915	6,389,029	6,378,053	5,829,371	5,839,298	5,839,298	6,010,223	4,948,561	5,448,561	10,596,660	10,165,908	10,165,908	10,165,908	10,165,908		
2006-016	2005-2006	2005-08-26	BC	630,000	630,000	330,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)	
2006-040	2005-2006	2005-11-09	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	1,709,280	1,709,280	1,709,280	(C)	
2006-047	2005-2006	2005-12-02	BC	1,600,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)	
2006-060	2005-2006	2005-11-25	BC	764,000	800,000	800,000	800,000	800,000	800,000	100,000	-	-	-	-	-	-	-	-	-	-	-	(C)	
2006-109	2005-2006	2006-03-21	Ontario	-	10,000	1,000,000	1,000,000	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	45,020	(C)	
2006-141	2005-2006	2006-05-12	BC	-	737,000	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	175,023	(C)	
2006-177	2005-2006	2005-11-01	BC	-	-	-	-	-	-	725,317	865,166	1,101,932	1,103,432	1,053,432	1,053,432	1,053,432	1,053,432	1,053,432	1,053,432	1,053,432	1,053,432	(C)	
		Total	-----	2,479,000	2,677,000	2,805,023	3,684,303	2,729,323	2,729,323	2,754,640	2,794,489	3,031,255	3,032,755	2,982,755	2,982,755	2,982,755	2,982,755	2,982,755	2,982,755	2,982,755	2,982,755		
2007-001	2006-2007	2006-07-13	BC	1,250,000	2,550,000	2,550,000	3,550,000	3,550,000	5,750,000	5,966,717	5,929,906	5,880,794	5,880,794	5,880,794	5,880,794	5,880,794	5,880,794	5,880,794	5,880,794	5,880,794	5,880,794	(C)	
2007-003	2006-2007	2006-07-25	Ontario	-	500,001	500,001	1,000,000	2,000,000	3,000,000	2,568,795	2,637,919	2,593,313	2,593,313	2,593,313	2,593,313	2,593,313	2,593,313	2,593,313	2,593,313	2,593,313	2,593,313	(C)	
2007-027	2006-2007	2006-10-04	Ontario	-	276,000	526,001	57,529	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	38,876	(C)	
2007-066	2006-2007	2006-12-27	BC	600,000	600,000	600,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(C)	
2007-096	2006-2007	2007-03-19	Ontario	-	10,000	685,000	795,785	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	230,832	(C)	
2007-121	2006-2007	2007-05-23	BC	-	80,000	185,000	222,755	256,363	256,363	256,363	256,363	438,967	709,573	709,573	709,573	709,573	709,573	709,573	709,573	709,573	709,573	(C)	
2007-122	2006-2007	2007-03-22	BC	-	-	-	-	-	-	-	-	-	-	-	245,001	250,001	1,000,000	717,505	717,505	717,505	717,505	(C)	
		Total	-----	1,850,000	4,016,001	5,046,002	5,626,069	6,076,071	9,276,071	9,061,583	9,093,896	9,182,782	9,453,388	9,453,388	9,698,389	9,703,389	10,453,388	10,170,893	10,170,893	10,170,893			
2008-001	2007-2008	2007-07-04	BC	950,000	950,000	3,266,000	3,265,617	3,265,617	3,265,617	3,177,566	2,946,896	2,716,225	2,485,556	2,254,886	(31,431)	(31,431)	(31,431)	(31,431)	(31,431)	(31,431)	(C)		
2008-079	2007-2008	2007-12-28	BC	-	-	-	175,333	1,000,000	1,100,000	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	1,088,442	(C)	
2008-110	2007-2008	2008-02-29	Ontario	0	0	2000000	4500000	13,100,000	13,000,000	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	(C)	
2008-113	2007-2008	2008-03-12	Ontario	-	-	2,000,000	2,000,000	2,000,000	3,000,000	3,000,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	(C)	
		Total	-----	950,000	950,000	7,266,000	9,765,617	18,540,950	20,265,617	21,749,265	21,518,595	21,287,924	21,057,255	20,826,585	18,540,268	18,540,268	18,540,268	18,540,268	18,540,268	18,540,268	18,540,268		
2009-012	2008-2009	2008-08-15	BC	-	135,000	166,693	166,693	166,693	1,000,000	1,000,000	2,700,000	2,546,740	2,546,740	2,546,740	2,546,740	2,546,740	2,546,740	2,546,740	2,546,740	2,546,740	2,546,740	(C)	
2009-053	2008-2009	2008-11-13	BC	-	-	-	246,455	1,500,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	1,350,000	(C)	
2009-102	2008-2009	2009-02-17	Ontario	-	650,019	511,062	511,062	1,600,000	1,600,000	2,000,000	1,907,009	1,907,009	1,907,009	1,907,009	1,907,009	1,907,009	1,907,009	1,907,009	1,907,009	1,907,009	1,907,009	(C)	
2009-113	2008-2009	2009-02-17	Ontario	-	592,353	592,353	649,453	653,249	653,249	653,249	653,249	653,249	653,249	653,249	653,249	653,249	653,249	653,249	653,249	653,249	653,249	(C)	
2009-193	2008-2009	2009-06-30	BC	-	575,000	575,000	575,000	375,000	375,000	162,387	162,387	162,387	162,387	162,387	162,387	162,387	162,387	162,387	162,387	162,387	162,387	(C)	
		Total	-----	-	1,952,372	1,845,108	2,148,663	4,294,942	4,978,249	5,165,636	6,772,645	6,619,384	6,619,384	6,619,384	6,619,384	6,619,384	6,619,384	6,619,384	6,619,384	6,619,384	6,619,384		
2010-004	2009-2010	2009-07-24	BC	40,000	70,000	130,000	330,000	630,000	391,997	391,397	391,397	391,397	391,397	391,397	391,397	391,397	391,397	391,397	391,397	391,397	391,397	(C)	
2010-059	2009-2010	2009-11-19	Ontario	10,000	1,197,081	1,418,321	3,000,000	3,000,000	4,528,773	51,528,773	51,528,773	35,000,000	32,898,259	32,898,259	32,898,259	32,898,259	32,898,259	32,898,259	32,898,259	32,898,259	32,898,259	(C)	
2010-061	2009-2010	2009-11-24	BC	-	-																		

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2021*

Appendix N6 - Exhibit II

Cumulative Reported Incurred Losses																							
Claim Number	Policy Incepting	Report Date	LS Province	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months
2013-006	2012-2013	2012-08-07		10,000	10,000	10,000	60,000	60,000	60,000	60,000	60,000	60,000	521,081										
2013-020	2012-2013	2012-09-05		600,000	600,000	600,000	600,000	7,887	7,887	7,887	7,887	7,887	7,887	(C)									
2013-024	2012-2013	2012-09-27		25,000	60,446	60,446	1,034,457	1,034,457	1,034,457	1,034,457	1,034,457	1,034,457	1,034,457	(C)									
2013-036	2012-2013	2012-10-25		5,000	5,000	130,000	1,000,000	175,923	170,923	170,923	170,923	170,923	170,923	(C)									
2013-099	2012-2013	2013-03-01		-	50,000	50,000	822,231	508,953	508,953	508,953	508,953	508,953	508,953	(C)									
2013-110	2012-2013	2013-05-03		-	1,000,000	961,058	961,058	961,058	961,058	961,058	961,058	961,058	961,058	(C)									
2013-112	2012-2013	2013-04-26		-	-	10,000	731,064	543,234	543,234	543,234	543,234	543,234	543,234	(C)									
2013-122	2012-2013	2013-05-22		-	150,000	168,280	759,885	1,500,000	1,500,000	2,200,000	2,415,656	2,415,656	2,415,656	(C)									
2013-147	2012-2013	2013-06-19		-	-	275,000	678,164	678,164	678,164	678,164	678,164	678,164	678,164	(C)									
2014-139	2012-2013	2013-01-23		-	-	-	-	-	-	-	1,000,000	1,000,000	1,000,000										
Total				640,000	1,835,446	2,264,784	6,646,859	5,469,676	5,464,676	6,164,676	7,380,332	7,380,332	7,841,413										
2014-002	2013-2014	2013-07-05		-	1,000,000	500,000	6,924	6,924	6,924	6,924	6,924	6,924	6,924	(C)									
2014-014	2013-2014	2013-09-04		-	-	-	-	-	700,000	227,145	227,145	227,145	227,145	(C)									
2014-026	2013-2014	2013-07-10		400,000	400,000	400,000	657,605	657,605	657,605	657,605	657,605	657,605	657,605	(C)									
2014-078	2013-2014	2013-12-06		-	635,000	635,000	635,000	635,000	635,000	635,000	635,000	635,000	635,000	(C)									
2014-079	2013-2014	2014-02-03		-	30,000	200,980	1,000,000	2,284,332	3,784,332	3,471,270	3,471,270	3,471,270	3,471,270	(C)									
2014-131	2013-2014	2014-06-02		-	25,000	2,000,000	2,000,000	2,000,000	3,500,000	3,500,000	4,500,000	4,500,000	4,500,000										
2014-134	2013-2014	2014-06-05		-	10,000	98,688	2,000,000	3,500,000	4,275,000	4,275,000	4,275,000	4,275,000	4,275,000										
Total				400,000	2,100,000	3,834,668	6,299,529	9,083,861	13,558,861	12,772,945	13,772,945	13,772,945											
2015-007	2014-2015	2014-07-09		207,000	608,856	608,856	608,856	608,856	608,856	608,856	608,856	608,856	608,856	(C)									
2015-011	2014-2015	2014-07-31		135,000	132,629	1,000,000	1,000,000	458,749	457,499	317,278	317,278	317,278	317,278	(C)									
2015-145	2014-2015	2015-06-30		-	-	-	52,383	52,383	77,732	1,077,732	1,077,732	1,077,732	1,077,732										
2015-054	2014-2015	2014-12-23		350,000	350,000	550,000	550,000	260,000	255,950	255,950	255,950	255,950	255,950	(C)									
2015-059	2014-2015	2014-12-29		600,000	600,000	600,000	600,000	600,000	600,000	300,000	300,000	300,000	300,000	(C)									
2015-064	2014-2015	2014-12-31		100,000	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										
2015-069	2014-2015	2015-01-12		-	135,000	552,121	552,125	552,125	552,124	552,124	577,124	577,124	577,124										
Total				1,392,000	2,826,485	4,310,977	4,363,364	3,532,113	3,474,429	4,111,940	3,842,597	3,842,597											
2016-014	2015-2016	2015-08-19		80,000	80,000	1,000,000	1,000,000	-	-	-	-	-	-	(C)									
2016-017	2015-2016	2015-08-26		950,000	950,000	1,000,000	1,250,000	741,961	741,961	741,961	741,961	741,961	741,961	(C)									
2016-018	2015-2016	2015-09-01		700,000	-	-	-	-	-	-	-	-	-	(C)									
2016-023	2015-2016	2015-09-09		-	-	-	-	2,000,000	3,650,000	3,650,000	3,650,000	3,650,000	3,650,000										
2016-030	2015-2016	2015-10-07		95,000	171,030	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000										
2016-039	2015-2016	2015-11-05		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										
2016-050	2015-2016	2015-11-12		750,000	-	-	-	-	-	-	-	-	-	(C)									
2016-067	2015-2016	2015-12-04		-	75,000	146,005	146,005	158,504	158,504	779,093	779,093	779,093	779,093										
2016-107	2015-2016	2016-03-23		-	196,000	500,000	2,000,000	2,000,000	4,260,000	5,760,000	5,760,000	5,760,000	5,760,000										
2016-108	2015-2016	2016-04-05		-	190,000	500,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000										
2016-119	2015-2016	2016-03-22		-	-	-	125,000	800,000	800,000	800,000	800,000	800,000	800,000										
2016-129	2015-2016	2016-04-26		-	-	1,000,000	1,000,000	-	-	-	-	-	-	(C)									
2016-151	2015-2016	2016-06-14		-	1,000,000	1,000,000	1,000,000	18,932	18,932	18,932	18,932	18,932	18,932	(C)									
Total				3,575,000	3,662,030	7,146,005	10,521,005	9,719,397	13,629,397	15,999,986	15,999,986	15,999,986											
2017-010	2016-2017	2016-07-28		-	-	1,500,000	1,500,000	1,500,000	376,921	376,921	376,921	376,921	376,921	(C)									
2017-060	2016-2017	2016-11-28		-	-	560,429	560,429	565,429	565,429	565,429	565,429	565,429	565,429										
2017-068	2016-2017	2016-12-15		-	1,000,000	2,308,068	2,308,068	2,308,068	2,308,068	2,308,068	2,308,068	2,308,068	2,308,068	(C)									
2017-091	2016-2017	2017-01-18		-	2,020,000	2,382,265	2,382,265	2,382,265	2,378,932	2,378,932	2,378,932	2,378,932	2,378,932										
2017-143	2016-2017	2017-05-09		-	500,000	300,000	300,000	614	614	614	614	614	614	(C)									
2017-157	2016-2017	2017-06-20		-	525,000	500,000	500,000	525,000	525,000	525,000	525,000	525,000	525,000										
Total				-	4,045,000	7,550,762	7,550,762	7,278,043	6,154,964	6,154,964	6,154,964	6,154,964	6,154,964										
2018-106	2017-2018	2018-05-18		-	20,000	147,529	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000										
2018-116	2017-2018	2018-06-21		-	800,000	800,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000										
2018-124	2017-2018	2018-06-27		-	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000										
Total				-	1,320,000	1,447,529	2,500,000	2,500,000	2,042,779	2,042,779	2,042,779	2,042,779	2,042,779										
2019-036	2018-2019	2018-																					

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N7

**CLAIMS EXPERIENCE BY FIRM
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2021***

Law Firm (1) (2)	Reported Claims	Open Claims	Loss Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity (3)
1	550	15	177	71,512,249	24,595,095	7,078,214	103,185,558	582,969
2	239	9	83	43,954,539	7,308,850	412,665	51,676,054	622,603
3	1040	50	208	30,437,147	8,232,189	8,326,044	46,995,381	225,939
4	745	69	196	20,257,051	9,105,951	11,843,061	41,206,063	210,235
5	291	23	137	49,973,275	15,470,572	10,602,130	76,045,976	555,080
6	150	1	75	22,841,737	3,724,438	66,306	26,632,481	355,100
7	159	16	33	17,846,341	4,935,181	831,105	23,612,627	715,534
8	937	89	249	12,812,160	14,693,476	6,715,054	34,220,690	137,432
9	356	9	141	17,777,738	4,196,039	1,315,028	23,288,805	165,169
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	393	19	133	2,682,044	3,669,806	1,051,973	7,403,823	55,668
13	468	31	169	5,375,469	6,298,175	4,000,894	15,674,538	92,749
	5,729	331	1,787	\$305,924,224	\$110,932,207	\$52,242,475	\$469,098,906	\$262,506

- (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, 2021***

Law Firm (1) (2)	Reported Claims (3)	Open Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity
1	4	1	40,750,370	4,708,482	329,850	45,788,702	11,447,175
2	13	3	61,930,696	8,921,896	3,601,879	74,454,471	5,727,267
3	10	4	45,674,187	6,046,634	8,250,000	59,970,820	5,997,082
4	9	0	15,469,960	1,829,119	0	17,299,079	1,922,120
5	5	1	15,519,673	2,258,588	122,587	17,900,848	3,580,170
6	12	2	12,133,366	1,557,180	4,150,000	17,840,546	1,486,712
7	2	0	18,356,558	390,929	0	18,747,487	9,373,743
8	8	2	7,527,915	4,632,556	2,387,832	14,548,303	1,818,538
9	7	1	11,190,377	1,078,892	250,000	12,519,269	1,788,467
10	2	0	1,812,233	730,095	0	2,542,329	1,271,164
11	1	0	460,995	816,700	0	1,277,695	1,277,695
12	0	0	0	0	0	0	0
13	4	1	184,811	837,799	79,372	1,101,982	275,495
77	15		\$231,011,140	\$33,808,871	\$19,171,520	\$283,991,531	\$3,688,202

(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, 2021***

Area of Law	Percentage of Practice (1)	Reported Claims	Percentage of Total Reported Claims Count	Loss Claims	Percentage of Total Loss Claims Count	Loss Severity (2)	Incurred Amount
REAL ESTATE AND MORTGAGE TRANSACTIONS	7.5%	736	12.85%	308	17.24%	\$158,022	\$48,670,652
COMMERCIAL LAW	39.2%	845	14.75%	310	17.35%	258,874	80,250,823
CORPORATE LAW	(3)	471	8.22%	142	7.95%	765,411	108,688,429
TAX MATTERS	5.0%	445	7.77%	165	9.23%	618,751	102,093,950
LITIGATION	22.6%	1,258	21.96%	342	19.14%	142,829	48,847,361
INTELLECTUAL PROPERTY	3.3%	252	4.40%	33	1.85%	384,986	12,704,551
WILLS, ESTATES, TRUST	1.2%	271	4.73%	92	5.15%	55,180	5,076,520
FAMILY LAW	0.0%	95	1.66%	40	2.24%	63,806	2,552,249
LABOUR LAW	4.8%	143	2.50%	25	1.40%	99,113	2,477,833
SECURITIES LAW	8.3%	41	0.72%	12	0.67%	120,610	1,447,319
OTHER	8.0%	1,172	20.46%	318	17.80%	177,010	56,289,219
TOTAL	100.0%	5,729	100.00%	1,787	100.00%	\$262,506	\$469,098,906

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

(2) Non-zero claim severity

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

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N10

**CLAIMS EXPERIENCE BY AREA OF LAW
CLLAS CLAIMS - EXCESS OF \$1,000,000
VALUED AS AT DECEMBER 31, 2021***

Area of Law	Percentage of Practice (1)	Reported Claims (2)	Percentage of Total Reported Claims Count	Loss Severity (3)	Incurred Amount
REAL ESTATE AND MORTGAGE TRANSACTIONS	7.5%	11	14.29%	\$1,838,291	\$20,221,198
COMMERCIAL LAW	39.2%	15	19.48%	2,816,621	42,249,317
CORPORATE LAW	(4)	11	14.29%	8,048,306	88,531,371
TAX MATTERS	5.0%	19	24.68%	3,783,251	71,881,769
LITIGATION	22.6%	5	6.49%	3,869,455	19,347,273
INTELLECTUAL PROPERTY	3.3%	6	7.79%	1,133,759	6,802,555
WILLS, ESTATES, TRUST	1.2%	1	1.30%	709,280	709,280
FAMILY LAW	0.0%	1	1.30%	271,947	271,947
LABOUR LAW	4.8%	1	1.30%	203,270	203,270
SECURITIES LAW	8.3%	0	0.00%	0	0
OTHER	8.0%	7	9.09%	4,824,793	33,773,551
TOTAL	100.0%	77	100.00%	\$3,688,202	\$283,991,531

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

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

(3) Non-zero claim severity

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

** Includes adjustments (see Appendix N11)*

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N11

LIST OF ADJUSTMENTS FOR EACH APPENDIX

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