

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N1

ANNUAL NET INCURRED CLAIMS RESERVED AND PAID TO DATE ^(a)
VALUED AS AT DECEMBER 31, 2023*

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, 2023*

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	20,034,282	(3)	0	20,034,282
7/1/2007 - 7/1/2008		Claims O/S	0	**	0	0
		Incurred	20,038,745	(3)	0	20,034,283
7/1/2008 - 7/1/2009	4,835	Claims Paid	2,808,791	(4)	0	2,808,791
7/1/2008 - 7/1/2009		Claims O/S	0		0	0
		Incurred	2,808,791	(4)	0	2,808,791
7/1/2009 - 7/1/2010	4,817	Claims Paid	41,875,044	(6)	0	41,875,044
7/1/2009 - 7/1/2010		Claims O/S	0		0	0
		Incurred	41,875,044	(6)	0	41,875,044
7/1/2010 - 7/1/2011	4,771	Claims Paid	35,268,666	(5)	0	35,268,666
7/1/2010 - 7/1/2011		Claims O/S	0		0	0
		Incurred	35,268,666	(5)	0	35,268,666
7/1/2011 - 7/1/2012	4,708	Claims Paid	4,580,328	(6)	0	4,580,328
7/1/2011 - 7/1/2012		Claims O/S	0		0	0
		Incurred	4,580,328	(6)	0	4,580,328
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	7,268,290	(1)	0	7,268,290
7/1/2013 - 7/1/2014		Claims O/S	5,237,482	(2)	0	5,237,482
		Incurred	12,505,772	(3)	0	12,505,772
7/1/2014 - 7/1/2015	4,198	Claims Paid	566,645	(2)	0	566,645
7/1/2014 - 7/1/2015		Claims O/S	1,097,235	(1)	0	1,097,235
		Incurred	1,663,879	(3)	0	1,663,879
7/1/2015 - 7/1/2016	4,141	Claims Paid	6,541,531		0	6,541,531
7/1/2015 - 7/1/2016		Claims O/S	6,385,316	(4)	0	6,385,316
		Incurred	12,926,847	(4)	0	12,926,847
7/1/2016 - 7/1/2017	4,084	Claims Paid	3,181,835	(1)	0	3,181,835
7/1/2016 - 7/1/2017		Claims O/S	305,165	(1)	0	305,165
		Incurred	3,487,000	(2)	0	3,487,000
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	1,011,944	(1)	0	1,011,944
7/1/2018 - 7/1/2019		Claims O/S	0		0	0
		Incurred	1,011,944	(1)	0	1,011,944
7/1/2019 - 7/1/2020	3,884	Claims Paid	416,634	(3)	0	416,634
7/1/2019 - 7/1/2020		Claims O/S	5,500,000	(2)	0	5,500,000
		Incurred	5,916,634	(5)	0	5,916,634
7/1/2020 - 7/1/2021	3,965	Claims Paid	0		0	0
7/1/2020 - 7/1/2021		Claims O/S	5,350,000	(3)	0	5,350,000
		Incurred	5,350,000	(3)	0	5,350,000
7/1/2021 - 7/1/2022	4,146	Claims Paid	3,765,025	(1)	0	3,765,025
7/1/2021 - 7/1/2022		Claims O/S	64,292	(1)	0	64,292
		Incurred	3,829,316	(2)	0	3,829,316
7/1/2022 - 7/1/2023	4,308	Claims Paid	0		0	0
7/1/2022 - 7/1/2023		Claims O/S	0		0	0
		Incurred	0		0	0
7/1/2023 - 7/1/2024	2,255	Claims Paid	0		0	0
7/1/2023 - 7/1/2024		Claims O/S	0		0	0
		Incurred	0		0	0
Total	133,784	Claims Paid	284,831,617	(73)	0	284,831,617
		Claims O/S	23,939,489	(14)	0	23,939,489
		Incurred	308,771,107	(87)	0	308,771,107

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

** Exclude a case reserve amount of \$4,462 from a claim that was closed after December 31, 2023.

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N2

SUMMARY OF CLAIMS EXPERIENCE BY YEAR
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2023*

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	0	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	0	30	23,592,636	0	23,592,636	0.0397	0.0063	786,421	4,954
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	0	43	51,645,675	0	51,645,675	0.0413	0.0089	1,201,062	10,689
July 1,2010 - July 1,2011	4,771	209	2	50	50,833,442	236,002	51,069,444	0.0438	0.0105	1,021,389	10,725
July 1,2011 - July 1,2012	4,708	189	3	43	9,848,868	73,105	9,921,973	0.0401	0.0091	230,744	2,100
July 1,2012 - July 1,2013	4,128	166	8	47	8,644,892	1,974,109	10,619,001	0.0402	0.0114	225,936	2,576
July 1,2013 - July 1,2014	4,124	157	6	45	13,518,855	5,747,932	19,266,787	0.0381	0.0109	428,151	4,667
July 1,2014 - July 1,2015	4,198	146	7	31	3,558,670	1,134,557	4,693,226	0.0348	0.0074	151,394	1,120
July 1,2015 - July 1,2016	4,141	180	20	41	13,345,400	7,448,093	20,793,494	0.0435	0.0099	507,158	5,021
July 1,2016 - July 1,2017	4,084	178	15	35	5,868,819	1,029,131	6,897,950	0.0436	0.0086	197,084	1,695
July 1,2017 - July 1,2018	3,582	130	23	35	1,483,735	1,532,583	3,016,318	0.0363	0.0098	86,181	845
July 1,2018 - July 1,2019	3,710	142	33	37	4,109,359	2,138,841	6,248,200	0.0383	0.0100	168,870	1,689
July 1,2019 - July 1,2020	3,884	124	33	37	2,179,726	8,328,276	10,508,002	0.0319	0.0095	284,000	2,698
July 1,2020 - July 1,2021	3,965	140	56	37	971,623	11,076,217	12,047,840	0.0353	0.0093	325,617	3,028
July 1,2021 - July 1,2022	4,146	136	46	49	6,762,852	4,497,918	11,260,770	0.0328	0.0118	229,812	2,712
July 1,2022 - July 1,2023	4,308	154	90	59	624,475	4,466,262	5,090,737	0.0357	0.0137	86,284	1,182
July 1,2023 - July 1,2024 (12)	2,255	84	74	28	91,418	1,768,186	1,859,604	0.0373	0.0124	66,414	824
Totals as at 12/31/23	133,784	6,047	417	1,884	\$456,383,103	\$56,951,211	\$513,334,315	0.0452	0.0141	\$272,470	\$3,842
Totals as at 12/31/22	129,375	5,892	382	1,837	\$423,335,174	\$73,602,717	\$496,937,891	0.0455	0.0142	\$270,516	\$3,841
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, 2023

* 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, 2023*

	(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	0	20,034,996	0	20,034,996	0.600	6,678,332	4,007
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	0	41,875,044	0	41,875,044	1.200	6,979,174	8,375
July 1,2010 - July 1,2011	4,771	5	0	35,268,666	0	35,268,666	1.000	7,053,733	7,054
July 1,2011 - July 1,2012	4,708	6	0	4,580,327	0	4,580,327	1.300	763,388	992
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	7,269,929	5,235,843	12,505,772	0.700	4,168,591	2,918
July 1,2014 - July 1,2015	4,198	3	1	566,645	1,097,235	1,663,879	0.700	554,626	388
July 1,2015 - July 1,2016	4,141	4	4	6,825,684	6,101,163	12,926,847	1.000	3,231,712	3,232
July 1,2016 - July 1,2017	4,084	2	1	3,181,835	305,165	3,486,999	0.500	1,743,500	872
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	0	1,011,944	0	1,011,944	0.300	1,011,944	304
July 1,2019 - July 1,2020	3,884	5	2	416,634	5,500,000	5,916,634	1.300	1,183,327	1,538
July 1,2020 - July 1,2021	3,965	3	3	0	5,350,000	5,350,000	0.800	1,783,333	1,427
July 1,2021 - July 1,2022	4,146	2	1	3,769,111	60,206	3,829,316	0.500	1,914,658	957
July 1,2022 - July 1,2023	4,308	0	0	0	0	0	0.000	0	0
July 1,2023 - July 1,2024 (10)	2,255	0	0	0	0	0	0.000	0	0
Totals as at 12/31/23	133,784	84	14	\$285,105,560	\$23,649,610	\$308,755,170	0.628	\$3,675,657	\$2,308
Totals as at 12/31/22	129,375	79	15	\$268,423,007	\$27,546,219	\$295,969,226	0.611	\$3,746,446	\$2,289
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, 2023

* 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, 2023
VALUED AS AT DECEMBER 31, 2023***

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	\$9,575,975	\$9,395,428	\$7,200,000	\$2,195,428	\$0	3-12-2008	Closed
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, 2023
VALUED AS AT DECEMBER 31, 2023***

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	\$2,357,105	\$2,357,105	\$1,755,011	\$602,094	\$0	5-27-2010	Closed
2010-171	\$1,522,604	\$1,522,604	\$449,713	\$1,072,891	\$0	6-16-2010	Closed
2011-145	\$31,869,573	\$31,869,573	\$27,867,946	\$4,001,628	\$0	3-11-2011	Closed
2011-149	\$2,900,001	\$2,900,001	\$2,622,026	\$277,974	\$0	4-4-2011	Closed
2011-193	\$3,165,083	\$3,165,083	\$2,400,000	\$765,083	\$0	6-27-2011	Closed
2012-002	\$2,277,695	\$2,277,695	\$800,000	\$1,477,695	\$0	7-14-2011	Closed
2012-057	\$3,356,504	\$3,356,504	\$2,974,799	\$381,705	\$0	12-8-2011	Closed
2012-075	\$1,439,746	\$1,233,258	\$0	\$1,233,258	\$0	12-23-2011	Closed
2012-124	\$1,606,364	\$1,606,364	\$1,300,000	\$306,364	\$0	3-14-2012	Closed
2013-024	\$1,034,457	\$1,034,457	\$708,333	\$326,124	\$0	9-27-2012	Closed
2013-122	\$2,415,656	\$2,415,656	\$1,640,000	\$775,656	\$0	5-22-2013	Closed
2014-079	\$3,471,270	\$3,471,270	\$2,750,000	\$721,270	\$0	2-3-2014	Closed
2014-131	\$4,500,000	\$6,500,000	\$108,000	\$1,946,526	\$4,445,474	6-2-2014	Open
2014-134	\$5,034,501	\$5,534,501	\$2,560,000	\$2,184,132	\$790,369	6-5-2014	Open
2015-069	\$1,550,000	\$1,422,009	\$1,300,000	\$122,009	\$0	1-12-2015	Closed
2015-145	\$1,177,732	\$1,226,852	\$129,617	\$0	\$1,097,235	6-30-2015	Open
2016-023	\$3,650,000	\$3,450,000	\$3,250,000	\$136,591	\$63,409	9-9-2015	Open
2016-030	\$2,000,000	\$2,650,000	\$256,430	\$824,256	\$1,569,314	10-7-2015	Open
2016-107	\$6,760,000	\$6,826,847	\$0	\$5,358,407	\$1,468,439	3-23-2016	Open
2016-108	\$4,000,000	\$4,000,000	\$0	\$679,342	\$3,320,658	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	\$2,528,932	\$2,098,084	\$125,684	\$305,165	1-18-2017	Open
2019-059	\$2,400,000	\$2,011,944	\$2,000,000	\$11,945	\$0	12-21-2018	Closed
2020-001	\$2,500,000	\$6,000,000	\$0	\$141,653	\$5,858,347	7-8-2019	Open
2020-026	\$1,000,000	\$1,500,000	\$0	\$171,134	\$1,328,866	9-19-2019	Open
2021-074	\$865,000	\$1,215,000	\$166,882	\$46,710	\$1,001,408	2-12-2021	Open
2021-105	\$1,000,000	\$4,500,000	\$0	\$59,398	\$4,440,602	4-15-2021	Open
2022-005	\$0	\$2,500,000	\$0	\$0	\$2,500,000	6-7-2021	Open
2022-055	\$584,772	\$2,224,961	\$1,042,350	\$1,122,406	\$60,206	1-11-2022	Open
2022-109	\$3,650,000	\$3,604,355	\$3,503,250	\$101,105	\$0	4-26-2022	Closed
Total	\$365,872,508	\$380,129,936	\$244,750,646	\$107,129,800	\$28,249,490		

* 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, 2023***

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		4159	68.8%	68.8%	\$0	0.0%	0.0%
\$1	-	\$5,000	718	11.9%	80.7%	913,013	0.2%	0.2%
\$5,001	-	\$10,000	248	4.1%	84.8%	1,840,463	0.4%	0.5%
\$10,001	-	\$20,000	201	3.3%	88.1%	2,938,336	0.6%	1.1%
\$20,001	-	\$50,000	228	3.8%	91.9%	7,548,405	1.5%	2.6%
\$50,001	-	\$100,000	137	2.3%	94.1%	10,001,381	2.0%	4.5%
\$100,001	-	\$150,000	67	1.1%	95.3%	8,229,274	1.6%	6.1%
\$150,001	-	\$200,000	35	0.6%	95.8%	6,079,823	1.2%	7.3%
\$200,001	-	\$300,000	57	0.9%	96.8%	13,771,995	2.7%	10.0%
\$300,001	-	\$500,000	55	0.9%	97.7%	20,825,666	4.1%	14.1%
\$500,001	-	\$1,000,000	64	1.1%	98.7%	47,214,028	9.2%	23.3%
\$1,000,001	-	\$1,500,000	16	0.3%	99.0%	19,963,364	3.9%	27.1%
\$1,500,001	-	\$2,000,000	6	0.1%	99.1%	10,333,050	2.0%	29.2%
\$2,000,001	-	\$2,500,000	14	0.2%	99.3%	32,824,145	6.4%	35.5%
\$2,500,001	-	\$5,000,000	20	0.3%	99.7%	70,170,672	13.7%	49.2%
\$5,000,001	-	\$10,000,000	12	0.2%	99.9%	78,322,235	15.3%	64.5%
\$10,000,001	-	\$15,000,000	1	0.0%	99.9%	12,983,257	2.5%	67.0%
\$15,000,001	-	\$20,000,000	4	0.1%	100.0%	65,684,158	12.8%	79.8%
\$20,000,001	-	\$25,000,000	0	0.0%	100.0%	0	0.0%	79.8%
\$25,000,001	-	\$30,000,000	0	0.0%	100.0%	0	0.0%	79.8%
\$30,000,001	-	\$35,000,000	2	0.0%	100.0%	64,767,832	12.6%	92.4%
\$35,000,001	-	\$40,000,000	1	0.0%	100.0%	38,923,219	7.6%	100.0%
\$40,000,001	-	\$45,000,000	0	0.0%	100.0%	0	0.0%	100.0%
\$45,000,001	-	\$50,000,000	0	0.0%	100.0%	0	0.0%	100.0%
\$50,000,001	-	\$55,000,000	0	0.0%	100.0%	0	0.0%	100.0%
Total			6,045	100.0%	100.0%	\$513,334,315	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, 2023*

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	1.2%	1.2%	9,623	0.0%	0.0%
\$10,001	-	\$20,000	1	1.2%	2.4%	15,019	0.0%	0.0%
\$20,001	-	\$50,000	3	3.6%	6.0%	95,170	0.0%	0.0%
\$50,001	-	\$100,000	6	7.1%	13.1%	502,842	0.2%	0.2%
\$100,001	-	\$150,000	0	0.0%	13.1%	0	0.0%	0.2%
\$150,001	-	\$200,000	0	0.0%	13.1%	0	0.0%	0.2%
\$200,001	-	\$300,000	6	7.1%	20.2%	1,467,317	0.5%	0.7%
\$300,001	-	\$500,000	8	9.5%	29.8%	3,053,906	1.0%	1.7%
\$500,001	-	\$1,000,000	6	7.1%	36.9%	4,333,050	1.4%	3.1%
\$1,000,001	-	\$1,500,000	14	16.7%	53.6%	18,650,996	6.0%	9.1%
\$1,500,001	-	\$2,000,000	6	7.1%	60.7%	9,831,662	3.2%	12.3%
\$2,000,001	-	\$2,500,000	6	7.1%	67.9%	13,971,895	4.5%	16.8%
\$2,500,001	-	\$5,000,000	15	17.9%	85.7%	56,569,301	18.3%	35.1%
\$5,000,001	-	\$10,000,000	4	4.8%	90.5%	26,328,054	8.5%	43.6%
\$10,000,001	-	\$15,000,000	2	2.4%	92.9%	26,374,185	8.5%	52.1%
\$15,000,001	-	\$20,000,000	3	3.6%	96.4%	47,293,229	15.3%	67.4%
\$20,000,001	-	\$25,000,000	0	0.0%	96.4%	0	0.0%	67.4%
\$25,000,001	-	\$30,000,000	0	0.0%	96.4%	0	0.0%	67.4%
\$30,000,001	-	\$35,000,000	2	2.4%	98.8%	62,767,832	20.3%	87.7%
\$35,000,001	-	\$40,000,000	1	1.2%	100.0%	37,923,219	12.3%	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			84	100.0%	100.0%	\$309,187,300	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, 2023*

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	\$255,753	\$255,751	\$255,751
	Paid Amount	\$8,698	\$74,334	\$112,355	\$154,121	\$195,543	\$177,969	\$191,522	\$236,115	\$242,923	\$242,923	\$255,751	\$255,751	\$255,751	\$255,751	\$255,751	\$255,751	\$255,751	\$255,751	\$255,751	\$255,751
	Loss Claims	9	24	27	26	25	25	23	25	25	25	25	24	24	24	24	24	24	24	24	24
	Open Claims	22	38	27	10	9	8	3	3	3	2	2	1	0	0	0	0	0	0	0	0
July 1,1988 - July 1,1989 (90)	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	\$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)	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	\$2,553,051	\$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)	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	\$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)	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	\$14,078,492	\$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	91	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)	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	\$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)	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	\$37,389,839
	Paid Amount	\$53,896	\$404,931	\$1,889,358	\$18,483,082	\$19,817,605	\$21,130,459	\$21,362,870	\$21,535,281	\$22,156,552	\$22,683,029	\$24,414,736	\$23,563,117	\$23,840,324	\$37,347,131	\$37,347,131	\$37,347,250	\$37,347,251	\$37,347,251	\$37,364,958	\$37,389,839
	Loss Claims	54	117	134	134	133	132	131	131	131	131	131	131	131	131	131	131	131	131	131	131
	Open Claims	68	119	65	41	31	23	17	16	16	7	6	4	4	1	1	1	1	1	1	0
July 1,1994 - July 1,1995 (168)	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	\$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)	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	\$10,099,385
	Paid Amount	\$1,772	\$410,683	\$2,962,621	\$4,451,472	\$5,987,253	\$5,984,940	\$9,216,975	\$9,946,680	\$9,938,105	\$9,974,079	\$10,015,340	\$10,076,611	\$10,095,481	\$10,095,481	\$10,097,586	\$10,099,385	\$10,099,385	\$10,099,385	\$10,099,385	\$10,099,385
	Loss Claims	15	71	55	55	55	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
	Open Claims	49	85	35	29	17	11	9	7	4	4	2	2	2	2	2	1	0	0	0	0
July 1,1996 - July 1,1997 (136)	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	\$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	2	1	1	1	1	0

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

CLAIMS RUN - OFF TRIANGLE (1)
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2023*

Appendix N6 - Exhibit I

Policy Year (Reported Claims)		Duration																				
		6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	
July 1,1997 - July 1,1998 (133)	Incurring Amount	\$1,050,145	\$3,298,233	\$3,234,847	\$3,587,993	\$4,945,990	\$5,293,339	\$5,368,806	\$4,781,168	\$4,979,599	\$4,481,436	\$4,434,949	\$4,378,140	\$4,327,707	\$4,337,588	\$4,320,088	\$4,320,088	\$4,320,088	\$4,320,088	\$4,109,525	\$4,109,525	
	Paid Amount	\$12,838	\$280,387	\$609,784	\$1,198,458	\$2,857,075	\$2,919,255	\$2,995,063	\$3,128,924	\$3,269,397	\$3,682,314	\$4,017,867	\$4,145,058	\$4,095,129	\$4,095,129	\$4,095,129	\$4,096,855	\$4,096,855	\$4,108,497	\$4,109,525	\$4,109,525	
	Loss Claims	34	64	51	51	50	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	
	Open Claims	51	77	30	21	15	10	9	7	5	4	4	2	2	2	1	1	1	1	0	0	
July 1,1998 - July 1,1999 (167)	Incurring Amount	\$948,393	\$5,217,873	\$10,465,168	\$25,270,652	\$27,745,438	\$26,993,733	\$26,484,093	\$25,841,333	\$25,691,333	\$26,126,333	\$26,117,265	\$25,915,765	\$25,944,228	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	
	Paid Amount	\$467	\$484,502	\$1,793,648	\$3,926,421	\$24,790,963	\$24,939,527	\$24,996,111	\$25,023,301	\$25,012,052	\$25,049,099	\$25,059,847	\$25,099,986	\$25,100,523	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	\$25,100,723	
	Loss Claims	17	72	61	58	58	56	56	56	55	55	55	55	55	55	55	55	55	55	55	55	
	Open Claims	63	80	52	34	20	11	9	5	4	4	3	3	3	0	0	1	0	0	0	0	
July 1,1999 - July 1,2000 (161)	Incurring Amount	\$469,432	\$3,662,800	\$3,670,781	\$4,694,855	\$4,687,668	\$12,030,480	\$11,789,286	\$13,154,840	\$13,145,634	\$13,361,826	\$13,361,825	\$13,361,825	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	
	Paid Amount	\$2,182	\$362,674	\$572,590	\$1,027,498	\$1,314,450	\$3,356,393	\$3,610,328	\$10,722,916	\$10,823,321	\$13,108,365	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	\$13,119,207	
	Loss Claims	23	58	49	44	44	42	41	41	41	41	41	41	41	41	41	41	41	41	41	41	
	Open Claims	49	67	38	22	18	12	8	8	6	6	5	4	2	2	2	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	\$4,603,555	\$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	2	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	63	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	46	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	\$23,773,184	\$23,592,636	\$23,592,636	\$23,592,636	\$23,592,636	
	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	\$16,354,911	\$23,592,636	\$23,592,636	\$23,592,636	\$23,592,636	
	Loss Claims	11	48	37	35	35	32	32	32	31	31	31	31	31	30	30	30	30	30	30	30	
	Open Claims	73	121	69	31	26	19	14	9	2	2	2	2	2	1	1	1	1	0	0	0	

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N6 - Exhibit I

CLAIMS RUN - OFF TRIANGLE (1)
 CLLAS CLAIMS - GROUND UP
 VALUED AS AT DECEMBER 31, 2023*

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	\$51,645,675	\$51,645,675	\$51,645,675	\$51,645,675	\$51,645,675	\$51,645,675	\$51,645,675		
	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	\$51,645,675	\$51,645,675	\$51,645,675	\$51,645,675	\$51,645,675	\$51,645,675	\$51,645,675		
	Loss Claims	35	59	47	48	47	45	44	44	43	43	43	43	43	43	43	43	43	43	43	43		
	Open Claims	77	106	62	38	25	18	11	8	6	3	3	2	1	0	0	0	0	0	0	0		
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	\$50,877,447	\$51,069,444								
	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	\$42,053,971	\$50,833,442								
	Loss Claims	36	63	57	56	50	51	51	51	51	50	50	50	50	50								
	Open Claims	76	97	50	38	23	17	13	10	8	5	4	4	4	2								
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	\$10,203,648	\$9,921,973									
	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	\$9,846,826	\$9,848,868									
	Loss Claims	29	52	47	43	43	43	43	43	43	43	43	43	43									
	Open Claims	72	102	69	48	36	26	18	7	5	5	5	5	3									
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	\$10,703,473	\$10,619,001										
	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	\$8,585,995	\$8,644,892										
	Loss Claims	24	50	47	47	47	47	47	48	47	47	47	47										
	Open Claims	59	120	49	39	27	23	18	11	9	9	9	8										
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	\$16,850,920	\$19,266,787											
	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	\$12,321,562	\$13,518,855											
	Loss Claims	15	65	52	50	49	47	46	45	45	45	45											
	Open Claims	70	103	49	35	25	19	11	9	7	7	6											
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	\$5,872,098	\$4,693,226												
	Paid Amount	\$25,674	\$999,749	\$1,652,911	\$1,713,349	\$2,035,859	\$2,103,911	\$2,137,589	\$2,176,464	\$2,226,616	\$3,558,670												
	Loss Claims	20	51	42	40	38	36	34	33	33	31												
	Open Claims	63	91	56	45	36	20	13	10	10	7												
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	\$20,401,477	\$20,793,494													
	Paid Amount	\$73,650	\$1,309,674	\$1,755,307	\$2,821,861	\$2,935,381	\$6,060,501	\$7,481,756	\$8,544,877	\$13,345,400													
	Loss Claims	31	55	49	47	43	43	41	41	41													
	Open Claims	88	109	78	51	32	26	23	22	20													
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	\$7,398,309	\$6,897,950														
	Paid Amount	\$35,733	\$565,772	\$2,989,386	\$5,755,925	\$5,802,416	\$5,834,819	\$5,857,131	\$5,868,819														
	Loss Claims	31	55	40	37	36	36	36	35														
	Open Claims	91	97	52	34	22	20	19	15														
July 1,2017 - July 1,2018 (130)	Incurring Amount	\$1,158,937	\$3,218,860	\$3,064,679	\$4,231,139	\$3,453,035	\$3,116,318	\$3,016,318															
	Paid Amount	\$61,148	\$250,115	\$506,656	\$681,521	\$1,263,247	\$1,428,376	\$1,483,735															
	Loss Claims	16	46	39	37	36	36	35															
	Open Claims	41	85	51	38	28	24	23															
July 1,2018 - July 1,2019 (142)	Incurring Amount	\$1,413,100	\$3,708,066	\$4,314,518	\$5,528,914	\$6,327,340	\$6,327,340																
	Paid Amount	\$51,059	\$391,979	\$708,671	\$905,941	\$1,089,892	\$1,089,892																
	Loss Claims	28	54	46	39	37	37																
	Open Claims	65	82	57	43	39	39																
July 1,2019 - July 1,2020 (124)	Incurring Amount	\$5,436,970	\$7,242,539	\$7,204,047	\$6,926,303	\$10,508,002																	
	Paid Amount	\$749,218	\$1,284,692	\$1,565,834	\$1,926,314	\$2,179,726																	
	Loss Claims	43	50	42	38	37																	
	Open Claims	60	71	52	42	33																	
July 1,2020 - July 1,2021 (140)	Incurring Amount	\$1,663,431	\$4,902,451	\$6,945,236	\$12,047,840																		
	Paid Amount	\$46,585	\$432,725	\$628,335	\$971,623																		
	Loss Claims	31	46	40	37																		
	Open Claims	51	81	64	56																		
July 1,2021 - July 1,2022 (136)	Incurring Amount	\$1,678,005	\$8,351,634	\$11,260,770																			
	Paid Amount	\$59,756	\$1,493,550	\$6,762,852																			
	Loss Claims	19	54	49																			
	Open Claims	45	68	46																			
July 1,2022 - July 1,2023 (154)	Incurring Amount	\$2,742,172	\$5,090,737																				
	Paid Amount	\$28,486	\$624,475																				
	Loss Claims	27	59																				
	Open Claims	66	90																				
July 1,2023 - July 1,2024 (84)	Incurring Amount	\$1,859,604																					
	Paid Amount	\$91,418																					
	Loss Claims	28																					
	Open Claims	74																					

Total
(6,047)

(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, 2023*

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	-	-	-	-	946,150	946,150	946,150	946,150	468,976	468,976	468,976	468,976	468,976	468,976	468,976	468,976	468,976	468,976	468,976	468,976 (C)
98-056	1997-1998	1998-02-02	Ontario	-	-	-	-	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295	698,295 (C)
98-111	1997-1998	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	258,458	258,463	718,463	718,463	516,963	545,426	139,213	139,213	139,213	139,213	139,213	139,213	139,213	139,213 (C)
99-058	1998-1999	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				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)
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	8,000,000	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	2,250,000	2,250,000	2,250,000	2,250,000	2,250,000	2,250,000	2,250,000	2,250,000	2,250,000	2,250,000	2,250,000 (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	-	-	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	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609	112,609 (C)
2001-072	2000-2001	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	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- (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	515,178	936,416	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000 (C)
Total				-----	3,237,296	4,084,781	3,807,402	4,395,606	4,925,109	4,988,693	5,488,693	5,488,693	5,488,693	5,488,693	3,961,401	3,961,401	3,961,401	3,961,401	3,961,401	3,961,401	3,961,401	3,961,401	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 (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	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451	4,066,451 (C)
2002-075	2001-2002	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	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000	15,500,000 (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	92,039	92,039	92,039	92,039 (C)
2002-182	2001-2002	2002-03-12	Ontario	-	6,000	6,000	11,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	19,721	19,721	19,721	19,721	19,721	19,721	19,721	19,721	19,721	19,721 (C)
2002-236	2001-2002	2002-06-28	Ontario	-	-	60,000	182,796	659,444	1,500,000	1,500,000	1,500,000	858,773	858,773	858,773	858,773	858,773	858,773	858,773	858,773	858,773	858,773	858,773	858,773 (C)
2002-251	2001-2002	2002-06-30	Ontario	-	10,000	248,000	228,447	857,180	481,800	338,401	338,401	338,											

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2023*

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	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	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	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	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	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	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	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	Quebec	-	-	-	-	-	-	-	-	-	-	-	-	500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	(C)
2005-182	2004-2005	2005-05-09	Ontario	-	6,712	6,712	317,825	892,825	74,875	60,853	60,853	60,853	60,853	60,853	60,853	60,853	60,853	60,853	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	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	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	1,709,280	1,709,280	(C)
2006-047	2005-2006	2005-12-02	BC	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(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	45,020	45,020	(C)
2006-141	2005-2006	2006-05-12	Ontario	-	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	175,023	175,023	(C)
2006-177	2005-2006	2005-11-01	Ontario	-	-	-	-	-	-	725,317	865,166	865,166	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	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	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	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	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	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	230,832	230,832	(C)
2007-121	2006-2007	2007-05-23	Ontario	-	80,000	185,000	222,755	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	709,573	709,573	709,573	(C)
2007-122	2006-2007	2007-03-22	Ontario	-	-	-	-	-	-	-	-	-	-	-	-	245,001	2,500,001	1,000,000	71,505	71,505	71,505	71,505	71,505	(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	10,170,893	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	3,265,617	3,177,566	2,946,896	2,716,225	2,485,556	2,254,886	(31,431)	(31,431)	(31,431)	(431,431)	(431,431)	(431,431)	(431,431)	(431,431)	(C)
2008-079	2007-2008	2007-12-28	Ontario	-	-	-	175,333	1,000,000	1,000,000	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	1,088,442	1,088,442	(C)
2008-110	2007-2008	2008-02-29	Ontario	0	0	200,000	450,000	13,100,000	13,000,000	13,000,000	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	12,983,257	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	9,075,975	9,395,428	9,395,428	9,395,428	(C)
Total				950,000	950,000	7,266,000	9,765,617	18,540,950	20,265,617	20,365,617	21,749,265	21,518,595	21,287,924	21,057,255	20,826,585	18,540,268	18,540,268	18,540,268	22,716,243	23,035,695	23,035,695	23,035,695	23,035,695	23,035,695
2009-012	2008-2009	2008-08-15	-	-	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	2,546,740	2,546,740	(C)
2009-053	2008-2009	2008-11-13	-	-	-	-	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	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	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	653,249	653,249	(C)
2009-193	2008-2009	2009-06-30	-	-	575,000	575,000	575,000	375,000	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	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	6,619,384	6,619,384	6,619,384
2010-004	2009-2010	2009-07-24	-	40,000	70,000	130,000	330,000	630,000	391,997	391,997	391,997	391,997	391,997	391,997	391,997	391,997	391,997	391,997	391,997	391,997	391,997	391,997	391,997	(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	51,528,778													

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY
GROUND UP DEVELOPMENT TRIANGLE
CLAIMS IN EXCESS OF \$300,000 / \$500,000 (1)
VALUED AS AT DECEMBER 31, 2023*

Appendix N6 - Exhibit II

Cumulative Reported Incurred Losses																								
Claim Number	Policy Incepting Date	Report Date	LS Province	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	
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	573,081	573,081									
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	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	1,034,457	1,034,457	(C)								
2013-036	2012-2013	2012-10-25	-	5,000	130,000	1,000,000	1,000,000	175,923	170,923	170,923	170,923	170,923	170,923	170,923	170,923	(C)								
2013-099	2012-2013	2013-03-01	-	-	10,000	50,000	822,231	508,953	508,953	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	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	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	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	678,164	678,164	(C)								
2014-139	2012-2013	2013-01-23	-	-	-	-	-	-	-	-	1,000,000	1,000,000	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	7,893,413	7,893,413									
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	6,924	6,924	(C)								
2014-014	2013-2014	2013-09-04	-	-	-	-	-	-	700,000	227,145	227,145	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	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	635,000	635,000	(C)								
2014-079	2013-2014	2014-02-03	-	-	30,000	1,000,000	2,284,332	3,784,332	3,471,270	3,471,270	3,471,270	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	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	5,034,501	5,534,501									
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	14,532,446	17,032,446										
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	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	317,278	317,278	(C)								
2015-145	2014-2015	2015-06-30	-	-	-	-	52,383	52,383	77,732	1,077,732	1,077,732	1,177,732	1,177,732	1,226,852	1,226,852	(C)								
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	255,950	255,950	(C)								
2015-059	2014-2015	2014-12-20	-	600,000	600,000	600,000	600,000	600,000	300,000	5,657	5,657	5,657	5,657	5,657	5,657	(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	1,000,000	1,000,000	(C)								
2015-069	2014-2015	2015-01-12	-	-	135,000	552,121	552,125	552,125	552,124	552,124	577,124	1,550,000	1,422,009	1,422,009	1,422,009	(C)								
Total				1,392,000	2,826,485	4,310,977	4,363,364	3,532,113	3,552,161	4,111,940	3,842,597	4,915,473	3,836,601											
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	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	3,650,000	3,650,000	(C)								
2016-030	2015-2016	2015-10-07	-	95,000	171,030	1,000,000	1,000,000	1,000,000	1,000,000	1,250,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	(C)								
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	-	-	-	-	-	(C)								
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	779,093	779,093	(C)								
2016-107	2015-2016	2016-03-23	-	-	196,000	500,000	2,000,000	2,000,000	4,260,000	5,760,000	6,760,000	6,760,000	6,760,000	6,760,000	6,760,000	(C)								
2016-108	2015-2016	2016-04-05	-	-	190,000	500,000	2,000,000	2,000,000	2,000,000	2,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	(C)								
2016-119	2015-2016	2016-03-22	-	-	-	1,000,000	1,000,000	800,000	800,000	800,000	800,000	800,000	800,000	800,000	800,000	(C)								
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	18,922	18,922	18,922	18,922	18,922	18,922	18,922	18,922	(C)								
Total				3,575,000	3,662,030	7,146,005	10,521,005	9,719,397	13,629,397	15,999,986	19,249,986	18,948,740												
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	376,921	376,921	(C)								
2017-060	2016-2017	2016-11-28	-	-	-	560,429	560,429	565,429	565,429	572,430	572,430	572,430	572,430	572,430	572,430	(C)								
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	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	2,528,932	2,528,932	2,528,932	2,528,932	2,528,932	(C)								
2017-143	2016-2017	2017-05-09	-	-	500,000	300,000	300,000	614	614	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	525,000	525,000	(C)								
Total				-	4,045,000	7,550,762	7,550,762	7,278,043	6,154,964	6,311,965	5,804,699													
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	1,000,000	1,000,000	(C)								
2018-116	2017-2018	2018-06-21	-	-	800,000,																			

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N7

**CLAIMS EXPERIENCE BY FIRM
CLLAS CLAIMS - GROUND UP
VALUED AS AT DECEMBER 31, 2023***

Law Firm (1) (2)	Reported Claims	Open Claims	Loss Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity (3)
1	550	11	175	73,155,616	24,664,241	3,071,833	100,891,690	576,524
2	245	8	84	43,954,539	8,179,485	1,063,117	53,197,140	633,299
3	1082	65	220	30,689,403	8,379,622	10,854,963	49,923,989	226,927
4	805	89	215	23,396,801	10,005,335	17,064,646	50,466,781	234,729
5	338	37	160	57,452,097	18,708,747	12,138,133	88,298,976	551,869
6	163	10	86	27,388,618	5,081,557	605,482	33,075,657	384,601
7	175	21	33	26,596,341	5,025,385	304,814	31,926,540	967,471
8	1007	110	264	13,105,077	16,439,401	8,807,837	38,352,315	145,274
9	366	15	143	19,777,737	4,256,948	1,127,064	25,161,749	175,956
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	426	21	147	3,982,044	3,947,977	396,716	8,326,737	56,644
13	489	30	171	6,468,624	6,570,600	1,516,608	14,555,832	85,122
	6,047	417	1,884	\$336,421,371	\$119,961,732	\$56,951,211	\$513,334,315	\$272,470

- (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, 2023***

Law Firm (1) (2)	Reported Claims (3)	Open Claims	Paid Indemnity	Paid Expenses	Case Reserve	Incurred Amount	Loss Severity
1	4	1	40,750,370	5,507,465	790,369	47,048,203	11,762,051
2	13	2	63,239,064	8,969,232	1,402,399	73,610,695	5,662,361
3	10	3	52,874,187	8,377,273	9,014,788	70,266,248	7,026,625
4	10	1	15,469,960	1,829,119	350,000	17,649,079	1,764,908
5	5	0	15,519,673	2,323,172	0	17,842,845	3,568,569
6	15	5	14,116,063	1,561,074	10,563,409	26,240,546	1,749,370
7	4	1	21,982,556	534,042	60,206	22,576,803	5,644,201
8	8	1	7,527,915	5,976,792	1,468,439	14,973,146	1,871,643
9	7	0	12,198,762	1,082,452	0	13,281,213	1,897,316
10	2	0	1,812,233	730,095	0	2,542,329	1,271,164
11	1	0	460,995	816,700	0	1,277,695	1,277,695
12	1	0	419,486	2,523	0	422,009	422,009
13	4	0	186,559	837,799	0	1,024,358	256,089
	84	14	\$246,557,820	\$38,547,739	\$23,649,610	\$308,755,170	\$3,675,657

(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, 2023***

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	6.7%	779	12.88%	318	16.88%	\$152,629	\$48,536,172
COMMERCIAL LAW	41.1%	873	14.44%	318	16.88%	272,870	86,772,819
CORPORATE LAW	(3)	502	8.30%	152	8.07%	724,532	110,128,913
TAX MATTERS	5.1%	460	7.61%	167	8.86%	713,590	119,169,463
LITIGATION	22.5%	1,392	23.02%	393	20.86%	166,449	65,414,609
INTELLECTUAL PROPERTY	2.7%	263	4.35%	32	1.70%	392,967	12,574,947
WILLS, ESTATES, TRUST	1.2%	299	4.94%	99	5.25%	62,562	6,193,686
FAMILY LAW	0.0%	96	1.59%	40	2.12%	68,711	2,748,448
LABOUR LAW	4.9%	154	2.55%	31	1.65%	81,692	2,532,447
SECURITIES LAW	7.4%	46	0.76%	13	0.69%	156,800	2,038,396
OTHER	8.4%	1,183	19.56%	321	17.04%	178,269	57,224,416
TOTAL	100.0%	6,047	100.00%	1,884	100.00%	\$272,470	\$513,334,315

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

(2) Non-zero claim severity

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

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N10

CLAIMS EXPERIENCE BY AREA OF LAW CLLAS CLAIMS - EXCESS OF \$1,000,000 VALUED AS AT DECEMBER 31, 2023*

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	6.7%	11	13.10%	\$1,851,927	\$20,371,198
COMMERCIAL LAW	41.1%	17	20.24%	2,756,342	46,857,812
CORPORATE LAW	(4)	12	14.29%	7,471,937	89,663,248
TAX MATTERS	5.1%	19	22.62%	4,280,798	81,335,159
LITIGATION	22.5%	9	10.71%	3,263,737	29,373,637
INTELLECTUAL PROPERTY	2.7%	6	7.14%	1,133,759	6,802,555
WILLS, ESTATES, TRUST	1.2%	1	1.19%	709,280	709,280
FAMILY LAW	0.0%	1	1.19%	271,947	271,947
LABOUR LAW	4.9%	1	1.19%	203,270	203,270
SECURITIES LAW	7.4%	0	0.00%	0	0
OTHER	8.4%	7	8.33%	4,738,152	33,167,063
TOTAL	100.0%	84	100.00%	\$3,675,657	\$308,755,170

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

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

(3) Non-zero claim severity

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

* Includes adjustments (see Appendix N11)

CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY

Appendix N11

LIST OF ADJUSTMENTS FOR EACH APPENDIX

item #	Adjustments	Impacted Appendices
1	Totals include payments of \$3,561,397 above \$35MM limit for claim 2004-194 in policy period 2003/2004.	N1 to N10
2	One CLLAS legal payment of \$8,773 on a claim settled for \$858,773 is excluded from the exhibit (for policy period 2001/2002)	N3, N8, N10
3	One CLLAS legal payment of \$2,833 on a claim settled for \$102,833 is excluded from the exhibit (for policy period 2005/2006)	N3, N8, N10
4	One CLLAS legal payment of \$5,042 on one claim with no underlying incurred amount are excluded from the exhibit (for policy period 2008/2009)	N3, N4, N8, N10
5	Reconciliation between Appendix N1 and Appendix N3 col (6) can be explained by adjustment numbers 2, 3 and 4.	N1, N3
6	2011-008: CLLAS incurred losses are for coverage and monitoring counsel only. CLLAS's coverage only attaches at \$10,000,000 in Quebec. A \$500,000 underlying reserve was assumed to flag a large loss claim, the actual underlying reserve is unknown.	N1 to N10
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.	N1 to N10
8	2008-001: Significant recoveries resulting in negative incurred loss in total, this claim was excluded from this exhibit.	N5B
9	2008-113: the case reserve amount of \$4,462 recorded as of December 31, 2023 was excluded from the exhibits as this claim is now closed.	N1 to N10