

LAWYERS' INSURANCE

ASSOCIATION OF NOVA SCOTIA

ANNUAL REPORT 2018





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LAWYERS' INSURANCE ASSOCIATION OF NOVA SCOTIA

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Mission Statement

The Lawyers' Insurance Association of Nova Scotia (LIANS), as established by the Legal Profession Act, conducts the mandatory professional liability insurance program for the benefit of the Members, which program includes providing risk and practice management (RPM) resources and administering the Society's Lawyer Assistance Program (LAP).

Vision

To be recognized by the Members and similar insurance programs in Canada for the superior quality and management of its professional liability and RPM programs and to continually meet its goals and objectives.

To achieve its vision, LIANS is guided by four strategic directions:

- (1) Maintain financial stability and strength
- (2) Oversee the Lawyers Assistance Program and assist Legal Services Support (LSS) through RPM initiatives
- (3) Ensure member satisfaction with LIANS, both organizationally and with its claim handling
- (4) Develop appropriate governance policies, procedures and controls

REPORT FROM THE CHAIR OF THE BOARD



DAVID REID
Chair

David Reid is
Chair of the Board
of Directors, and
former Chair of the
Audit Committee.
He is a partner with
Cox & Palmer.

If 2017 was a year of many changes for LIANS, 2018 is likely best described as getting back to business as usual.

We were fortunate not to see the significant adverse development LIANS experienced in 2017. The number of new claims dropped year-over-year – from 285 in 2017 to 237 in 2018. The number of new claims per 100 lawyers also decreased – from 14 per 100 in 2017 to 12 per 100 in 2018.

There were, however, some negative developments in 2018, most significant of which is that our claim severity continues to increase and our claims payments increased year-over-year from 2017. Our defence costs also increased again in 2018, primarily due to the increased complexity of the claims we faced with and an increasingly longer period to resolve claims. Our investment portfolio faced some very challenging market conditions, particularly in the 4th quarter, but managed a small gain over the 12 month period. The Investment Committee oversaw several key changes to the portfolio which are designed to protect against the volatility in the market, while ensuring the portfolio continues to grow at a reasonable rate.

As a result of prudent financial planning, we are able to maintain the levy for practice insurance for 2019-2020 at the same rate as the 2018-2019 policy year (\$1,995 for full practising members).

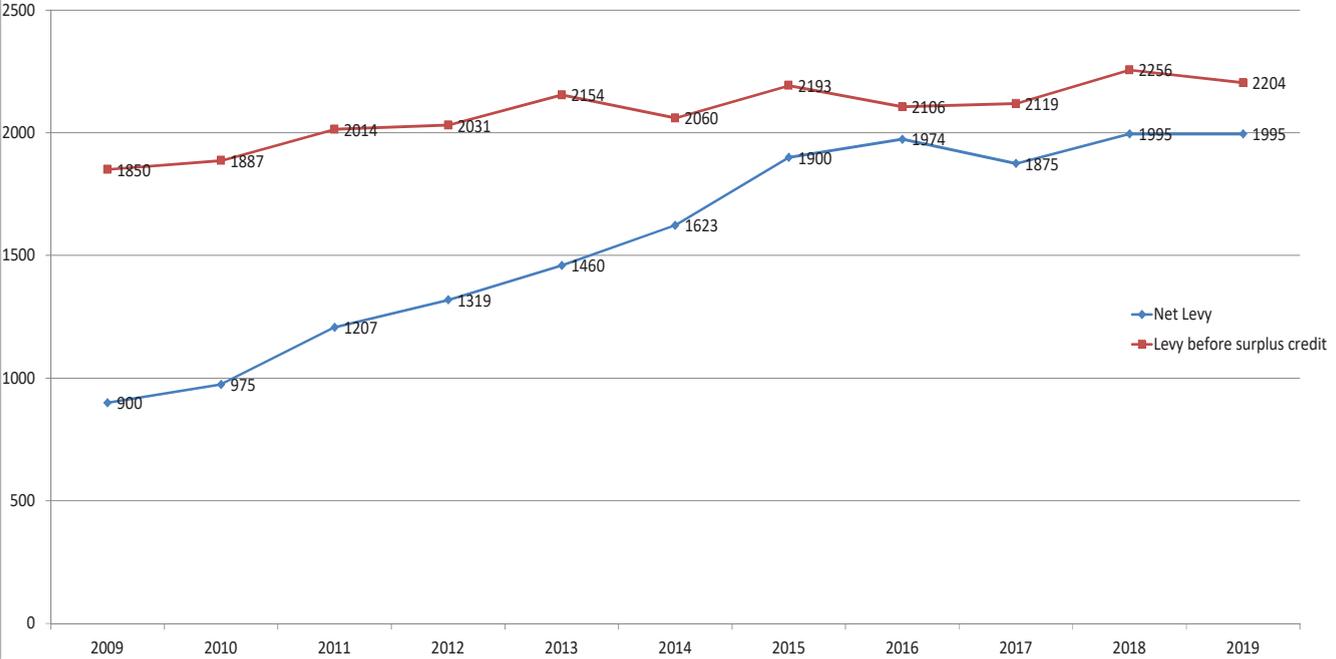
LIANS continued to work with the Barristers' Society on a number of initiatives in 2018, including Legal Services Support, which incorporates LIANS' RPM program. Cooperation with the Society has been good and we think ultimately LIANS members will benefit.

As many of you know, Gerri O'Shea retired after a long and very productive 16 years with LIANS. On behalf of the entire Board, I would like to thank Gerri for her outstanding commitment and dedication to our organization. I would also like to welcome our new claims counsel, Lisa Wight, to LIANS. Lisa looks forward to continuing the excellent work Gerri undertook on behalf of our membership.

Finally, on behalf of the entire Board of Directors of LIANS, thank you to our outstanding staff – Lawrence Rubin, Patricia Neild, Cynthia Neild, Alex Greencorn, Emma Pink and Lisa Wight. The work of LIANS could not take place without the dedication and expertise of each of these individuals.

David Reid, Chair

INSURANCE LEVY: 10-YEAR HISTORY



PROGRAM REPORT



LAWRENCE RUBIN,

*Director of
Insurance*

Lawrence Rubin is the Director of Insurance at LIANS. Mr. Rubin brings over 25 years of private practice and in house experience within the insurance industry.

Claims Management

To the extent possible, I believe LIANS should assist the profession in its professional liability insurance needs. If a sufficient number of members undertake an activity as part of their legal practice that we do not cover, we should ask whether that activity is something we should provide coverage for. If activities that are incidental services evolve, so too should our coverage, if appropriate. Having a captive client base does not mean LIANS should sit back and be, what a recent report described insurers as, a reactive risk adjuster. We should be proactive in both our claims handling and when looking at the coverage we provide. Examples are the incidental services we currently cover and our cyber coverage.

To be considered an incidental service, it is not enough that a lawyer provides the service for lawyers do a lot of things that use their knowledge and skills, both within their law practice and beyond. In considering whether we might provide coverage for an incidental service, which will require an amendment to the policy, there are several “musts” - we must understand it, a sufficient number of lawyers must do the activity, it must be incidental to the current practice of law, the risk of a claim must be manageable (insurance parlance for low frequency and severity) and the cost must be nominal or appropriate given the activity and the number of lawyers who do it. If all these “musts” are satisfied, we can consider providing liability coverage for the activity and when you receive your new (2019 – 2020) policy, you will see an endorsement adding one such activity into the definition of Incidental Services. It relates to an activity undertaken by the foreclosure bar.

By the time you read this report, you will know the 2019 – 2020 levy. Some comments on how we set it. With our actuary, we determine the gross amount we will need to operate the program for the upcoming policy year. Factors we consider include the year just ended, loss development, claim reserves, what we think will happen in the future and our administrative costs. Once we have that number we divide it among the three fee paying categories as the gross levy. The Board then determines the surplus credit resulting in the levy you actually pay.

Once we establish the levy, a lot can occur during the policy year that affects the original analysis. Negative events include an unexpected increase in new claims, adverse development, a reduction in the number of matters being resolved, large losses, low investment returns and declining membership. In a worst case scenario, these can result in the levy being insufficient to cover our costs.

All things being considered, 2018 was a typical year for the program. There were positives - we did not experience the significant adverse development we did in 2017, the number of new claims was lower than typical and the number of new members, though short of, was close to the number that stepped down from practicing status. There were also some negatives – claim severity continues to increase, large losses and the small positive gain in the investment portfolio. Despite that small gain, the portfolio performed comparably to similar balanced portfolios, the small net gain for the year resulting from the Q4 downturn in the equity markets. The Investment Committee has taken steps to mitigate against future significant negative fluctuations in equity markets.

For 2018, the levy income covered the administrative and claim costs of the program demonstrating that our predictions for the year were correct. If people think insurers guess at this stuff, for 2018 we guessed well.

What this means for the 2019 – 2020 policy year is that LIANS has excess surplus from which it can, once again, return some as a credit to the gross levy. The result of the return is that the net private practicing levy for the 2019 – 2020 policy year will not increase over 2018 – 2019

2018 Performance

Though the number of claims reported in 2018 decreased over 2017, the ten-year average of new claims increased to 251 from 246 last year. This was the result of the year 2008 and its inordinately low new claim count dropping off the

PROGRAM REPORT

ten year chart. Because of anomalies, a better average is achieved by removing years that are more than one standard deviation from the mean. Doing so puts the average at 246 new claims per year, closer to the 244 figure of the last two years.

YEAR	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
FILES OPENED	237	285	245	258	283	234	239	243	221	269

With the decrease in new claims and with new lawyers entering the profession, the number of new claims per lawyer decreased from 2017 and is at the lower end of our ten-year range for this measure.

Claims Reported Per 100 Lawyers (2009-2018)

18	17	16	15	14	13	12	11	10	09
12	14	13	13	15	13	14	12	13	16

Last year I talked about who reports claims and when the error that gave rise to the claim arose from a timing perspective, this being relevant to succession planning and document retention. Lawyers and firms should have appropriate document policies that are professionally acceptable and relevant to one's particular practice. We know it can take several years for a claim to materialize which is why your LIANS mandatory policy includes tail coverage for work a retired or deceased lawyer did while insured. But the quid pro quo for LIANS is that files are maintained for an appropriate period of time.

If the file subject to a claim is available, our expectation is that it is properly organized, documented and memorialized. This certainly helps reduce the time and cost to defend the claim. This is a risk management issue, one each individual lawyer has to undertake.

Turning to actual claims, the two main questions are what areas of practice generate them and what percentage of our claim costs are spent on those areas.

Claim payments increased in 2018 as compared to 2017, in large part due to two matters resolving in excess of our retention and a third resolving for just about our retention. On that measure, one could say that 2018 was not a particularly good year. However, we do not look at individual matters for these measures but rather the program as a whole for though multiple large losses being resolved within one year is an anomaly for us, it can happen and the key takeaway is that the program weathered this scenario quite well. Moreover, as claim severity is increasing, I would suggest that 2018 was a more typical year than 2017.

2018 continued the trend of increased defence cost spending, there being a direct relationship between these costs and matters taking longer to resolve. Though we see the increased complexity, severity and inflation that leads to this, we also continue to see unreasonable expectations. Regardless of the reason, we will not compromise our assessment of a claim just to save on defence costs. Unreasonable expectations are just that and, to paraphrase a recent N.S. Supreme Court decision, potentially opportunistic when entitlement to the damages being sought cannot be established. When in doubt we remind ourselves of our mandate – to conduct the mandatory professional liability program for the benefit of practicing lawyers - and we take some comfort knowing that the courts recognize the efforts we take to try to resolve matters short of litigation. We do our best to be reasonable and fair while staying within our mandate.

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Cost of Claims by Area of Law: 2009 – 2018 (damages and defence costs combined)

Area of Law	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Administrative/Boards/ Tribunals	0%	0%						<1%	<1%	<1%
Arbitration		<1%								
Bankruptcy/Insolvency/ Receivership	<1%	<1%	<1%		<1%			<1%	<1%	1%
Civil Litigation	5%	10%	9%	27%	24.5%	42%	16%	20%	21%	19%
Commercial	9%	3%	4%	6%	14.5%	11%	2%	7%	18%	6%
Corporate	<1%	3%	2.5%	13%	11.5%	3%	4%	4%	1%	6%
Criminal	<1%	2%	8%	12%	<1%		<1%	3%	2%	7%
Employment/Labour	3%	<1%	<1%		1.5%			<1%	3%	2%
Estate Planning & Administration	2%	6%	9%		5%	2%	4%	7%	11%	
Environmental					<1%	2%	<1%	<1%		2%
Immigration	0%	1%	2%		<1%		<1%	2%		
Intellectual Property	<1%	<1%	0.5%	1%	<1%			<1%		
Matrimonial & Family	<1%	1%	2%	5%	9%	3%	9%	8%	5%	3%
Real Estate	49%	40%	40%	36%	32%	37%	61%	44%	37%	52%
Tax	30%	34%	21%		<1%		<1%	2%	<1%	<1%
All other	0%	0%	2%					<1%		
	100%									

Consistent year over year is that over half of all claim costs arise from real estate and civil litigation matters, corresponding to their frequency.

Percentage of Claims by Area of Law: 2014-2018

Area of Law	2014	2015	2016	2017	2018
Administrative/Boards/Tribunals	1%	3%	2%	2%	<1%
Arbitration					
Bankruptcy/Insolvency/Receivership				<1%	
Civil Litigation	21%	20%	15%	19%	22%
Commercial	3%	6%	6%	7%	6%
Corporate	3%	2%	4%	2%	2%
Criminal	5%	7%	6%	9%	9%
Employment/Labour		<1%	<1%	<1%	<1%
Estate Planning and Administration	5%	7%	7%	8%	8%
Environmental					
Immigration	<1%	<1%	1%	<1%	1%
Intellectual Property		<1%			
Matrimonial and Family	10%	9%	14%	11%	8%
Real Estate	51%	43%	44%	39%	37%
Tax	<1%	<1%		<1%	3%
All other	<1%	<1%		<1%	2%

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The significant cost increase in real estate is attributable to claims that went to trial and the Court of Appeal and larger losses that were resolved. For real estate, frequency is expected and severity is not unheard of. Moreover, though more matters may go to trial as we seek judicial interpretation of some provisions of the LRA, as time goes on, we expect to see positive trending due to the 10-year limitation in the LRA.

Criminal law - allegations of ineffective assistance of counsel - saw a significant increase in claim costs in 2018 though they are offset in our administrative costs by not having an allocated employee handle these matters. As a claim cost, we can track the actual spend thus obtaining an accurate representation of the cost of these matters to the program. In 2018, we were in court on 14 ineffective assistance claims, some in the Court of Appeal and others in the context of applications to withdraw guilty pleas. The allegations were dismissed in all but one these claims. Moreover, in eight other appeals, the allegation was withdrawn prior to argument. Of great assistance in responding to these claims is complete and contemporaneous documenting of client conversations, meetings and advice given by trial counsel. For criminal matters in particular, documenting client conversations, particularly your advice to and instructions from clients, is crucial given common allegations that matters were not properly explained to the client. Though a lack of notes alone does not make the claim indefensible, notes certainly assist in the defence.

We are seeing an increase in claims arising from missed limitations in construction matters. The statutory limitation periods for liens are strictly enforced so appropriate practice management processes and diarizing can prevent claims which will affect claim frequency in a positive way. One question we often ask when we have a limitation claim is, if the limitation expires on a certain date, why wait until that exact date to file. If your documentation is not accepted, how can you fix it in time? What if the courthouse is closed due to weather? You should give yourself a little time before a limitation expires as a buffer to take action if you cannot file on the intended date.

Lawyers should review the real estate, family and criminal practice standards when appropriate. The committees put a lot of effort into drafting new standards and updating existing standards to respond to new issues and changing law. There is

also information within the real estate standards that would be of assistance to other commercial matters such as PPSA and name searching. Commencing in September there will be a new standards committee for wills, powers of attorney and personal directives.

LIANS closed 297 files in 2018. 93% had no payment of damages compared to 92% in 2017 and 88% in 2016. Most, but not all, of the 7% of claims that had a damage payment (which includes the large losses) also incurred defence costs. Though 72% of files closed in 2018 did not incur defence costs as compared to 70% in 2017, where we incur defence costs we are spending more. Though the number of files closed varies year over year as does what we pay, on a percentage basis, our outcomes are consistent.

“Your satisfaction with our work on your behalf is important to us. We do not take it lightly or for granted and strive to maintain the quality of our work on your behalf and our outcomes and, thus, your satisfaction.”

LIANS conducts a closed file satisfaction survey. For 2018, 95% of respondents indicated they were either satisfied or very satisfied with the handling of their claim and 91% were either satisfied or very satisfied with the outcome. By comparison, a 2017 study of the general insurance market found that only 56% of consumers were satisfied with the personal attention of their insurance provider and the same percentage actually trusted their provider. Clearly, the difference has something to do with LIANS' relationship with you. Your satisfaction with our work on your behalf is important to us. We do not take it lightly or for granted and strive to maintain the quality of our work on your behalf and our outcomes and, thus, your satisfaction.

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LIANS is established by the Legal Profession Act, and is managed by a Board of Directors assisted by the Director (who it appoints) and five committees. The Audit, Investment and Governance committees have responsibilities not unlike similar corporate committees. The large loss committee meets regularly to review active matters that come within its mandate and the Lawyers Assistance Program Committee oversees the LAP program. I would be remiss if I did not take a moment to thank the members who sit on the Board and these committees and those who act as LAP peer volunteers and mentors for their time and effort. Without their contributions, LIANS could not operate. As Board and committee vacancies occur, we will post notices soliciting expressions of interest to join and we invite all interested members to apply.

Before I close, for those who are unaware, after 16 years of diligently representing you and LIANS, Gerri has retired. She and Patricia have been the face of LIANS for some time. By now, some of you will have worked with our new claims counsel, Lisa Wight. Lisa has ably stepped into Gerri's position and our work on your behalf continues unabated with the same diligence and philosophy.

I would personally like to thank our staff, the membership for your trust in us and understanding of our purpose and mandate and, last, our defence counsel. LIANS' success is the result of a group effort. We are available to answer any questions you may have about the program and welcome the opportunity to speak on topics within our purview.

Lawrence Rubin, Director of Insurance

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AMY BRADBURY

Chair

NSLAP Committee

Amy Bradbury is Chair of the Lawyers Assistance Program Committee. She is a partner with Wickwire Holm.

Nova Scotia Lawyers Assistance Program

Counselling and assistance for members of the Nova Scotia Barristers' Society, their staff and families continued to be provided by Homewood Health Inc. (Homewood) over the previous year.

With respect to usage, overall utilization of the program for the 2017/2018 service year remained relatively consistent at 7.52% but there was a slight increase in the last half of 2018 (9.42%). The vast majority of users are members of the Nova Scotia Barristers' Society (over 85%). In addition, the breakdown between male and female users remains consistent with previous years with approximately two-thirds of users being female. Though most users sought face-to-face counselling, there is consistent use of the online "life smart coaching services" and other online services. Over 50% of cases are for psychological issues with anxiety, depression, and stress being the largest components. Homewood has begun providing a breakdown of new cases versus repeat users and it can be seen that over half of the users are repeat users.

There is a continued increase in usage among the 21 to 30-year old age group. The Committee has continued to present to the articling clerks regarding this program. We believe that providing awareness of the program, together with a decreased stigma among younger age groups, may account for this increase.

In the Fall of 2018, the Committee was able to successfully arrange for usage of Homewood's services by law students at the Schulich School of Law, the cost being borne by the students and the school. Usage data from the students will be compared to data from new practitioners to determine if some of the issues that present in young lawyers arise before they enter practice or after.

Representatives from Homewood met with the LAP Committee at its December meeting. A number of topics were discussed including promoting and raising awareness of the services available from Homewood,

the development of a mobile app expected next year, presentations by Homewood to specific groups of lawyers and the range of services available to Nova Scotia Barristers' Society members, their families and staff. There was also a discussion regarding additional fee services available through Homewood, including most relevant to lawyers, depression care and trauma care. These services could be added to the current services available but must be paid for when accessed, either through additional fees collected by NSBS or by the individuals who are accessing the services. Homewood suggested that these services, based on the experience with respect to usage and issues in Nova Scotia, may be appropriate but the cost of covering those services and who would pay those costs would need to be discussed.

Finally, Homewood has added a free online cognitive behavioural therapy section to its website for the treatment of depression and/or anxiety (called "I-volve"). This is a 100% web-based, self-guided program, which is available to members 24 hours a day, 7 days a week. This allows members to access information from any location providing members in remote areas with immediate access to services. It also provides members with the opportunity to work through the information and exercises contained in the program anonymously, at their own pace and at times convenient for them.

Thank you to LIANS for its continued support and work with NSLAP. I would also like to thank the other Committee members, Craig Berryman, Sean Foreman, Nancy Rideout and Natalie Woodbury for their work and dedication to NSLAP. The work of LIANS and the Committee is helping to remove stigma and to encourage members to seek the support they need to stay healthy and to be successful in the practice of law.

Respectfully submitted,

Amy Bradbury
Chair, NSLAP Committee

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CYNTHIA NIELD,
*DATABASE AND
INFORMATION OFFICER*

Cynthia Nield
joined LIANS in
October 2009,
and coordinates
resources and
events of the RPM
program.

Risk and Practice Management

The Risk and Practice Management (RPM) program had another successful year providing support to the practising members.

Publications and presentations

We continue to distribute LIANSwars, our bimonthly electronic newsletter. The articles and information are to assist lawyers with the running of their practice and provide tips and guidance that could serve to avoid or mitigate a malpractice claim. However, lawyers should remember that this advice does not, nor is it intended to, replace the lawyer's own exercise of professional judgment on a particular file. We monitor the number of visits per issue and LIANSwars averages approximately 327 readers for each publication, approximately 16% of the membership.

There is a wide variety of RPM resource material on the LIANS website. According to our website analytics, the most-often used resources are our templates for notes to file, sample retainer agreements and engagement letters, mortgage discharge escalation lists, limited scope retainer materials, information on succession planning and opening a law office, numerous sample letters / precedents / checklists, as well as the four Professional Standards Committees – real estate, criminal, family and law office management. In the Fall, a new Professional Standards Committee (Wills, Powers of Attorney and Personal Directives) will begin work.

We continue to submit articles to InForum, the Nova Scotia Barristers' Society online newsletter. These include fraud alerts and Lawyers Assistance Program articles.

LIANS Forums

LIANS' online forums for Real Estate, Family Law, and Solo and Small Firm practitioners and their staff are an increasingly popular resource for those looking to connect, consult and share professional information. The Real Estate forum currently has 113 registrants; the Solo and Small Firm forum has 81; and the Family Law forum has 72.

Fraud Alerts

Lawyers continue to be popular targets as recipients of suspicious email and fraud attempts. LIANS monitors these and will periodically notify the membership of new frauds and scams as we become aware of them. If you receive something that looks suspicious and you question its legitimacy, please contact us. We can advise if we are familiar with it or if it is a new scam worthy of a note to the profession. We maintain a list of the ones we are aware of on our website as a reference tool for you.

Risk & Practice Management Conference

We hosted 73 registrants for LIANS' tenth annual Risk and Practice Management Conference, held October 25th at the Delta Halifax, offering the following six sessions:

- **Residential real estate agreements standard forms update** with Lisa White, CPA, CA, Associate Broker
- **Procrastination and avoiding claims** with Director of the Law Society of Manitoba, Tana Christianson
- **Legal Services Support:** What we're hearing from you with Jennifer Pink and Rob McCleave of NSBS Legal Services Support

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- **Current practice issues in Criminal law** with Mark Scott QC, Alexander MacKillop and Jade Pictou
- **Equity in the legal workplace** with Angela Simmonds of the NSBS Equity & Access Office
- **Mental health and lawyers:** Signs, policies, problems and self-care with Doron Gold, JD, MSW, RSW, CPCC

The feedback received from the conference attendees was very positive, the overall rating being between “Very Good” and “Excellent”. The 2019 conference is scheduled for Thursday, November 7th, 2019 at the Hotel Halifax (formerly the Delta Halifax).

Mentorship Program

LIANS’ Mentorship Program continues to grow and will always accept new applicants. The program provides the membership with opportunities to network, gain knowledge about practice management issues, and receive support from the Risk and Practice Management Program.

The program currently has 174 participants. To qualify as a mentor, you must have at least nine years at the Bar. There are no requirements to qualify as a mentee. This program is ongoing and LIANS emails the members on a regular basis to encourage those interested to participate.

Member inquiries

The program continues to provide one-on-one practice advice and assistance to members on topics such as fraud, insurance coverage matters, closing a practice, file retention, Client ID Regulations, the Lawyers Assistance Program and succession planning.

RPM and Legal Services Support

LIANS continues to coordinate its RPM information and resources with the needs of the Society’s Legal Services Support (LSS) initiative. As always, however, LIANS continues to maintain the confidentiality of all claim-specific information it receives.

Cynthia Nield, Database and Information Officer

SUMMARY OF FINANCIAL HIGHLIGHTS

Notes to the Summary of Financial Highlights

LIANS' financial position remained stable at the end of 2018.

As in prior years, surplus was distributed to insured members through a subsidy to the levy charged for the mandatory insurance policy. In determining the subsidy, the LIANS Board, while exercising its mandate to exercise prudent fiscal management of LIANS' assets, considers a variety of factors including the retention, surplus for the year and claims experience. As a result of its analysis of 2018, the Board maintained the net full practicing levy to be paid at the same level as 2017 – 2018.

Though total paid claims and expenses for 2018 increased as compared to 2017, net claims and expenses decreased due to a less adverse development. The cost of administration of the program also decreased slightly over 2017.

The reserve at the year-end was \$8,576,037, an increase of \$850,407 from the 2017 year-end reserve.

Statement of financial position as at December 31

	2018	2017
	\$	\$
Assets		
Current		
Cash	1,423,821	1,151,136
Accounts receivable	210,167	327,329
Government remittances receivable	23,640	34,677
Levy receivable	650,370	611,367
Prepaid expenses	152,751	159,159
Recoverable unpaid claims and expenses	1,035,394	1,705,223
Investments	17,892,044	17,885,803
Property and equipment, net	4,651	6,073
Total assets	21,392,838	21,880,767
Liabilities		
Current		
Accounts payable and accrued liabilities	1,506,657	1,696,540
Unearned levy	1,613,683	1,508,631
Total current liabilities	3,120,340	3,205,171
Provision for levy deficiency	54,900	26,554
Provision for unpaid claims and expenses	9,641,561	10,923,412
Total liabilities	12,816,801	14,155,137
Net assets		
Professional liability insurance reserve	8,576,037	7,725,630

Statement of revenue and expenditure for the year ended December 31

	2018	2017
	\$	\$
Revenue	3,309,445	4,188,244
Insurance premiums	(311,265)	(339,486)
Net revenue	2,998,180	3,848,758
Claims and expenses		
Payments	1,810,371	1,512,931
Group deductible reimbursement	—	(24,046)
	1,810,371	1,488,885
Current period expense	(583,676)	1,040,874
Total claims and expenses	1,226,695	2,529,759
Administration		
Total administration	921,078	1,139,009
Total expenditures	2,147,773	3,668,768
Excess (Deficiency) of revenue over expenditure before undernoted	850,407	179,990
Return of CLIA surplus subscriber's equity	—	738,833
Excess (deficiency) of revenue over expenditure	850,407	918,823
Professional liability insurance reserve, beginning of year	7,725,630	6,806,807
Excess of revenue over expenditures	850,407	918,823
Professional liability insurance reserve, end of year	8,576,037	7,725,630

2018-2019 BOARD, COMMITTEES & STAFF

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11th Annual
Solo & Small Firm Conference
hosted by **LIANS and NSBS**

November 7th, 2019 · Hotel Halifax
Sessions may be eligible as CPD hours

Visit LIANS.ca and NSBS.org for more details

