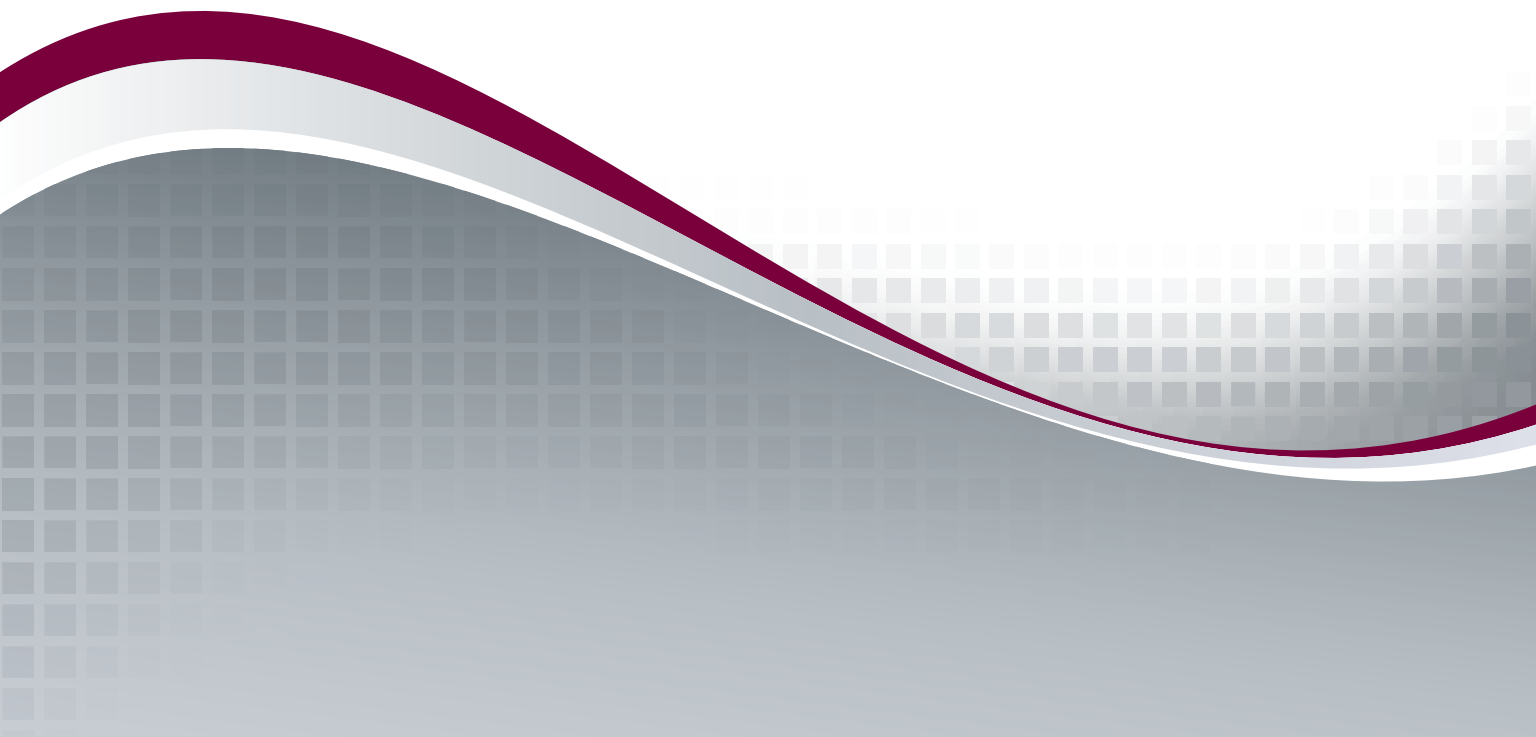


LAWYERS' INSURANCE

ASSOCIATION OF NOVA SCOTIA

ANNUAL REPORT 2016





Nova Scotia
Lawyers Assistance Program

Confidential Referral and Short Term Counselling Program

Available to members of Nova Scotia's legal profession, as well as their staff and families.

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LAWYERS' INSURANCE ASSOCIATION OF NOVA SCOTIA

ANNUAL REPORT 2016

Mission Statement

The Lawyers' Insurance Association of Nova Scotia is established and operated pursuant to the *Legal Profession Act* and Regulations, as part of the public protection mandate of the Nova Scotia Barristers' Society.

LIANS conducts the mandatory professional liability insurance program for the benefit of its practising insured lawyers.

Vision

LIANS is recognized by Nova Scotia lawyers and its peers for the superior quality of its professional liability insurance program and for its active risk and practice management (RPM) program that is used and valued by its insured lawyers.

LIANS is managed in a fiscally responsible manner; always ensuring adequate resources are available for the long-term health of the program. Its governance and authorities are clearly specified, and its relationship with the NSBS is exemplary.

LIANS continually meets its goals and objectives and reviews them every three to five years.

REPORT FROM THE CHAIR OF THE BOARD



CHERYL CANNING

Chair

Cheryl Canning is
Chair of the Board
of Directors and
former Chair of the
Lawyers Assistance
Program Committee.
She is a partner
with Burchells LLP.

2016-2017 was an interesting year for LIANS. We faced potential changes and actual changes. We said a sad goodbye to our director, Melanie McGrath, and welcomed our new director Lawrence Rubin into the fold. Throughout it all, the LIANS staff provided their usual constant, steady advice and support to Nova Scotia lawyers. Gerri O'Shea and Patricia Neild filled the role of acting co-directors in the interim between Melanie leaving and Lawrence arriving with proficiency. On behalf of the Board, I'd like to open this report with a huge thanks to them, as well as to staff members Stacey Gerrard, Cynthia Nield, Alex Greencorn and interim executive assistant Emma Pink for their patience and hard work over the past year.

It is important to note that the work of the LIANS staff goes far beyond claims handling. The RPM program, the Lawyers Assistance Program, *LIANSwers*, fraud alerts, practice standards and liaison with government organizations such as Service Nova Scotia are all parts of the robust package of services provided so competently by LIANS.

The trend towards more complex claims continues and brings along with it increased costs in defending claims. In spite of this, the staff's careful management of claims, coupled with the Board's vigilant management of the investment portfolio, keeps LIANS financially healthy. This translates to stable and affordable premiums for our members. The levy for practice insurance in 2016-2017 was \$1,974 for private practitioners, \$987 for Nova Scotia Legal Aid lawyers and \$350 for provincial government staff lawyers.

The years ahead will bring new challenges to LIANS as the Nova Scotia Barristers' Society makes its forward-thinking changes to the regulation of our profession. As the Society moves towards a model that focuses on prevention of

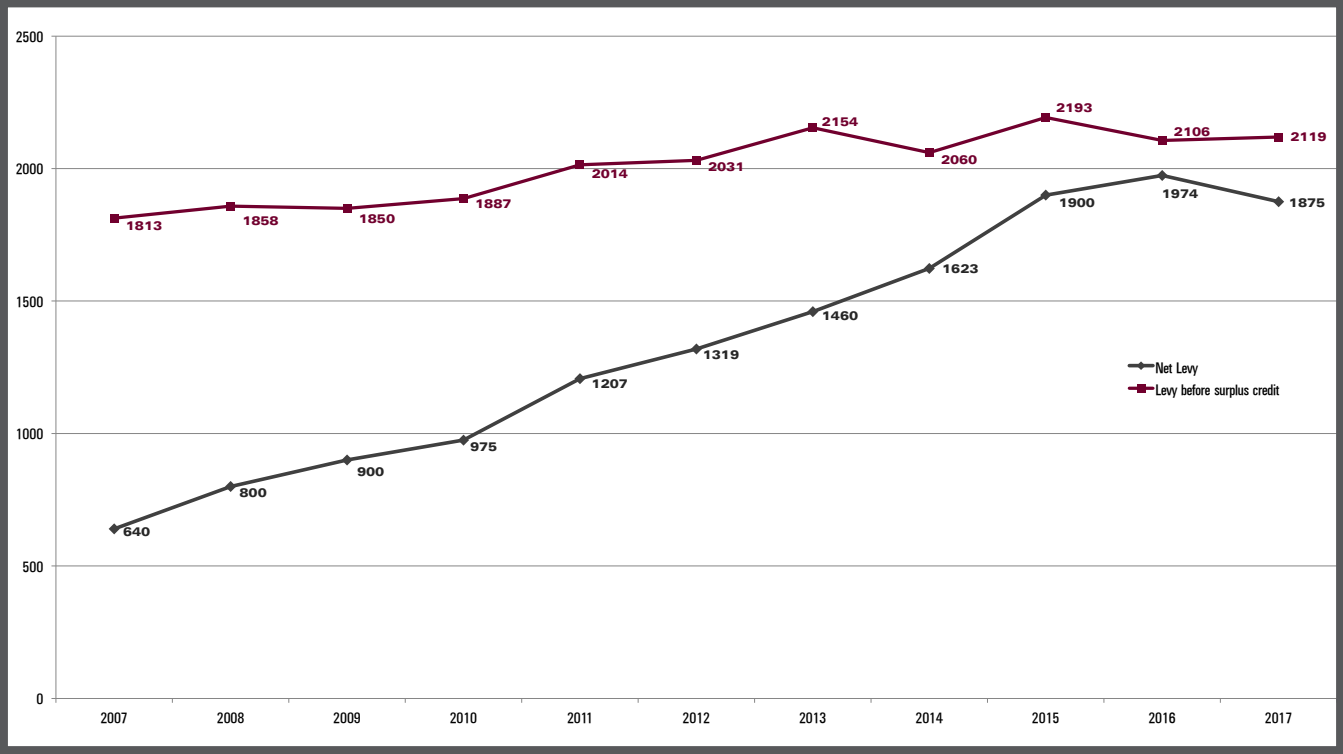
claims, there is an obvious collaboration to be had with an organization such as LIANS that has a focus on risk management. LIANS shares a common goal with the Society in this regard, and will work to ensure the needs of Nova Scotia's lawyers are met from both perspectives while maintaining the trust and confidence LIANS has earned over the years. The Society's new Regulatory Framework includes regulation of the delivery of legal services by lawyers as well as by legal entities, which include lawyers, law firms, law corporations, law departments and other similar entities. This new framework will require some innovative thinking about how lawyers and entities are insured. This will be another topic of shared discussion. As the profession changes, so must the manner in which we insure those within it.

LIANS faced some difficult discussions over the past year, but I am confident we have come out of it with a fresh perspective and a better understanding of the issues to be dealt with over the years to come. Having seen the way the staff and the Board handled the uncertainty of the past year, I feel certain that they will face the future discussions with the same competence and integrity, continuing to maintain the mandate of protection of Nova Scotia lawyers. In short, they are up to the challenge.

This is my final report as Chair of the Board, as my time on the Board comes to an end. I would like to thank all of the Board's Directors and the Committee members for their dedication and hard work. It has been a pleasure being a part of this Board for the past eight years.

Cheryl A. Canning, Chair

INSURANCE LEVY: 10-YEAR HISTORY



PROGRAM REPORT



LAWRENCE RUBIN,
*Director of
Insurance*

Lawrence Rubin is the new Director of Insurance at LIANS. Mr. Rubin began his duties on January 3, 2017 bringing 25 years of private practice and in-house experience within the insurance industry.

Claims Management

As this is my first annual report to you, I would like to open with a brief comment. I appreciate that there may be an assumption that with a new person in this role comes a new philosophy. I can say that I do not foresee significant change in how LIANS handles and resolves claims. There is no substitute for experience and credibility and LIANS’ claims department – Gerri O’Shea, Patricia Neild and Stacey Gerrard – has both. LIANS, as an insurance program, will have good years and less good years, but with sound claims handling and financial management, the former should occur more often than the latter. LIANS’ claims philosophy, as advanced by Gerri, Patricia and Stacey, goes a long way to maintaining that outcome. Though I do have my own perspectives, opinions and ideas that will form part of this philosophy, the message I would like to send is that if it is not broke there is nothing to fix. But nothing wrong with a tune-up.

Overall, 2016 showed improvement over 2015. The number of claims reported in 2016 decreased as compared to 2015 with 245 matters opened. This compares favourably to prior years:

YEAR	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
FILES OPENED	245	258	283	234	239	243	221	269	183	153

The ten-year average is 232 new claims per year but if we remove those years that are more than one standard deviation from 232, the annual average becomes 244, making 2016 a normal year in this regard. At any given time, LIANS typically has between 350 and 400 open files and as of the date of this report there are 359.

Converting this into new claims per 100 lawyers also demonstrates that 2016 was, relatively speaking, a normal year in line with prior years:

Claims Reported Per 100 Lawyers (2007-2016)									
16	15	14	13	12	11	10	09	08	07
13	13	15	13	14	12	13	16	11	10

However, the Nova Scotia bar is also experiencing a shifting demographic and if the increase in the number of lawyers leaving the profession is not offset by new lawyers coming in, this ratio may begin to increase year over year. It is also important to note that these measurements are quantitative and have little to do with the issues LIANS sees. For this, the areas of practice that generate claims and the costs incurred to resolve them are more germane.

Claims costs increased in 2016 due largely to the increased complexity of claims processed with some factor for inflation. That being said, we see two levels of complexity in our claims. The first is complexity of issue. The second and perhaps more common is something I would describe as complexity of resolution. Oftentimes LIANS faces claimants who are uncooperative and / or have unrealistic expectations. Though that is part of what all insurers face, very often the claims we see do not lend themselves to valuations that claimants agree with, at least not in the short term.

PROGRAM REPORT

Cost of Claims by Area of Law									
Area of Law	2008	2009	2010	2011	2012	2013	2014	2015	2016
Administrative/Boards/ Tribunals	0%	0%	0%						<1%
Arbitration			<1%						
Bankruptcy/Insolvency/ Receivership		<1%	<1%	<1%		<1%			<1%
Civil Litigation	9%	5%	10%	9%	27%	24.5%	42%	16%	20%
Commercial	3%	9%	3%	4%	6%	14.5%	11%	2%	7%
Corporate	7%	<1%	3%	2.5%	13%	11.5%	3%	4%	4%
Criminal	4%	<1%	2%	8%	12%	<1%		<1%	3%
Employment/Labour	0%	3%	<1%	<1%		1.5%			<1%
Estate Planning & Administration	4%	2%	6%	9%		5%	2%	4%	7%
Environmental						<1%	2%	<1%	<1%
Immigration		0%	1%	2%		<1%		<1%	2%
Intellectual Property		<1%	<1%	0.5%	1%	<1%			<1%
Matrimonial & Family	2%	<1%	1%	2%	5%	9%	3%	9%	8%
Real Estate	69%	49%	40%	40%	36%	32%	37%	61%	44%
Tax		30%	34%	21%		<1%		<1%	2%
All other	2%	0%	0%	2%					<1%
	100%	100%	100%	100%	100%	100%	100%	100%	100%

The preceding chart illustrates the percentage of total claims costs, including both damages and defence costs, by area of law. What is consistent year over year is that over half of all claims costs arise from real estate and civil litigation matters, which is not a situation unique to Nova Scotia. This also corresponds to the claims frequency by area of law as set out below.

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

PROGRAM REPORT

Though the costs associated with real estate claims in 2016 amounted to 44% of LIANS total claim costs for the year, this is significantly lower than the experience in 2015 when real estate claims amounted to 61% of all claims costs. Furthermore, not only is the 2016 figure more in keeping with historical data, there were two real estate claims settled in 2016 that accounted for 70% of the real estate damages payments that if removed, would result in real estate claims accounting for 30% of all claim costs in 2016. When it comes to real estate, though frequency is expected, severity is rare but not unheard of and one large loss is capable of significantly affecting our numbers.

After real estate and civil litigation, matrimonial and family law issues, corporate and commercial issues and estate planning issues are most frequent, with commercial and estates matters showing a significant increase in the percentage of total costs attributed to them in 2016. We will be watching these areas in particular to determine if 2016 was an anomaly or the beginning of a trend. Though a low percentage of claims result in a damage payment, the total amounts paid on damages and defence costs are relatively balanced. This can be compared to estate matters specifically where the bulk of claims costs are spent on defence.

Though claim counts in estate planning/wills, commercial law and criminal remain relatively consistent, one area of criminal practice remains of concern, that being the largely unsubstantiated allegations of ineffective trial counsel. We would remind lawyers practising in this area to familiarize themselves with the Court of Appeal Protocol in this regard and to report these claims to LIANS as soon as they are made aware of a claim. Stacey Gerrard in particular works with lawyers to respond to these allegations and has been effective in dealing with them, as the low cost of these claims reflects. That being said, we are looking at how we handle these claims and the associated costs.

Overall, there is consistency in the issues we see. Missed limitations, both those in other provinces where the cause of action occurred and closer to home from the changes in Nova Scotia's *Limitation of Actions Act* continue to result in claims. It remains vitally important that lawyers have necessary practice management processes in place and properly diarize files to prevent these types of claims.

“Documenting your file with your recommendations and client instructions not only helps LIANS defend a claim should one be made against you, but sometimes helps to avoid the claim all together.”

In real estate, missed judgments and missed easements or rights-of-way in the title search continue to cause a number of claims and LIANS would remind lawyers practising in this area to review the real estate standards. They cover many aspects of the practice and the Real Estate Standards Committee (as do the other standards committees – family, criminal and law office management) puts a lot of effort into reviewing and updated the current standards and drafting new ones when an issue arises.

For example, and sticking with real estate, the standards note the importance of searching for all possible spellings of a name when searching judgments, and to remember to search for judgments even if no mortgage is going on the property or if there is no consideration for the transfer of title. It is also important to remember the specific rules around corporate name judgment searches. From a law office management perspective, claims that arise from failures of office systems (in particular cyber risks and we

PROGRAM REPORT

would refer you to other announcements of an addition to the insurance program to provide coverage for some cyber issues), unsupervised delegation of work to staff, poor communication with clients or others, and general lack of oversight result in claims in all areas of law. Use of retainer agreements and setting out the limitations on the scope of work you are going to provide is critical. Documenting your file with your recommendations and client instructions not only helps LIANS defend a claim should one be made against you, but sometimes helps to avoid the claim all together.

Before closing this report, some more claim figures. LIANS closed 309 files in 2016. Of these, 88% were closed with no payment of damages (compared to 90% in 2015). Of the 12% of files closed with a damage payment, most incurred defence costs, but not all as some were resolved without the need for external counsel. An additional 17% of the closed claims incurred defence costs only meaning that 70% of the files closed in 2016 were done so without payment of damages or defence costs. This compares to 69% of files closed in 2015. Though the number of files closed varies, on a percentage basis, our outcomes are consistent.

LIANS also conducted a closed file satisfaction survey with respect to files closed in 2016. Ninety per cent of respondents indicated they were either satisfied or very satisfied with the handling of the claim and 80% indicated they were either satisfied or very satisfied with the outcome. This, and the fact that 70% of our files are closed without any payments, is a testament to the efforts of Gerri, Patricia and Stacey that I alluded to in my opening paragraph. As we are **your** liability insurance program, it is important that we work with you to resolve these matters. Your cooperation is important to this effort and for that we thank you. We take your high satisfaction rates to be our thank you.

Established by the *Legal Profession Act*, LIANS 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 similarly named corporate committees. As an insurance and risk management program, LIANS also has a Claims Review Committee that meets regularly to advise on active matters that come within its mandate and the Lawyers Assistance Program Committee, which oversees the LAP program.

Lawyers are encouraged to regularly check our website for information and to review the practice standards (which can also be accessed through the Society's website). As Board vacancies occur, we may post a notice soliciting expressions of interest to join. We welcome your questions and encourage your attendance at our fall conference. The RPM Program will continue to provide fraud alerts to members and we are available to offer confidential assistance, and to help answer specific or general questions with respect to your practice management. In addition, we welcome the opportunity to speak on topics within our purview.

Lawrence Rubin,
Director of Insurance

PROGRAM REPORT



JENNIFER GLENNIE

Chair

NSLAP Committee

Jennifer Glennie is Chair of the Lawyers Assistance Program Committee. She is a solicitor with the Nova Scotia Department of Justice..

Nova Scotia Lawyers Assistance Program

Over the past year, Homewood Health™ continued to provide intake and counselling services to our members, their staff and families. The number of active cases this year remained virtually the same as the year before. Lawyers, staff and families continue to take advantage of the Program to prevent small issues from becoming large ones, and to turn to the Program in times of crisis.

While as in past years most members using NSLAP obtained face-to-face counselling, there has been another small increase in the use of phone counselling over the previous year. Phone and web counselling are important offerings of LAP's service; getting members the assistance they need in the most convenient and easy-to-access format means members will use the service and get the help they need as early as possible. Members also continue to take advantage of programs and resources online, including wellness articles, e-courses, podcasts and videos, and the eldercare and childcare resource locators.

Similarly to last year, the statistical information NSLAP receives from Homewood Health™ continues to show that the majority of users of the program are female. However, the small increase in use throughout last year was among male users. Usage by age groups was more spread out this year, with continued increases in both the 61-and-over and 20-and-under age categories. Family members are using the service, but about 80 per cent of usage continues to be by our members.

Within counselling services, the highest category of use continues to be for psychological issues, with the highest subcategories continuing to be anxiety, depression and stress. The second highest category of use continues to be marital and relationship issues. Family issues continue

to be worked on by our members. A small number of people are also reaching out with addiction issues.

In addition to the services provided by Homewood Health™, the Program also includes peer volunteers. These individuals are each willing to help connect members of our legal community to the Program. Peer volunteers are there to listen and understand. While they are not counsellors, there are times when lawyers simply need to connect and talk with another lawyer. We hope members know this resource is always available; the list of peer volunteers is on our website, www.nslap.ca.

NSLAP provided three education sessions over the last year through Homewood Health™: "Beyond stigma: increasing our understanding of mental health in the workplace", "Establishing work-life integration" and "Building resilience: understanding challenges, learning strategies and accepting change". Homewood Health™ offers many education sessions; if anyone has a request for a particular session in the future, please email feedback@nslap.ca.

Thank you to the LIANS staff for their continued work and dedication to the NSLAP. Thanks also to my fellow committee members, Amy Bradbury, Craig Berryman, Michael Power QC, Nancy Rideout and Natalie Woodbury.

***Respectfully submitted,
Jennifer Glennie
Chair, NSLAP Committee***

PROGRAM REPORT



STACEY GERRARD

LIANS Counsel

Stacey Gerrard joined LIANS in October 2010, bringing with her both a common law and civil law degree as well as the ability to practise in both English and French.

Risk and Practice Management

The Risk and Practice Management Program had another successful year providing support to the practising members.

Publications and presentations

We continue to distribute *LIANSwers*, our bimonthly electronic newsletter. The articles and information contained in the newsletter are intended to assist lawyers with the running of their practice and avoiding malpractice claims. It does not provide advice nor is it intended to replace the lawyer's own exercise of professional judgment. We monitor the number of visits per issue and *LIANSwers* averages approximately 267 readers per issue.

RPM resource material is uploaded regularly to the LIANS website and material already provided is updated regularly. This includes templates for notes to file, sample retainer letters and checklists. LIANS also developed a new, more user-friendly website to assist our membership with the distribution of valuable risk and practice management information.

The RPM Program continues to submit articles every two weeks to *InForum*, the online newsletter of the Nova Scotia Barristers' Society. These tips are also published on the LIANS website. These include practice tips from LIANS Counsel and technology tips from the Database and Information Officer. Information regarding the Lawyers Assistance Program is also included in every edition.

LIANS Counsel submitted articles in the spring and fall editions of the *Society Record* magazine, one addressing the proper documentation of files and the detailing what the Risk and Practice Management program has to offer and introducing the new LIANS website.

The program also provided education seminars and webinars throughout the province in an effort to bring the risk and practice management message to the members directly. These included:

- April 12: LIANS Counsel presented at the Canadian Bar Association's section meeting on the topic of File Retention and Destruction;
- April 29: LIANS Counsel presented at the Pictou County Bar on the topic of Safe Practice;
- May 10: Robert Wright, MSW, RSW, presented on the topic of Understanding, Preventing, and Treating Vicarious Trauma for Lawyers; 52 lawyers attended by way of webinar and nine attended in-house;
- May 23: LIANS Counsel presented on the topic of Succession Planning; 78 lawyers attended by way of webinar and 11 attended in-house;
- June 3: Sara Lamb, Homewood Health, presented on the topic of Establishing Work-Life Integration; 71 lawyers attended by way of webinar and seven attended in-house;
- June 18: LIANS Counsel presented at the Annual General Meeting on the topic of Risk and Practice Management;
- October 20: LIANS Counsel presented at the LIANS Conference on the topic of Technology Tips and Tricks;
- December 7: Andria Hill-Lehr, Homewood Health, presented on the topic of Beyond Stigma; 50 lawyers attended by way of webinar and seven attended in-house;
- December 8: Cameron McInnes presented on the topic of Reducing Risk and Streamlining your Real Estate Transactions, with 55 lawyers attending by way of webinar and six in-house;
- December 12: Sara Lamb presented on the topic of Building Resilience, with 65 lawyers attending by way of webinar and 11 in-house.

PROGRAM REPORT

LIANS Forums and website

In January we created and launched the LIANS online forums for Real Estate, Family Law, and Solo and Small Firm practitioners and their staff. The Real Estate forum currently has over 100 registrants; the Family Law forum has 12; and the Solo and Small Firm forum has 20.

In February 2016, the “Opening a Law Office” portal was created for the LIANS website. It provides information and resources to members who are considering opening, and to those who have opened a law office but would like assistance through the Risk and Practice Management program.

In September the online Succession Planning portfolio was updated and in November, we updated and added new resources to the Disaster Planning sections.

Fraud Alerts

Despite increased publicity and coverage regarding fraudulent email scams, our members continue to be the recipients of suspicious email and mail. LIANS constantly monitors and periodically notifies the membership of new scams as we become aware of them, and we continue to receive inquiries from our membership asking whether an email they received might be legitimate. We maintain a database of these fraudulent emails in order to confirm whether we are familiar with that particular scam and maintain a list on the LIANS website as a reference tool for the membership.

Risk & Practice Management Conference

One hundred and twenty-one legal professionals attended the seventh annual LIANS Risk and Practice Management Conference held October 20 at the Casino Nova Scotia in Halifax, to gain knowledge of risk and practice management strategies. This year LIANS dedicated the morning to the practice of Real Estate and allowed attendees to register for a half day, should they choose. As

a result, 30 registered for the morning sessions; 14 for the afternoon sessions; and 77 registered for the entire day.

We offered the following morning sessions: Update from the RG’s Office; How Land Titles Work in New Brunswick; Access Category Changes; Owner’s Information; and Removal of Interests By Operation of Law. Three afternoon sessions offered information on Duty to Report; Assistance for Colleagues in Mental Health Crisis; Assisted Dying Legislation and Palliative Care Issues; and Top Risk and Practice Management Tips from 2016. The feedback received from the conference attendees was very positive, with the overall rating between “Very Good” and “Excellent”.

Mentorship Program

The RPM Program continues to accept applicants to its mentorship program. The program provides the entire membership with opportunities to network, gain knowledge about practice management issues, and receive support from the Risk and Practice Management Program.

We currently have 136 participants enrolled in the program. To qualify as a mentor, the requirement is 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, closing a practice, file retention, Client ID Regulations, the Lawyers Assistance Program and succession planning. This year, the RPM Program assisted 52 members in this way.

Stacey Gerrard, LIANS Counsel

SUMMARY OF FINANCIAL HIGHLIGHTS

Notes to the Summary of Financial Highlights

LIANS' financial position remained stable at the end of 2016.

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, as a percentage of surplus, the Board increased the subsidy for 2017 – 2018 as compared to 2016 – 2017. This is despite the fact that LIANS did not receive a return of surplus subscribers' equity from CLIA in 2016.

Total claims and expenses this year decreased by \$1,650,273 to \$1,896,092, from \$3,546,365 in 2015. The cost of administration of the program also decreased in 2016 as compared to 2015 by \$1,271,769 to \$1,105,976, from \$2,377,745 in 2015.

The reserve at the year end was \$6,806,807, an increase of \$670,577 from the 2015 year-end reserve .

Statement of financial position as at December 31

I. Assets		
	2016	2015
	\$	\$
Cash	980,113	517,760
Accounts receivable	180,036	454,107
Government remittances receivable	1,803	23,347
Levy receivable	634,895	588,071
Prepaid expenses	181,618	283,064
Recoverable unpaid claims and expenses	486,331	1,048,387
Investments	16,189,079	15,256,646
Property and equipment	6,443	9,472
TOTAL ASSETS	18,660,318	18,180,854

II. Liabilities		
Accounts payable and accrued liabilities	1,623,730	1,437,669
Unearned levy	1,539,581	1,454,742
Provision for levy deficiency	—	249,464
Provision for unpaid claims and expenses	8,690,200	8,902,749
TOTAL LIABILITIES	11,853,511	12,044,624

III. Net Assets		
Professional liability insurance reserve	6,806,807	6,136,230

Statement of revenue and expenditure for the year ended December 31

	2016	2015
	\$	\$
Revenue	4,135,271	3,720,029
Insurance premiums	(462,626)	(643,964)
Net revenue	3,672,645	3,076,065

CLAIMS AND EXPENSES		
Payments	1,860,982	1,837,531
Group deductible reimbursement	(64,933)	(126)
	1,796,049	1,837,405

Current period expense	100,043	1,708,960
Total claims and expenses	1,896,092	3,546,365

ADMINISTRATION		
Total Administration	1,105,976	2,377,745

TOTAL EXPENDITURES	3,002,068	5,924,110
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Excess (Deficiency) of revenue over expenditure before undernoted	670,577	(2,848,045)
Return of C.L.I.A. surplus subscriber's equity	—	580,545
Excess (deficiency) of revenue over expenditure	670,577	(2,267,500)

Professional liability insurance reserve, beginning of year	6,136,230	8,403,730
Excess (deficiency) of revenue over expenditure	670,577	(2,267,500)
Professional liability insurance reserve, end of year	6,806,807	6,136,230

2016-2017 BOARD, COMMITTEES & STAFF

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David Reid, *Vice-Chair*
Glen Campbell
J. David Connolly
Margot Ferguson
Elizabeth Haldane
Tara Miller
Jennifer Palov
Darrel I. Pink
Michael K. Power QC
Natalie Woodbury
STAFF: Lawrence Rubin

STAFF

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Emma Pink (*interim*)
Executive Assistant to the Director
Patricia Neild, LL.B.
Claims Counsel
Gerri O'Shea, LL.B.
Claims Counsel
Stacey Gerrard, LL.B.
LIANS Counsel
Cynthia Nield, BA, MLIS
Database and Information Officer
Alex Greencorn
Administrative Assistant

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Michael K. Power QC
Nancy G. Rideout
Natalie Woodbury
STAFF: Lawrence Rubin

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Dena Bryan
Devon Cassidy
Patrick Cassidy QC
Sean Foreman
Jennifer Glennie
Michelle James
Blair Kasouf
Douglas Lloy QC
Michael K. Power QC
Nancy Rideout
Kelly Rowlett
STAFF: Stacey Gerrard

LAWYERS' INSURANCE ASSOCIATION OF NOVA SCOTIA



SAVE THE DATE for LIANS'

RISK & PRACTICE MANAGEMENT FALL CONFERENCE

NOVEMBER 23, 2017 • DELTA HALIFAX

Sessions may be eligible as CPD Hours



Follow **Lawyers' Insurance Association of Nova Scotia** on LinkedIn and **@LIANS_RPM** on Twitter for details.



