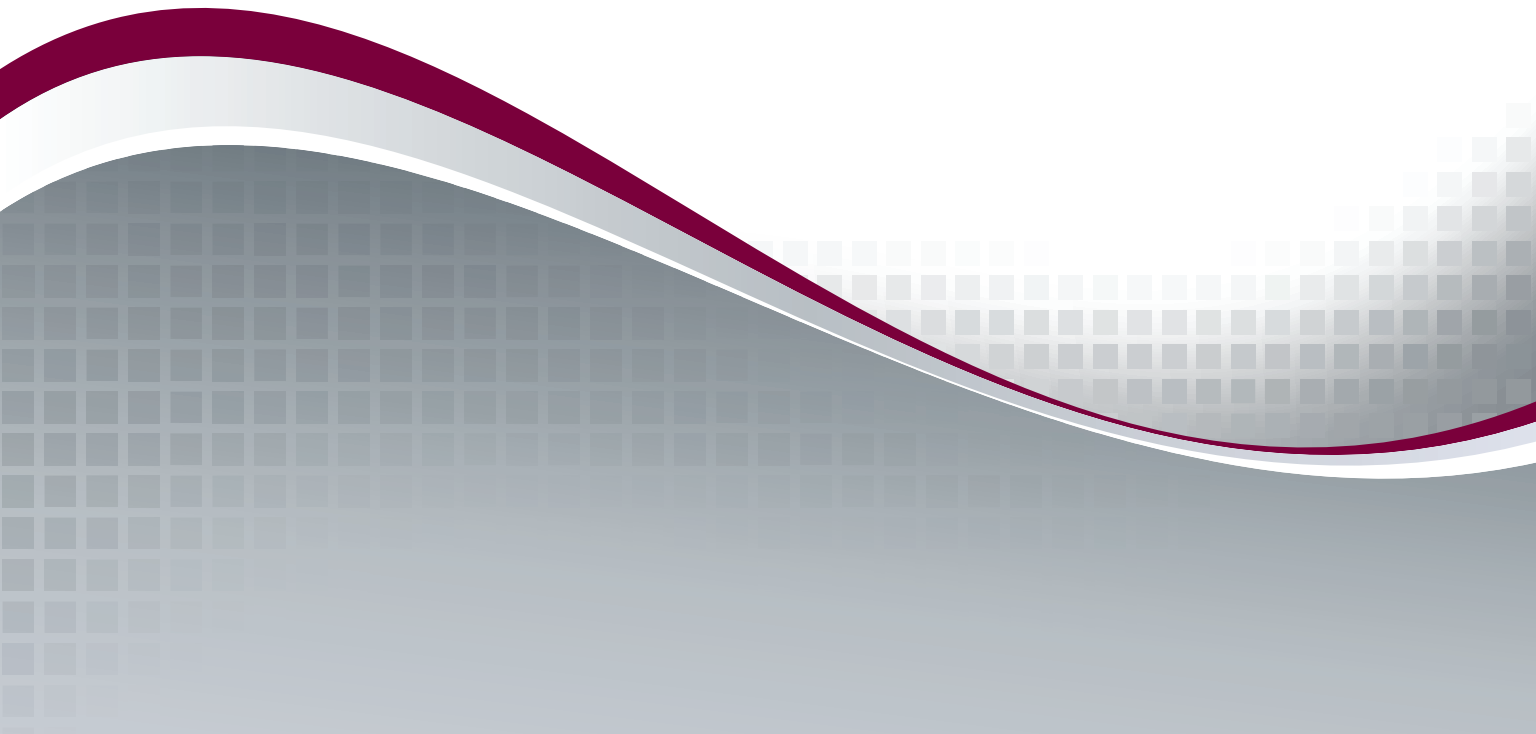


# LAWYERS' INSURANCE

## ASSOCIATION OF NOVA SCOTIA

ANNUAL REPORT 2017





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.

Through our provider, **Homewood Health** short-term counselling and other resources are available for managing personal, family and life events as well as helping you take charge of your health and well-being.

Call in confidence from anywhere in Nova Scotia, **24 hours a day: 1 866 299 1299**  
**1 866 398 9505 (en français)**  
**1 888 384 1152 (TTY)**

Or log on to our website to access online wellness resources. Remember that your company name is **NSLAP: [www.nslap.ca](http://www.nslap.ca)**

# LAWYERS' INSURANCE ASSOCIATION OF NOVA SCOTIA

## ANNUAL REPORT 2017

### **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

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*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.

**2017-2018 was a year of new beginnings for LIANS.** In August, we welcomed six new directors to the Board. 2017 also represented the first full year at the helm for our Director of Insurance, Lawrence Rubin. A special thanks to the returning directors who help facilitate a seamless transition between the outgoing and incoming board members.

We had a further change at the Board level in January following Darrel Pink's retirement from the Nova Scotia Barristers' Society after a long and distinguished career. We welcomed Tilly Pillay QC, the new Executive Director of the Barristers' Society, to our Board in January.

LIANS experienced several negative factors in 2017 in terms of its insurance program, including unexpected adverse development and an increase in the number of new claims. Both of these factors contribute to the levy increase for the 2018-2019 policy year. However, the strong capital markets meant that our investment portfolio did exceptionally well during the past 12 months, helping to maintain our excellent overall financial position. The levy for practice insurance for 2017-2018 was set at \$1,875 for private practitioners and it included a 20% credit for excess surplus. For the upcoming 2018-2019 policy year, the levy is increasing to \$1,995 for full practising members, an amount that also includes a 20% credit for excess surplus.

With the 2017-2018 policy, CLIA introduced cyber coverage. The Board determined to make this coverage available to all LIANS members at a cost of \$45 per member. This coverage continues with the 2018-2019 policy.

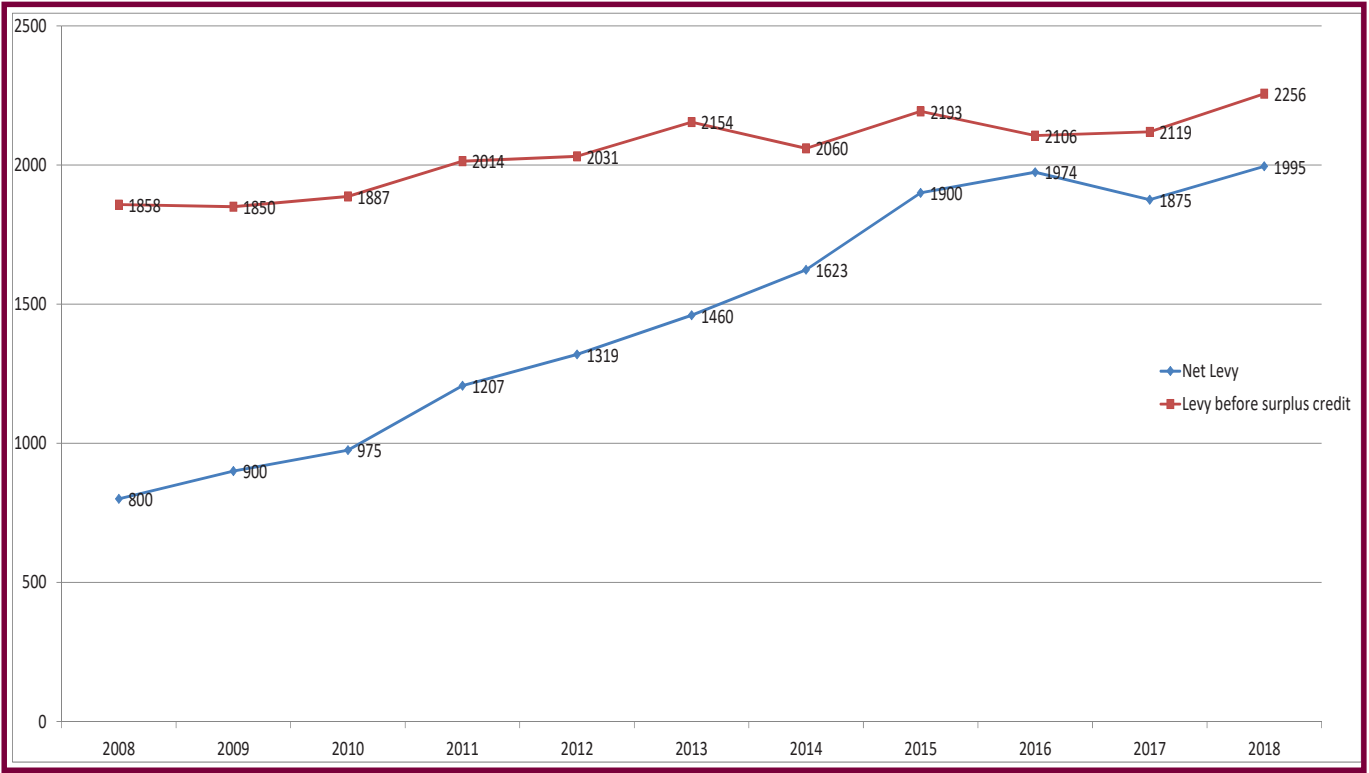
Although our defence cost spending increased in 2017 due to complexity, inflation and a longer period for resolving claims, LIANS paid less in damages as compared to prior years. Detailed information concerning our insurance program in 2017 is in Lawrence's report.

LIANS continued to work with the Barristers' Society on a number of initiatives in 2017, including Legal Services Support, which incorporates LIANS' RPM program. Cooperation with the Society has been good and we think ultimately LIANS members will benefit.

Finally, on behalf of the entire Board of Directors of LIANS, thank you to our excellent staff – Gerri O'Shea, Patricia Neild, Cynthia Neild, Alex Greencorn and Emma Pink. 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

**Last year I opened this report stating** that I did not foresee significant change in how LIANS handles claims. Having been in this role for over one year now, I can say that I have held to that. Yes, there have been some changes to how we operate and others are coming, but none of these alter LIANS’ claim handling philosophy.

LIANS provides the mandatory professional liability coverage to the members of the Nova Scotia Barristers’ Society who, as you know, fund the program through the levy. With our actuary, we calculate the levy by determining, as accurately as we can, what the program will require for the upcoming policy year. Considerations include the year just ended, the current state of the program including claim reserves, and what we think will happen in the future.

An insurance reality is that though underwriters do their best to predict the future and set their rates accordingly, once done a lot can happen that affects the original analysis. If there are events that significantly and negatively affect the program, the result may be that the levy is insufficient to cover the cost. As the LIANS levy cannot be changed mid-term, the effect of such events becomes a factor in the following year’s levy. Examples of specific events that can have a negative effect include an unexpected increase in the number of new claims, adverse development in existing claims, a reduction in the number of matters resolved in a policy year and low investment returns.

LIANS experienced several of these negative factors in 2017, in particular unexpected adverse development and a significant increase in the number of new claims, both of which contribute to the levy increase for 2018-2019. Mitigating against the total effects of these negatives was a positive return from our investment portfolio with the result that overall, 2017 was a satisfactory year for the

program. LIANS is quite robust with reserves built up over time that serve to mitigate against many negative events and once again, LIANS was able to return some of its surplus to the members by way of a credit to the individual levy.

### 2017 Performance

The number of claims reported in 2017 increased over 2016 and as compared to most prior years. This increased the ten-year average of new claims per year to 246 up from 232 last year. However, if we remove those years that are more than one standard deviation from the mean, the average of 244 new claims per year is the same as it was last year.

YEAR	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
FILES OPENED	285	245	258	283	234	239	243	221	269	183

There have been concerns, both here and elsewhere, that more lawyers may leave the profession, through retirement or other reasons, than enter it. If this were true for Nova Scotia in 2017, given the increase in new claims, we would have seen an increase in the number of new claims per lawyer. As a positive, for 2017, the number of new claims per lawyer remained consistent with prior years meaning more lawyers entered the profession than left. A tangible benefit of an increase in members is to divide the cost of operating the program among a larger group.

### Claims Reported Per 100 Lawyers (2008-2017)

17	16	15	14	13	12	11	10	09	08
14	13	13	15	13	14	12	13	16	11

# PROGRAM REPORT

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We have also looked at where claims are coming from by asking three questions. The first is who reports new claims. We found that lawyers practising for more than 27 years reported a disproportionately large number of new claims, whereas the newest members (those practising for fewer than eight years) reported a disproportionately low number. This is not to suggest that either of these groups presents a higher or lower risk per se. Rather, this reflects differences in practice, the fact that younger lawyers often work with senior lawyers on matters, and that claims take time to materialize.

The second question we asked is when the alleged error that gives rise to the claim arose, for which we looked at our open files as at December 31, 2017. What we found was that approximately 1/5 of claims arose from an alleged error that occurred within the first seven years of practice and approximately 2/5 arose from an alleged error that occurred after 27 years of practice.

The third question we asked is the amount of time between when the alleged error occurs and when the claim presents itself. This has become relevant as the Society discusses succession planning and document retention / destruction policies. Looking at our open files as at December 31, 2017, 85% of claims arose within seven years of the date of the alleged error and 96% arose within 16 years of the alleged error. That it can take several years for a claim to materialize is the reason your LIANS policy includes tail coverage, i.e., coverage for work a retired lawyer did while insured. Knowing that 96% of claims arise within 16 years of the alleged error supports the Society's succession planning initiative, in particular the need for a reasonable document retention / destruction policy setting out minimum retention requirements. These policies reflect the notion that claims take time to arise but that after a certain amount of time from when the matter is completed, the risk of a claim becomes very low.

That there can be several years between when a matter is completed and a claim arises accentuates the importance of a lawyer's files being organized and properly documented. Memories fade over time often resulting in differing recollections of events between the lawyer and the client (for whom the matter in issue may be the only legal issue they have). If you were to ask us what the most important take-away from this report is, it is ensuring you properly and fully document your files. This is not to suggest that a claim is not defensible without a well-documented file but it certainly helps to reduce the time needed and cost to defend a claim. You are both your own risk manager and ours, and this is a risk management issue.

When it comes to claims specifically, we look to two sets of information – the areas of practice that generate claims and the areas of practice whose claims cost the most to resolve.

Defence cost spending increased significantly in 2017. Three reasons are increased complexity, inflation, and a relationship to a lower percentage of matters resolving than in prior years, meaning files are staying open longer. Though we paid less in damages as compared to prior years, if matters take longer to resolve, the cost of defending claims will increase.

We understand why claimants have certain expectations of damages, and though we do not fault anyone for having those expectations as issues with a lawyer can be very personal, we will not compromise our assessment of a claim just to save on defence costs. Unreasonable expectations are just that, unreasonable. When in doubt we refer to, and remind ourselves of, our mandate – to conduct the mandatory professional liability program for the benefit of practising lawyers.

# PROGRAM REPORT

Cost of Claims by Area of Law 2009-2017

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

The preceding table looks at where we spend our claim dollars (damages and defence costs combined). Consistent year over year is that over half of all claim costs arise from real estate and civil litigation matters. This corresponds to claims frequency by area of law as set out in the following table.

Percentage of Claims by Area of Law: 2014-2017

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



# PROGRAM REPORT

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Costs associated with real estate claims in 2017 are in line with typical years but as the cost table shows, there have been atypical years. When it comes to real estate, frequency is expected and severity is rare but not unheard of as we do see a significant claim every few years. Though as time goes on we expect to see positive trending in both frequency and severity for real estate matters due to the 10-year limitation in the LRA, we have not seen it yet.

Areas of law where the cost of claims exceeds the volume are commercial and estates, and areas where the costs are lower than the volume are matrimonial and criminal.

Referring specifically to criminal law, there will be an increase in defence spending in 2018, though a reduction in our internal administration costs resulting from fewer files handled internally may offset some of that increase. Most claims in this practice area arise from allegations of ineffective trial counsel and our new approach will refer any matter that requires a formal response from the insured to outside counsel. The number of these claims as a percentage of our overall claims increased in 2017 and early indications for 2018 are that we will continue to see these allegations.

As we continue to respond to ineffective trial counsel claims, a recurring theme is a lack of documenting client conversations and meetings. We understand that the nature of a criminal practice, particularly if you have appearances in several matters and / or meet several clients in one day, sometimes makes it difficult to write a file note at the time. Nevertheless, practitioners should try to make some time, perhaps by taking a half hour at the end of the day, to dictate their discussions on each matter. Again, this is not to suggest that without notes claims are indefensible. However, notes made contemporaneously with meetings and appearances are certainly helpful when responding to ineffective counsel claims.

For general litigation, we continue to see claims arising from missed limitations, both here and for matters in other provinces. Having appropriate practice management processes in place and diarizing files could prevent these types of claims. Diligence here will affect claim frequency in a positive way.

In real estate, missed judgments, missed easements and rights-of-way continue to cause claims. We would remind lawyers practising in this area to review the real estate standards. They cover many issues that arise in 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 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.

***“That there can be several years between when a matter is completed and a claim arises accentuates the importance of a lawyer’s files being organized and properly documented.”***

LIANS closed 285 files in 2017. Of them, 92% had no payment of damages (compared to 88% in 2016). Most, but not all, of the claims that had a damage payment also incurred defence costs. Overall, 70% of files closed in 2017 did not incur defence costs, a testament to the efforts and skills of Gerri and Patricia. This compares positively to prior years and though the number of files closed varies year over year, on a percentage basis our outcomes are consistent.

LIANS also conducts a closed file satisfaction survey. For 2017, 96% of respondents indicated they were either satisfied or very satisfied with the handling of their claim and 86% were either satisfied or very satisfied with the outcome. As we are your liability insurance program, it is important that we work with you to resolve claims. Your cooperation is important to our efforts and we thank you for it. We take your satisfaction with our work on your behalf to be our thank you.

# PROGRAM REPORT

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Lawyers are encouraged to check our website on a regular basis for information and to review the practice standards (which are also accessible through the Society's website). As Board and committee vacancies occur, we will post notices soliciting expressions of interest to join and we invite all interested members to apply. We are available to answer any questions you may have about the program and welcome the opportunity to speak on topics within our purview.

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 similar 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.

In closing, I would personally like to thank all those who get the credit for LIANS successes:

- (i) LIANS staff;
- (ii) our insured lawyers, your understanding of our purpose and mandate and, most importantly, your trust in us to act in your best interest;
- (iii) our panel of experienced defence counsel; and
- (iv) the volunteers who make up our Board of Directors and committees.

Our successes are a group effort.

***Lawrence Rubin, Director of Insurance***

# PROGRAM REPORT

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**AMY BRADBURY**

*Chair*

*NSLAP Committee*

Amy Bradbury is  
Chair of the Lawyers  
Assistance Program  
Committee. She  
is a partner with  
Barteaux Durnford.

## Nova Scotia Lawyers Assistance Program

Over the last year, Homewood Health Inc. (Homewood) continued to provide counselling services to members of the Nova Scotia Barristers' Society, their employees and families. A new contract for services was signed in August 2017 with Homewood to continue to provide these services for another three years. Homewood provides not only counselling services but assistance on a broad array of topics such as financial planning, living a healthier life and stress management to assist members in ensuring that small problems do not become big problems.

There was a slight decrease in overall usage over the previous year but the percentage of users seeking counselling services remained consistent at approximately 87% of users with the remainder of users accessing Life Smart Services. The vast majority of access was face-to-face counselling with some counselling being done by phone and in the internet. Alternate forms of access to the services of Homewood are an important component of the program, as it allows individuals to access services quickly and can allow for access in rural areas where face-to-face counselling may not be readily accessible.

Most users of Homewood's services were female, with an approximate 2:1 ratio of female to male users. While the majority of users are members of NSBS and their staff, there is significant usage by family members as well.

With respect to the type of services being accessed, psychological services continues to be largest portion of services used. Three-quarters of requests for psychological services related to anxiety, depression and stress. Other categories of services accessed include marital and family relationships, and workplace issues such as burnout, performance and stress. A small number of users accessed services for addiction issues, including for the first time internet addiction. Within the Life Smart Services available through Homewood, the majority of services were Childcare and Parenting Services and New Parent Support. The statistics continue to show that the practice of law can present challenges to members and

the services provided are important to maintaining the health of members.

In the fall of 2018, members of the committee presented to clerks during the Bar Admission Course to provide information regarding the services available and how to access them. There has been an increase in usage in the 21-to-30 year age group over the last year and this may be a result of the education being provided to young lawyers regarding the services available. This year, NSLAP was also presented to the staff of a large law firm and the Committee continues to seek opportunities to provide information to lawyers and their staff about the variety of services and different delivery options available through Homewood.

Another component of the NSLAP is the Peer Volunteer Program. These are lawyers from a variety of backgrounds who are available to provide support to other lawyers. Peer Volunteers do not act as counsellors but, as lawyers with similar experiences, can provide support and unique insights that are not available from other sources. Peer volunteers are trained to ensure that members are directed to the services provided by Homewood when appropriate. These Peer Volunteers are listed in the NSLAP website and can be contacted directly by members.

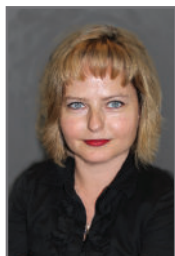
Thank you to LIANS for its continued support and work with NSLAP. The services provided through this Committee are important to ensuring members have the support they need to stay healthy and are successful in the practice of law. I would also like to thank the other committee members, Craig Berryman, Margot Ferguson, Sean Foreman, Nancy Rideout and Natalie Woodbury for their work and dedication to NSLAP.

*Respectfully submitted,*

**Amy Bradbury**  
**Chair, NSLAP Committee**

# PROGRAM REPORT

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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 LIANSwers, 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 LIANSwers averages approximately 262 readers for each publication, approximately 15% 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, limited scope retainer materials, information on succession planning and opening a law office, sample letters, precedents and checklists, as well as the Professional Standards.

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

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

- "Assertiveness: Negotiating Respectful Interpersonal Boundaries" presented by Sara Lamb of Homewood Health; 52 lawyers attended by way of webinar and six attended in-house;
- "Billings, Write-offs and the Template Editor" presented by Nancy Bembridge, a PCLaw Consultant; 58 lawyers attended (offered as webinar only);
- "Intro to assessing your practice management infrastructure" presented by Jennifer Pink, Legal Services Support Manager & Stacey Gerrard, LIANS Counsel; 64 lawyers attended by way of webinar and seven attended in-house;
- "Stress busters" presented by Andria Hill-Lehr of Homewood Health; 59 lawyers attended by way of webinar and six attended in-house;

### 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 over 110 registrants; the Family Law forum has 67; and the Solo and Small Firm forum has 75.

### Fraud Alerts

Lawyers are increasingly the 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.

# PROGRAM REPORT

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## Risk & Practice Management Conference

We hosted 85 registrants for LIANS' ninth annual Risk and Practice Management Conference, held November 23rd at the Delta Halifax, offering the following seven sessions:

- "Maintaining client confidentiality in a world where your TV is listening" with Phil Brown, LSUC Professional Development & Competence Counsel
- "Alternative dispute resolution" with Jim Musgrave QC, Peter MacKeigan QC and Gus Richardson QC
- "Introducing the MSEL self-assessment: Tools and support to enhance your practice infrastructure" with Jackie Mullenger, NSBS Director of Education & Credentials and Jennifer Pink, NSBS Legal Services Support Manager
- "Trust accounts and new developments" with Sean Walker, NSBS Director of Finance & Administration
- "Technology and the future delivery of legal services" with Tobias Sallewsky, Vice-President of Marketing with LawyerDoneDeal
- "Targeting Bullying and Harassment in the Workplace" with Andria Hill-Lehr of Homewood Health™
- "Active Mindfulness in 10: Moving from reacting to being in choice" (a lunch mini-session with Ron Pizzo).

The feedback received from the conference attendees was very positive, with the overall rating between "Very Good" and "Excellent". The 2018 conference is set for October 25th at 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 162 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, closing a practice, file retention, Client ID Regulations, the Lawyers Assistance Program and succession planning. This year, the RPM Program assisted 58 members in this way.

## RPM and Legal Services Support

Going forward, LIANS will provide its RPM information integrated with the Society's Legal Services Support (LSS) initiative. We believe that a more unified effort by LIANS and the Society in providing risk and practice management guidance and information to the profession will be more efficient and consistent. However, even with this unified effort when it comes to RPM and similar initiatives, LIANS, as it always has, will maintain confidentiality of all claim specific information it receives from a member.

***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 2017.

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 2017, as a percentage of surplus, the Board maintained the level of subsidy for 2018 – 2019 at the same level as 2017 – 2018.

Total claims and expenses this year increased by \$633,667 to \$2,529,759, from \$1,896,092 in 2016. The cost of administration of the program increased slightly in 2017 as compared to 2016 by \$33,033 to \$1,139,009, from \$1,105,976 in 2016.

The reserve at the year-end was \$7,725,630, an increase of \$918,823 from the 2016 year-end reserve. However, if we remove the surplus return from CLIA, the year-over-year reserve increase becomes a more modest \$179,990.

### Summary of financial highlights

#### Statement of financial position as at December 31

	2017 \$	2016 \$
<b>Assets</b>		
<b>Current</b>		
Cash	1,151,136	980,113
Accounts receivable	327,329	180,036
Government remittances receivable	34,677	1,803
Levy receivable	611,367	634,895
Prepaid expenses	159,159	181,618
Recoverable unpaid claims and expenses	1,705,223	486,331
Investments	17,885,803	16,189,079
Property and equipment, net	6,073	6,443
<b>Total assets</b>	<b>21,880,767</b>	<b>18,660,318</b>
<b>Liabilities</b>		
<b>Current</b>		
Accounts payable and accrued liabilities	1,696,540	1,623,730
Unearned levy	1,508,631	1,539,581
<b>Total current liabilities</b>	<b>3,205,171</b>	<b>3,163,311</b>
Provision for levy deficiency	26,554	---
Provision for unpaid claims and expenses	10,923,412	8,690,200
<b>Total liabilities</b>	<b>14,155,137</b>	<b>11,853,511</b>
<b>Net assets</b>		
<b>Professional liability insurance reserve</b>	<b>7,725,630</b>	<b>6,806,807</b>

#### Statement of revenue and expenditure for the year ended December 31

	2017 \$	2016 \$
Revenue	4,188,244	4,135,271
Insurance premiums	(339,486)	(462,626)
<b>Net revenue</b>	<b>3,848,758</b>	<b>3,672,645</b>
<b>Claims and expenses</b>		
Payments	1,512,931	1,860,982
Group deductible reimbursement	(24,046)	(64,933)
	1,488,885	1,796,049
Current period expense	1,040,874	100,043
<b>Total claims and expenses</b>	<b>2,529,759</b>	<b>1,896,092</b>
<b>Administration</b>		
<b>Total administration</b>	<b>1,139,009</b>	<b>1,105,976</b>
<b>Total expenditures</b>	<b>3,668,768</b>	<b>3,002,068</b>
<b>Excess (Deficiency) of revenue over expenditure before undernoted</b>	<b>179,990</b>	<b>670,577</b>
Return of CLIA surplus subscriber's equity	738,833	---
<b>Excess (deficiency) of revenue over expenditure</b>	<b>918,823</b>	<b>670,577</b>
<b>Professional liability insurance reserve, beginning of year</b>	<b>6,806,807</b>	<b>6,136,230</b>
Excess of revenue over expenditures	918,823	670,577
<b>Professional liability insurance reserve, end of year</b>	<b>7,725,630</b>	<b>6,806,807</b>

# 2017-2018 BOARD, COMMITTEES & STAFF

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## BOARD OF DIRECTORS

David Reid, Chair  
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