LAWYERS' INSURANCE
ASSOCIATION OF NOVA SCOTIA

ANNUAL REPORT 2025

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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 of the Nova Scotia Barristers' Society (NSBS), 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 NSBS, its 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 three strategic directions:

(1) Maintain appropriate capital to meet current and future claim obligations and minimize levy fluctuations

(2) Maintain appropriate governance policies, attract and retain exceptional staff and volunteers and maintain communication with other insurance programs and appropriate parties

(3) Maintain Member satisfaction with claim handling and outcomes, regularly communicate with Members, provide programming and oversee the LAP

REPORT FROM THE CHAIR OF THE BOARD

JOSHUA MARTIN

Chair

Joshua Martin, Director, Legal Department – Claims at Intact Insurance is Chair of the LIANS Board of Directors.

LIANS had a solid year in 2025. While there were a few surprises, the program largely operated within its usual and expected projections—and that is a good thing in an insurance program. Predictability matters, especially in uncertain economic times.

As members know, LIANS is an insurance association. Our purpose is straightforward: to provide the mandatory professional liability program for the benefit of the membership, to respond to claims fairly and consistently, and to manage the financial strength of the program so it remains sustainable over the long term. That "insurance" aspect of what we do is sometimes easiest to see at renewal time, but it is the lens through which the Board approaches decisions all year.

During 2025, LIANS opened 325 new claim files, which was higher than the year before and outside the usual range. While we have worked through most of those matters, the experience is a useful reminder of something every insurer knows: anomalies happen, and they can have consequences if they recur.

Even more important than frequency is severity. Paid defence costs and indemnity were both higher than the prior year, and overall claim severity continues to trend upward. This is not unique to LIANS, but it matters because severity is a key driver of the actuarial cost of the program—and, ultimately, the levy.

The Board's emphasis this year has been insurance rate stability. In practical terms, that means maintaining a strong and resilient program that can absorb volatility—whether it comes from claims experience, inflation in legal costs, or investment markets—without creating unnecessary swings in the levy from year to year.

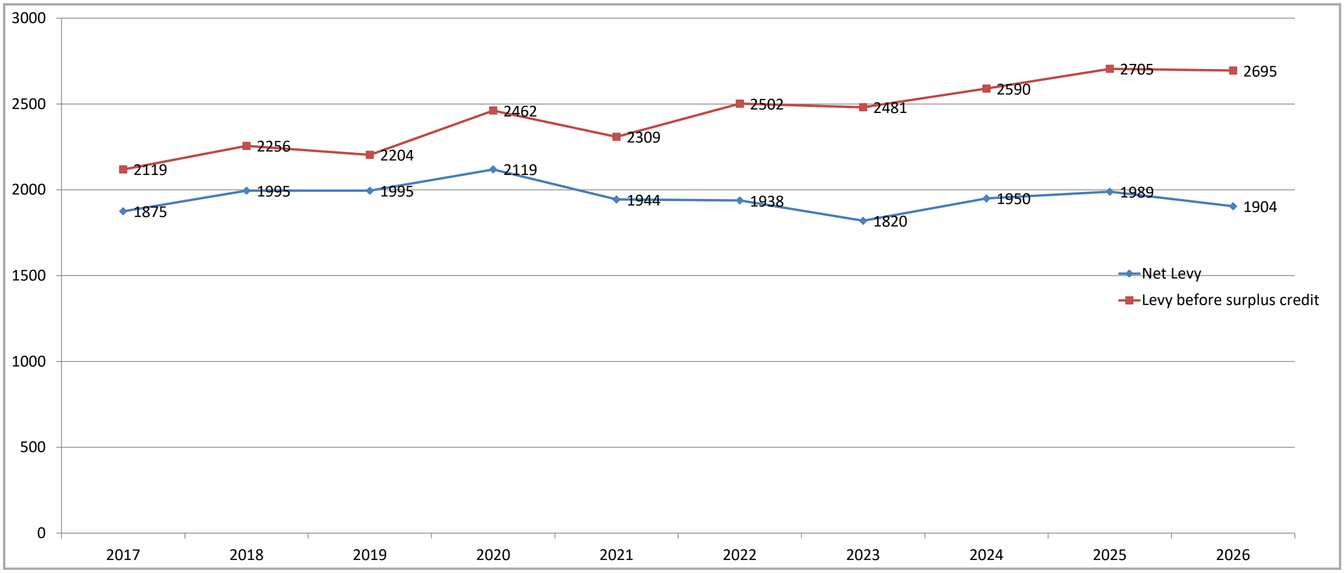
For the upcoming renewal, the actuary's initial determination of the program's required cost for 2026–2027 increased modestly from last year. However, 2025 also generated sufficient excess surplus to allow us to deploy excess capital and provide the largest credit per full practicing lawyer in a decade. As a result, after applying that credit, the net full practicing levy for 2026–2027 decreased by over 4.3% compared to last year. This outcome reflects the financial discipline and long-term stewardship the program has maintained over the past several years.

A final reminder: rate stability is not only about finances. It is also influenced by risk management. Many claims are preventable with strong practice management—limitation control, clear file documentation, supervision and delegation, and careful attention to procedure. We also continue to stress fraud awareness and the importance of using artificial intelligence responsibly by verifying citations and source material.

On behalf of the Board, thank you to our Director of Insurance and the LIANS team for their work and dedication. LIANS is here to support you, and we appreciate the trust you place in the program.

Yours Truly,
Joshua Martin
Chair

INSURANCE LEVY: 10-YEAR HISTORY



PROGRAM REPORT

LAWRENCE RUBIN,

Director of Insurance

2025 was, for the most part, a typical year by our metrics. If I were to describe the year in one statement, it would be that despite a few surprises, the program operated within its usual and expected parameters. Before getting to the details, some general comments on the program and our expectations.

At the start of the fiscal year we predict what we think the year will look like. The actuary then takes those predictions and with our financial position and their assumptions determines the cost of the program and, ultimately, the levy for the July policy renewal. As the year progresses there will be deviation from those predictions and assumptions. Afterall, stuff happens – we can get significantly more or fewer claims than we expect, we can pay significantly more or less than we expect, events beyond our control can cause a reduction in our capital and, in turn, surplus.

Through it all there is at least one year-over-year consistency – adherence to our claim handling philosophy. Putting everything else aside, this program exists to respond to professional liability claims and we assess each individually, reasonably and fairly. We do not give in to unreasonable expectations but when something happens that affects our assessment, positively or negatively, we pivot to respond to those changed circumstances.

In the face of an error, our most common remedy is to repair it - fix the issue. But in those cases, what is often lost by claimants, and also quite often by lawyers representing them, is that if a repair is the solution, that is the solution. The assumption that if a person makes a mistake financial compensation must follow is a false assumption. Financial loss has to be proven, not assumed, and as part of our mandate to provide the mandatory professional liability program for the benefit of the membership, we make sure that any financial loss we pay is both covered by the policy and proven, which is to say not made on an economic basis.

Before continuing, I want to bring to the top of this report part of what I always end it with. Which is to call out and thank the LIANS team. And this is a team. When I started here in 2017 we had seven people, we are now five. With increasing complexity and frequency, it is fair to say that we are doing more with less, yet our outcomes are consistent and, I would add, excellent. I am bringing this to the top of my report because, and I have written about this in LIANSwers, we are seeing an increase in lack of cooperation, late reporting and members ignoring our advice and guidance. I will return to these issues but for now let me just say that we, at LIANS, are your friends. So treat us as such. If we call you to discuss an issue we see and offer advice on how to improve something in your practice to prevent a claim, we do that with the best of intentions. If we provide guidance on how to remedy an issue listen. Not treating us as your friend, not cooperating with us, not returning our call, adds a level of complexity - and frustration - to what we do that, quite frankly, we do not need.

With that said, to summarize 2025, though both paid defence costs and indemnity were below our projections, we paid more in each category than the prior year. Severity is increasing and we had an event last year that significantly increased frequency. And when it comes to severity, through the first half of 2026, we have paid, in indemnity, 87% of what we paid in all of 2025. If we pay more it follows that our case reserves are increasing and increasing severity flows through to the actuarial calculations that go into the levy.

Comparing 2025's costs to prior years, from 2020 through 2024, the average ratio of paid claim costs (including CLIA premiums) to levy revenue was approximately 63%, meaning that for every dollar of levy revenue the program spent $0.63 on claims. For 2025, the ratio was 61%. When we add in our administrative costs, typically ranging from 32 – 37% of levy revenue per year, we see that the program typically spends every levy dollar it receives. If we spend a little less than the total levy we receive, the likely culprit is that what we actually paid in claims was less than what we projected. The picture becomes very different if we were to spend closer to, or more than, what we project. This emphasizes the importance of positive performance in our investments, as it is this growth that supports both the program if there is a shortfall in levy revenue relative to paid claims and expenses and the levy credit that provides you with rate stability and a levy that is less than true cost

PROGRAM REPORT

of the insurance.

The actuary's key determination is what the program will require for the upcoming policy year that commences July 1st. For the 2026 - 2027 renewal this increased by 1.4% over last year. But, as you know, the cost of the program is divided among the members to establish the per insured and then per practicing lawyer cost. For the 2026 – 2027 policy year, due to an increased member count, the per insured cost increased by a negligible 0.13% and the gross levy per full practicing lawyer decreased slightly by 0.4% from last year. From this, you can see the effect a declining membership, which is one of our risk factors, could have on the levy.

After the levy determination comes the excess surplus calculation. In some years excess surplus declines making less available for a levy credit. In other years it increases making more available. 2025 saw an increase that, though less than the increase of 2024, we were able to translate into the largest credit per full practicing lawyer that the program has provided since at least 2015 when the current structure of the program was implemented. On an individual practicing lawyer basis, the credit is 10.5% higher than last year and the total value of the credit for all full practicing lawyers is 12.4% higher than last year. The net result on the levy after applying the credit is a full practicing levy for the 2026-2027 policy year that is 4.3% ($85) less than last year, 29% below the actuarially determined pre-credit or gross levy. Because providing the credit means that there is likely to be a levy deficiency for the year as levy revenue will be lower than what the actuary determines the program requires, this cost shows up as the levy deficiency in our financial statements. Referring to the summary of the financial statements, the deficiency for 2025 was $781,000.00.

Claims

The number of new claims reported in 2025, frequency by another name, was outside the program's usual range. Not only was the total higher than the prior year but it was significantly higher than the average over the past ten years. I will address the cause in a moment but, as a result, the ten-year average of new claim reports increased to 265 from 259 last year. However, if we remove years more than one standard deviation from the mean to account for anomalies – which last year was - the average new file count is 261. Last year's claim reports make 2022, the prior high, look like a minor fluctuation though it was not. In 2022 we were expecting an increase given the decline in reports through the pandemic years. Last year's spike was the result of the actions of one lawyer and if they are removed, last year's new file count is well within our normal range and below the 2022 count. Though we cannot just remove them, on a positive note, we have worked through most of them. But the impact on our usual assumptions was so significant that the actuary asked what happened and whether I thought the new file count for 2025 is the new normal because if so, several assumptions would have to be revised, not in a good way. My opinion that this event was an anomaly meant it had a minimal effect on the levy. But anomalies can have consequences, especially if they recur. And in insurance, anomalies sometimes have a funny way of becoming the new normal.

YEAR	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
FILES OPENED	325	266	243	291	239	246	277	237	285	245

Despite increasing member count last year, the high frequency event impacted claims / hundred lawyers. If we remove that event, for 2025 this measure also would have been within the usual range.

Claims Reported Per 100 Lawyers (2015-2024)

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
15	13	11	14	12	13	14	12	14	13

Risk Management

Though what we actually pay in claims is one way to look at severity, the technical way is to also consider case reserves, the indemnity and cost estimates we allocate to individual claims as we assess them, because these amounts factor into the actuarial claim provision. Referring to the financial summary at the back of this report, the claim provision as of December 31 , 2025 is 11% higher than the prior year. Our Claims Review Committee (CRC) reviews all claims where the total incurred, that is the sum of defence and indemnity amounts paid and reserved, exceeds $125,000. As of January 2026, though the CRC had 22% fewer matters before it than one year prior, the average defence and indemnity amounts are significantly higher.

What will keep severity down, even in the face of increasing claims, is risk management – minimizing risk by identifying potential loss exposures and taking steps to minimize their financial impact. As lawyers, risk management is typically focused on two aspects of your work - knowledge of the law and practice management. Nowadays I think we can add two more distinct aspects – use of artificial intelligence and social engineering.

Knowledge of the law, keeping current and continuing education need no explanation. Good practice management should also need little explanation, it includes confirming instructions, making file notes, staff training and supervision, diarizing, knowing the proper limitation period, suing proper parties, cyber awareness and making sure your systems and processes are working at the highest level. For litigators in particular, the Civil Procedure Rules guide the litigation process. Unfortunately, despite needing little explanation, practice management issues are often the issues we see in claims. They are errors lawyers repeat and we provide advice when we see them. And as I said at the top, when we comment, it is with the best of intentions.

Risk management also includes awareness of social engineering and not becoming the victim of a financial fraud or scam, something that is becoming an increasing risk to this program. And as for AI related issues – a topic I will return to - many would go away if lawyers confirmed citations and read the decisions and references in AI generated outputs. An AI generated document should not be a substitute for a lawyer actually reading the source material. If a lawyer signs their name to a factum or brief, they are standing behind what is in that document.

And another important risk management issue, maybe the most important. If you become aware of a claim or potential claim, promptly report it and fully cooperate with us. As mentioned above, we are seeing an increase in both late reported claims and lack of cooperation. There is no excuse for either, especially since either can prejudice your insurance coverage.

Because we are increasingly seeing these issues, we have been talking about them. When it comes to what we write and talk about operate on this assumption – if we write or talk about an issue, the reason is that it is important to us and we are of the opinion it is something you should know. Look at it this way - the most important class in school is always the last class of the term because that is when the teacher drops hints about what will be on the exam. Think of what we publish and speak about as that last class. If we take the time to say something assume there is a reason. Same goes if we want to discuss something with you.

Claims by Area of Law

2025 saw some changes in the practice areas that generate claims and the percentage of our claim dollars spent on those areas.

Civil litigation and real estate combined continue to make up over half of all claims by both cost and reports. Though the percentage allocated to each fluctuates, they are consistently practice areas one and two by both measures and combined exceed all other areas of practice combined.

Moving up to third spot in both reports and cost was estates.

Criminal law, which is to say claims of ineffective assistance of counsel, dropped to fifth by reports and sixth by cost. But there is a bit more to that story because the drop in the percent of all reports is more the result of the large increase in total reports last year, the actual number of new criminal files being consistent with prior years.

Rounding out the top five by reports, matrimonial matters ranked fourth. Rounding out the top five by cost, claims arising from administrative matters ranked fourth and commercial maters fifth.

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Cost of Claims by Area of Law: 2016 – 2025 (indemnity and defence costs combined but excluding internal administration costs, all as a percentage of total costs)

Area of Law	2016 (%)	2017 (%)	2018 (%)	2019 (%)	2020 (%)	2021 (%)	2022 (%)	2023 (%)	2024 (%)	2025 (%)
Administrative/Boards/ Tribunals	<1	<1	<1	<1	2	2	3	2	4	7
Arbitration										
Bankruptcy/Insolvency/ Receivership	<1	<1	1	<1		<1				<1
Civil Litigation	20	21	19	33	26	31	43	58	24	26
Commercial	7	18	6	6	4	1	1	1	3	6
Corporate	4	1	6	5	<1	2	<1	2	4	2
Criminal	3	2	7	6	4	7	7	5	9	5
Employment/Labour	<1	3	2	2	10	<1	1	<1	1	2
Estate Planning & Administration	7	11		18	1	6	1	3	5	18
Environmental	<1		2	<1	1	4	<1			
Immigration	2			<1			<1	<1		2
Intellectual Property	<1									
Matrimonial & Family	8	5	3	2	1	6	8	4	2	2
Real Estate	44	37	52	25	37	23	27	20	46	28
Tax	2	<1	<1		14	15	5	<1	<1	<1
All other	<1		<1			<1	<1	3	<1	1
	100%	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

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Percentage of Claims by Area of Law: 2016-2025

Area of Law	2016 (%)	2017 (%)	2018 (%)	2019 (%)	2020 (%)	2021 (%)	2022 (%)	2023 (%)	2024 (%)	2025 (%)
Administrative/Boards/Tribunals	2	2	<1	2	1	<1	1	4	2	1.5
Admiralty								<1	<1	
Arbitration						<1	<1			
Bankruptcy/Insolvency/Receivership		<1		<1		<1	<1	2	<1	
Civil Litigation	15	19	22	31	23	25	25	18	22	19
Commercial	6	7	6	4	3	4	2	2	4	1.5
Corporate	4	2	2	2	3	1	3	<1	2	3
Criminal	6	9	9	8	11	9	9	13	14	7
Employment/Labour	<1	<1	<1	1	1	1	1	<1	<1	<1
Estate Planning and Administration	7	8	8	7	4	8	11	8	14	13
Environmental										
Immigration	1	<1	1	<1				<1	<1	3
Intellectual Property				<1	<1	<1	1		<1	<1
Matrimonial and Family	14	11	8	10	7	12	8	9	8	8
Real Estate	44	39	37	33	40	33	35	40	30	41
Tax		<1	3	<1	1	1		<1	<1	<1
All other		<1	2	1	5	2	2	2	2	<1
	100%	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

Claims alleging ineffective assistance of counsel in the criminal context continue unabated. Many are from self-represented individuals as prisoner appeals. Looking at all such matters reported since 2017, the allegation has been successfully made out 5% of the time or 1 in 20. If we remove matters where the allegation was withdrawn prior to a hearing, the success rate becomes 1 in 8 or 12%. Something that can often be said of the matters withdrawn or unsuccessfully appealed is that unhappiness with an outcome does not a ground of appeal make. The importance of doing a merit assessment of this allegation cannot be overstated, yet it is often lacking. Courts here have noted the care that must be taken when pursuing this allegation, their decisions providing appropriate guidance.

What has to be established in a claim of ineffective assistance, what always has to be established in any claim against a lawyer for that matter, is that the decisions made by counsel fell below the standard. That another lawyer would have made different decisions does not equate to ineffective assistance or negligence. That counsel made tactical decisions will not in and of themselves equate to ineffectiveness or negligence. And, that counsel believes in hindsight that they could have done better does not equate to ineffective assistance or negligence.

When it comes civil litigation, and this has already been mentioned, claims resulting from missed limitations, issuing but not serving actions, not taking the time to make sure you are suing the proper party, not suing all potential tortfeasors, remain prevalent. Too prevalent. A common theme among these issues is that they do not necessarily arise from a misunderstanding of the law. More often these are practice management and delegation issues. And it is not just us who see this. Courts do as well with increasing numbers of applications seeking to remedy these issues. And Courts are starting to push back.

Some readers may view this next question as harsh but I will ask it anyway. It is something of a philosophical question. Is there a difference between an error in a file that results from a misunderstanding of the law and an error that results from poor practice management? In one sense, probably the technical sense, no because an error in the provision of professional services is an error in the provision of professional services. But, in another sense, is the answer yes and is acting as a backstop for poor practice management why LIANS is here? And given that Courts are starting to push back on applications to repair these issues, are these the things you want to be paying your $5,000 deductible on? We would think not.

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In response to the increasing frequency we are seeing in practice management issues, LIANS has introduced a new program to encourage newly called lawyers to take the Law Society of Ontario's Foundations of Sole Practice course. Details can be found in the March 2026 issue of LIANSwers.

Though 2025 did not see as many claims as usual from providing legal services in other provinces, our usual reminder that as good as mobility is for the profession generally, if you take on a matter in another province you have to have knowledge of local laws and practice. Do not assume that the laws or civil procedure rules, or insurance coverage available to defendants, in those other jurisdictions are the same as here because we know they are not.

And read LIANSwers when it is published. It contains what is on our minds from a risk and practice management perspective, wellness items, information about your insurance coverage and some reminders. Taking a few minutes may prevent a claim.

Closed Files

We closed 318 files in 2025, significantly higher that the 261 of 2024 and higher than most years. But the reason is already mentioned – last year's high frequency event - because by year-end we had worked through and closed most of those matters. But that event significantly increased frequency and, in turn, the closed file count for the year.

Of the 318, 12.3% had an indemnity payment, up from 10.3% in 2024 and significantly higher than the 5.5% in 2023. However, our historical range for indemnity payments in a calendar year is 8 – 12% so by that measure, 2025 was not exceptional. And, though last year this was helped by the high frequency event, an unknown is whether that increased trajectory of claim reports will continue. If it does, we may have to reassess what normal is because if there are more claim reports, there will likely be an increase in the frequency of indemnity payments and, in turn, increased severity.

Claims that incurred both an indemnity payment and defence costs were outnumbered by those with indemnity only by a ratio of 1:1.4. This is a reversal – for the last three years the average of this ratio was 2.5:1. One takeaway is that we are handling more matters that end with an indemnity payment in house, evidence of this being that 75% of claims closed in 2025 did not incur defence costs, up from 67% in 2024 and higher still than the 71% in 2023 (though some of those did incur an indemnity payment).

LIANS compares favourably on these measures to other jurisdictions. For example, the publicly reported 2025 closed file data from Ontario's LawPRO indicates 11% of files closed in the year had an indemnity payment (LIANS 12%), 55% incurred defence costs only (LIANS 19%) and 34% closed with no payments of any kind (LIANS 68%). This last measure reflects the amount of work we do in house.

We received 67 responses to our 2025 closed file survey for a 37% response rate, up slightly from last year. Ninety-two percent of respondents indicated they were satisfied with our handling and 85% were satisfied with the outcome, results in line with prior years. But despite high satisfaction rates, I believe there is always something that can be improved upon. This is why it is important for those completing the survey to provide comments, even if satisfied with our work but especially if not satisfied with some aspect. Many respondents do and we consider all comments. We do not take our responsibilities lightly or your satisfaction with our work for granted. We strive to maintain the quality of our work and your satisfaction. But for that you have to tell us what we do well and where we can do better.

Mentorship and Peer Volunteer Programs

LIANS oversees a mentorship program that matches young lawyers with experienced practitioners. Mentoring facilitates professional and personal development. In addition to providing camaraderie and helping address issues of stress and isolation, mentorship enhances professionalism and lawyering skills by providing support, contacts and encouragement. Please contact us if you would like to become a mentor or mentee. We are always short mentors.

We are also working to reestablish our peer volunteer program and our target is the Fall. We now have a sufficient number of volunteers for our panel and have had a training session for them. Peer volunteers are members of the profession available for you to talk to about personal issues you are experiencing. They can also provide a confidential link between a lawyer seeking assistance and the appropriate help or helper.

We encourage all firms to regularly reach out to their lawyers, junior and senior, to see how they are doing. And we encourage all to reach out to the Lawyers' Assistance Program if appropriate.

Practice Standards
Lawyers should review the practice standards when appropriate. The Standards Committees put a lot of work into drafting and updating standards to respond to changing law and new issues.

Artificial Intelligence
We have written on this in the last two annual reports. And in LIANSwers. And with all the other discussion going on, you should know the risks of using AI for research and drafting - they include fabricated case citations and fabricated quotations that purport to be from actual decisions and essays. And another thing we know is that Courts are starting to sanction lawyers and parties who file materials with these issues.

Feel free to use AI as a tool. But, you have to read the output. You have to confirm case citations and that references, quotes and other content you intend to use actually exist. You have to make sure that the case you are citing is used in the proper context and actually stands for the proposition you are using it for. And you have to make sure your opponent's materials meet the same standard so you know that what you are responding to is correct. All of which is to say that nothing, not even cutting edge AI technology, will get around the need for lawyers – you – to read submissions, cases and confirm citations and quotations. There are no shortcuts.

Last on this topic, I will re-ask the question I asked in my 2023 Annual Report:

…has generative AI reached the point where it is a substitute for a lawyer's perceptual learning, memory organization and critical reasoning? I remain skeptical. Because I am not yet convinced that these programs have the same perceptual learning, memory organization and critical reasoning skills that people have. Are they getting closer? Sure. But are they there? No. And, I don't make up quotes, I don't make up citations and I don't make unsupportable arguments. And I certainly would not put made up things before a Court.

Conclusion
LIANS as established by the Legal Profession Act is overseen by a Board of Directors comprised of practicing members. The Board appoints a Director of Insurance to oversee operations and has five standing committees. The Audit, Investment and Governance committees have responsibilities not unlike similar corporate committees. The Claims Review Committee meets regularly to review active claims that come within its mandate and the Lawyers Assistance Program Committee oversees the LAP program.

Which brings me, as always, to those who get the credit for LIANS' successes and who I want to personally thank. I am just the team leader, a team that is made up of our staff who I have already mentioned, the volunteers who sit on the Board of Directors and committees (all their names are at the back of this annual report), those who volunteer their time to the LAP and mentorship programs, our defence counsel and last, but certainly not least, you, the Membership, for your continued trust in us and our work, and your understanding of our purpose and mandate. LIANS' successes are 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.

And one last thing. Though we did not see as many occurrences of Organized Pseudolegal Commercial Agreement (OPCA) litigants or sovereign citizens by other names last year, they are still out there. We remind you of our prior comments about commissioning OPCA affidavits and notarizing OPCA documents. Don't do it.

Lawrence Rubin
Director of Insurance

PROGRAM REPORT

RONALD E. PIZZO

Chair

NSLAP Committee

Ronald E. Pizzo is Chair of the Nova Scotia Lawyers Assistance Program, and a partner with Pink Larkin-Halifax

Nova Scotia Lawyers Assistance Program

To start the Committee report, I would like to thank the Committee members, Jennifer Snow, Marc Njoh and Michelle Chai for their continued dedication to the NSLAP. I would also like to thank the Membership, LIANS and the Society for their continued involvement and support of the NSLAP.

Homewood Health Inc. (Homewood) continues to be the program provide delivering a variety of counselling and wellness services to the membership, their staff and families. The services provided by Homewood and through this Committee and LIANS are important to ensuring members have supports they need to stay healthy and successful in the practice of law. The Committee welcomes your comments on the program as we are always looking at ways to improve it.

In addition, LIANS is prepared to host Homewood programming for the membership. If you have an interest in programming that would be of assistant to the membership generally, let LIANS know and they will look to see what is available. In addition, members and firms on their own can obtain Homewood programming.

Homewood continues to offer a wide range of services and programs through different platforms. Subject matter of the services and programs include financial concerns, preparing for retirement, family, child and eldercare issues, communication problems, career development, health and fitness and, most importantly for our profession, wellness, psychological and emotional disorders, addiction, stress, depression, anxiety and trauma. Feel free to explore Homewood's range of services and reach out for assistance if needed, the earlier the better.

Over the past year, overall use of the program declined from the prior year and on a percent of the membership basis is the lowest it has been in some time. Our programs usage rate is also lower than Homewood's usage rate for all its legal profession clients. The challenge is to determine if that decline is the result of increased health of the profession or members not seeking available assistance. Because the fact remains that the health issues and personal challenges presented by lawyers are fairly consistent.

And despite an overall declining usage rate, the demographics of those who use the program are consistent with females accounting for 2/3 of all users and almost half of all member users having less than five years of practice.

The LAP Committee is getting close to reestablishing LIANS' Peer Volunteer Program. We now have a sufficient pool of volunteers and an initial round of training has been provided. LIANS' target is to make the program operational this Fall. The program is structured as a panel of lawyers in the province from a variety of backgrounds and experiences, including health and wellness experiences, who volunteer to provide peer support to members having similar experiences.

The Peer Volunteer program is separate from LIANS' young lawyer mentorship program. That program continues to run but currently is lacking in volunteer mentors with a waiting list of several young lawyers seeking one.

If you are interested in volunteering to be a mentor to a young lawyer or for the peer volunteer program, please contact either Cynthia Nield or Lawrence Rubin at LIANS.

Ron Pizzo
Chair, NSLAP Committee

PROGRAM REPORT

CYNTHIA NIELD,

Database and Information Officer

Cynthia Nield oversees LIANS' software and systems technologies, and coordinates resources and events of the RPM program

Risk and Practice Management

The Risk and Practice Management (RPM) program continues to provide the membership with resources and tools related to practice risks, and offer support to minimize claims exposure.

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, provide tips and guidance that could serve to avoid or mitigate a malpractice claim and to provide information on interesting cases that we come across, as well as fraud alerts, pertinent LIANS operational matters, and Lawyers Assistance Program articles and resources from Homewood Health™, our health and wellness assistance program provider. However, you should remember that this advice does not, nor is it intended to, replace your own exercise of professional judgment on a particular file. We continue to monitor the number of visits per edition, and maintained another high readership rate of 22% this year, averaging 468 readers.

LIANS' latest website and member portal design continues to offer a wide variety of RPM resource material and access to online claim forms and the mandatory policy. According to our website analytics, the most-often used website resources are our sample retainer agreements and engagement letters, mortgage discharge escalation lists, limited scope retainer materials, table of limitation periods, information on succession planning and opening a law office, numerous sample letters / precedents / checklists / templates for notes to file; as well as the five Professional Standards Committees (Real Estate, Criminal, Family, Law Office Management, and Wills, Powers of Attorney and Personal Directives).

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 schemes we are aware of on our website as a reference tool for you.

LIANS / NSBS 17th Annual (Virtual) Conference

As a result of the continued precautions related to the global pandemic, we held our sixth fully virtual annual conference on November 18th, 2025 via Zoom. It was another terrific success, with 254 individual registrants for the conference who virtually attended the morning session, or the afternoon, or both.

This was the seventh joint effort event to be hosted by both LIANS and the NSBS Legal Services Support team. The feedback received from the conference attendees was again positive, where 84% of attendees gave an overall rating of either "Very Good" or "Excellent.

The sessions included:

Morning - 9am-12:15pm

- **Blind, Bare, and Secret: The Exciting World of Trusts with Tanya Butler**
- **Anti-Money Laundering, Know your Client Rules, and Other Rule Changes with Elaine Cumming, Director of NSBS Professional Responsibility**
- **Legal AI in Canada: What is it, Why it is Important,**

and Why You Need to Know with Sophie Majeau, Senior Director of Strategy and Marketing, and Ron Jones at LexisNexis Canada

- **Sole Practitioner on Running a Practice with Raffi Balmanoukian**

Afternoon 1pm-5pm

- **Evidence with Bill Mahody KC and Jennifer MacLellan KC**
- **Sleep & Mental Health: Practical Strategies for Improving Sleep with Marlee Boyle BSc RRT CCSH and Leah Corkum BA LPN of Sleep Works**
- **LIANS Update with Lawrence Rubin, and Economic Outlook: Where the Market is Headed with Rod Jamgotchian of Canada Life**
- **10 Things to Know About the PR Department with Catherine Turcotte-Roy, NSBS Complaints & Investigations Counsel**
- **Neurodiversity in the Workplace (with a Focus on the Legal Sector) with Sacha Brake of Autism Nova Scotia**

Mentorship Program

LIANS' Mentorship Program continues to grow and we 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 253 participants, although we continue to note a significant drop in applicants looking to become a Mentor, due no doubt to the time constraints of individuals maintaining their practice. 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 reaches out to the members on a regular basis to encourage those interested to participate, especially in the recruit of applicants for a Mentor role.

Member Inquiries

The program continues to provide one-on-one practice advice and assistance to members on topics such as insurance coverage matters, risk reduction, fraud, 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 Society's Legal Services Support (LSS) initiative. As always, however, LIANS maintains the 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 for the year ended December 31, 2025 remains stable.

Though the insurance reserve increased in 2025, the increase was significantly less than the prior year. Though levy revenue increased by 7% over the prior year, the claim provision increased by 11% and the levy deficiency 17%. The 0.3% increase in net revenue was outdone by the 16% increase in expenditures. Though the investments also increased in value, the unrealized gain was less than the prior year. Total claim costs (indemnity plus defence costs) for 2025 increased over the prior year while the cost of administration of the program was virtually unchanged.

Statement of financial position as at December 31

	2025 $	2024 $
Assets		
Current		
Cash	4,188,125	4,426,303
Accounts receivable	212,650	435,898
Government remittances receivable	2,495	—
Levy receivable	880,133	674,700
Prepaid expenses	93,765	93,361
Recoverable unpaid claims and expenses	833,849	807,320
Investments	29,362,859	26,947,671
Property and equipment, net	106,789	9,822
Total assets	35,680,665	33,395,075
Liabilities		
Current		
Accounts payable and accrued liabilities	293,304	856,052
Unearned levy	1,863,922	1,785,485
Total current liabilities	2,157,226	2,648,575
Provision for levy deficiency	781,089	665,253
Provision for unpaid claims and expenses	13,650,608	12,329,700
Total liabilities	16,588,923	15,643,528
Net assets		
Professional liability insurance reserve	19,091,742	17,751,547

Statement of revenue and expenditure for the year ended December 31

		2024 $
Revenue	6,306,706	6,235,638
Insurance premiums	(595,073)	(541,616)
Net revenue	5,711,633	5,694,022
Claims and expenses		
Payments	1,756,806	1,563,643
Group deductible reimbursement	(68,780)	(72,019)
	1,688,026	1,491,624
Current period expense	1,410,215	989,670
Total claims and expenses	3,098,241	2,481,304
Administration		
Total administration	1,273,197	1,276,147
Total expenditures	4,371,438	3,757,451
Excess (Deficiency) of revenue over expenditure before undernoted	1,340,195	1,936,571
Return of CLIA surplus subscriber's equity	N/A	N/A
Excess (deficiency) of revenue over expenditure	1,340,195	1,936,571
Professional liability insurance reserve, beginning of year	17,751,547	15,814,976
Excess of revenue over expenditures	1,340,195	1,936,571
Professional liability insurance reserve, end of year	19,091,742	17,751,547

2025 BOARD, COMMITTEES & STAFF

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LIANS and the NSBS present

The 18th Annual Solo & Small Firm Virtual Conference

Tuesday, November 3rd, 2026

Sessions may be eligible as CPD hours

Stay tuned to **LIANS.ca and NSBS.org for upcoming registration details**