



2025 Annual Report

EXPERTISE • SERVICE • RESULTS

Who We Are



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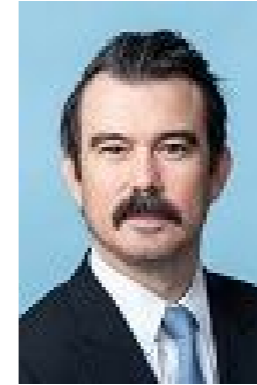
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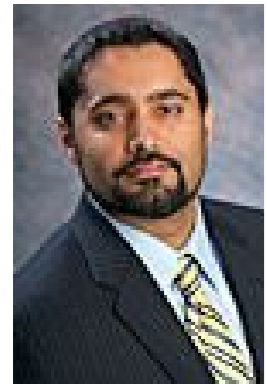
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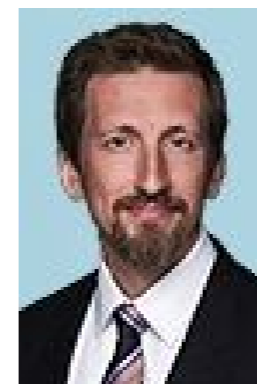
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What We Do

Claims Management

80% of our work! Our goal is to resolve actual and potential claims against lawyers as effectively as possible.



Risk Management & Fraud Prevention

We help lawyers prevent claims by informing lawyers about new scams and providing lawyers with tips to avoid becoming the victim of a fraudster.



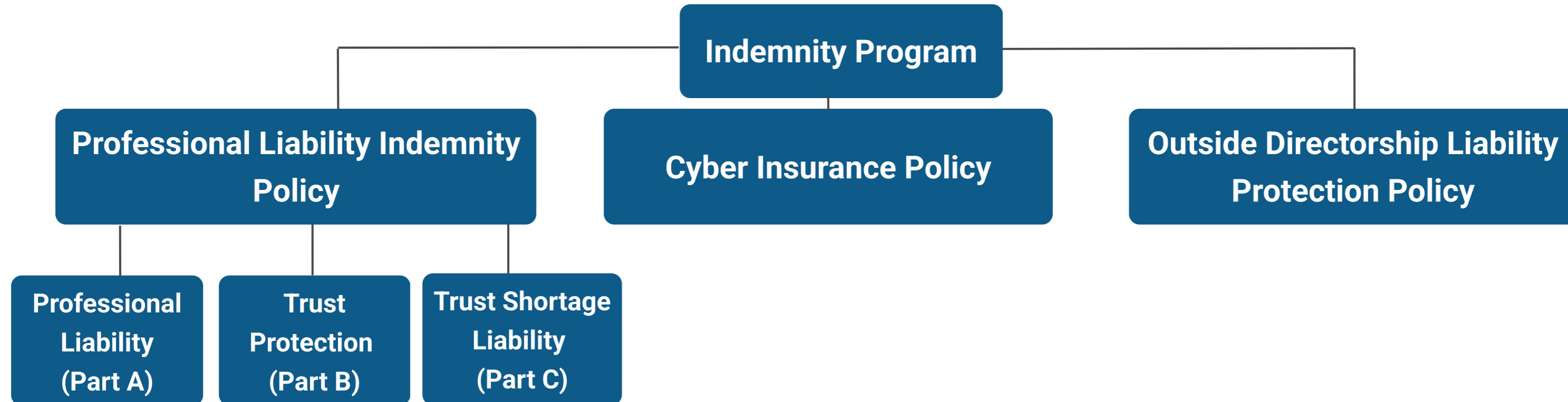
Underwriting & Coverage

We handle about 200 to 300 policy inquiries each year and give prospective and binding rulings on coverage we call "advance rulings".



Your Policies

The Indemnity Program is made up of your individual indemnity policy, your firm's cyber privacy insurance policy, and your outside directorship liability protection policy



Professional Liability - coverage for your negligence while providing professional services to others

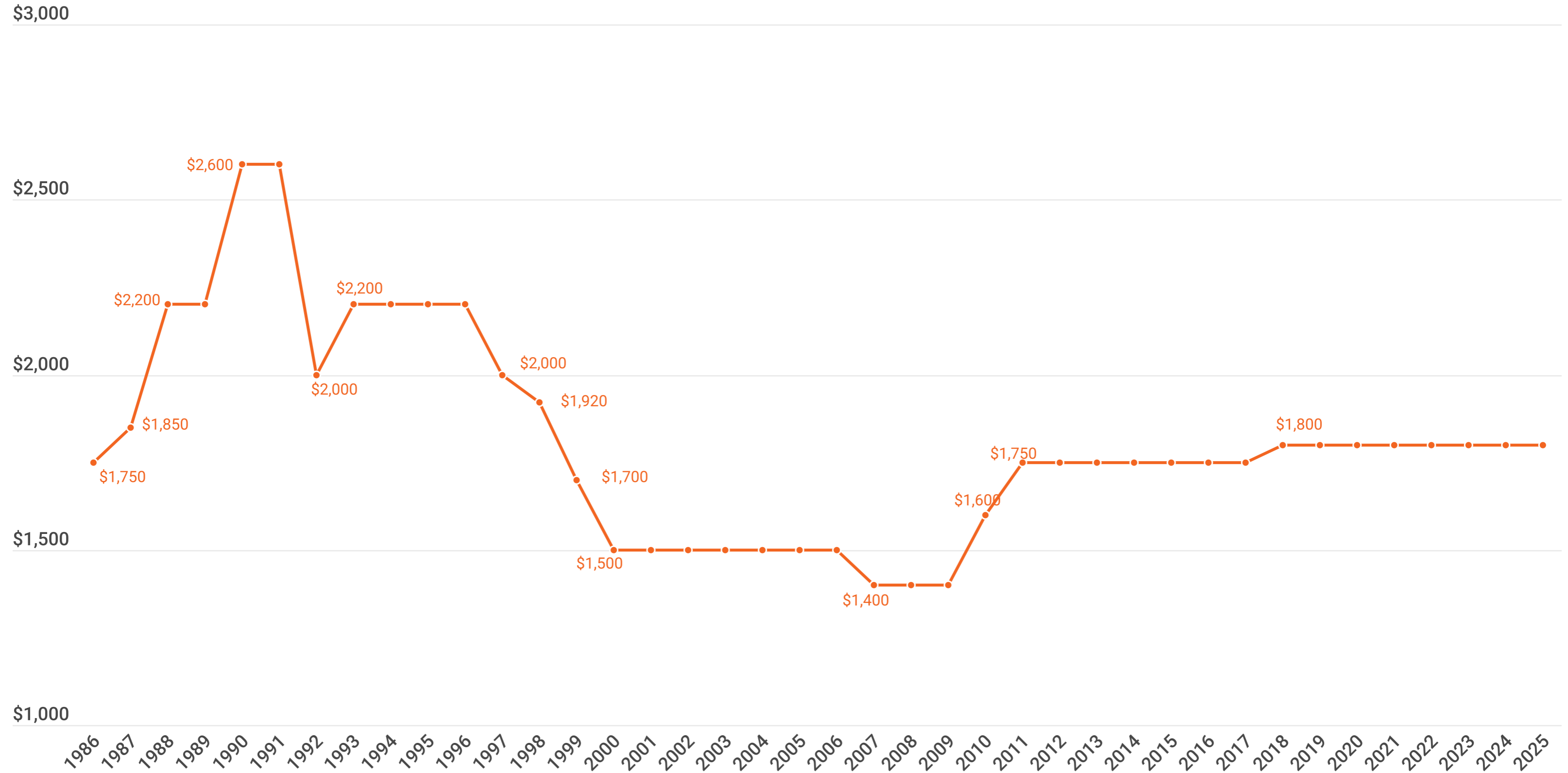
Trust Protection - coverage for funds dishonestly appropriated by you

Trust Shortage Liability - coverage for trust funds transferred by you to a third party as a result of a social engineering fraud or reliance on a fraudulent certified cheque

Cyber Insurance Policy - coverage underwritten by Coalition Inc. for common cybercrimes like hacking, data breaches, and ransomware, plus privacy liability

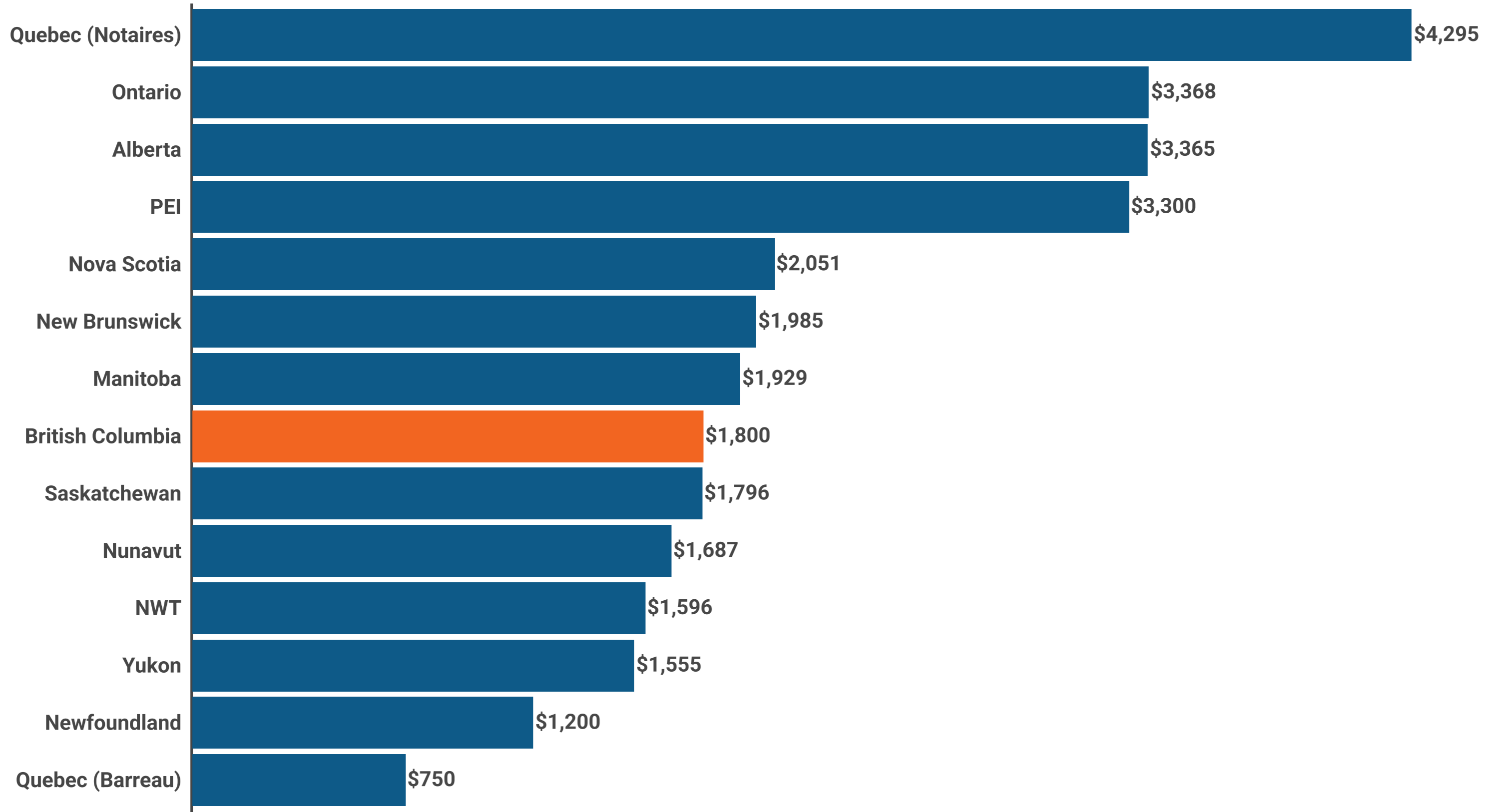
Outside Directorship Liability Protection Policy - coverage underwritten by Lloyd's Underwriters for claims of negligence when acting as a director

Your Indemnity Fee* - Stable since 2011

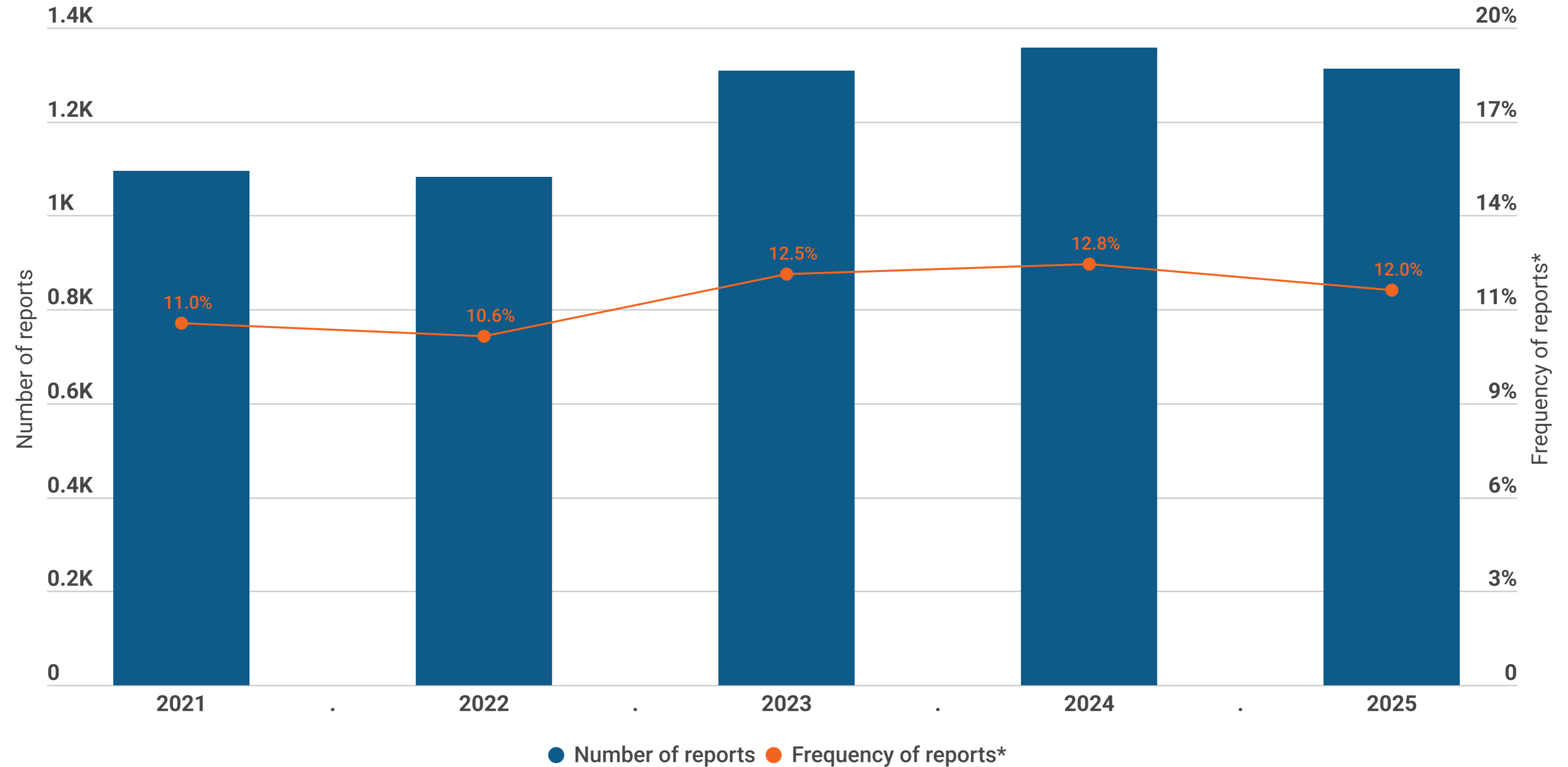


* Annual fee since the inception of the program

2025 Liability Fees

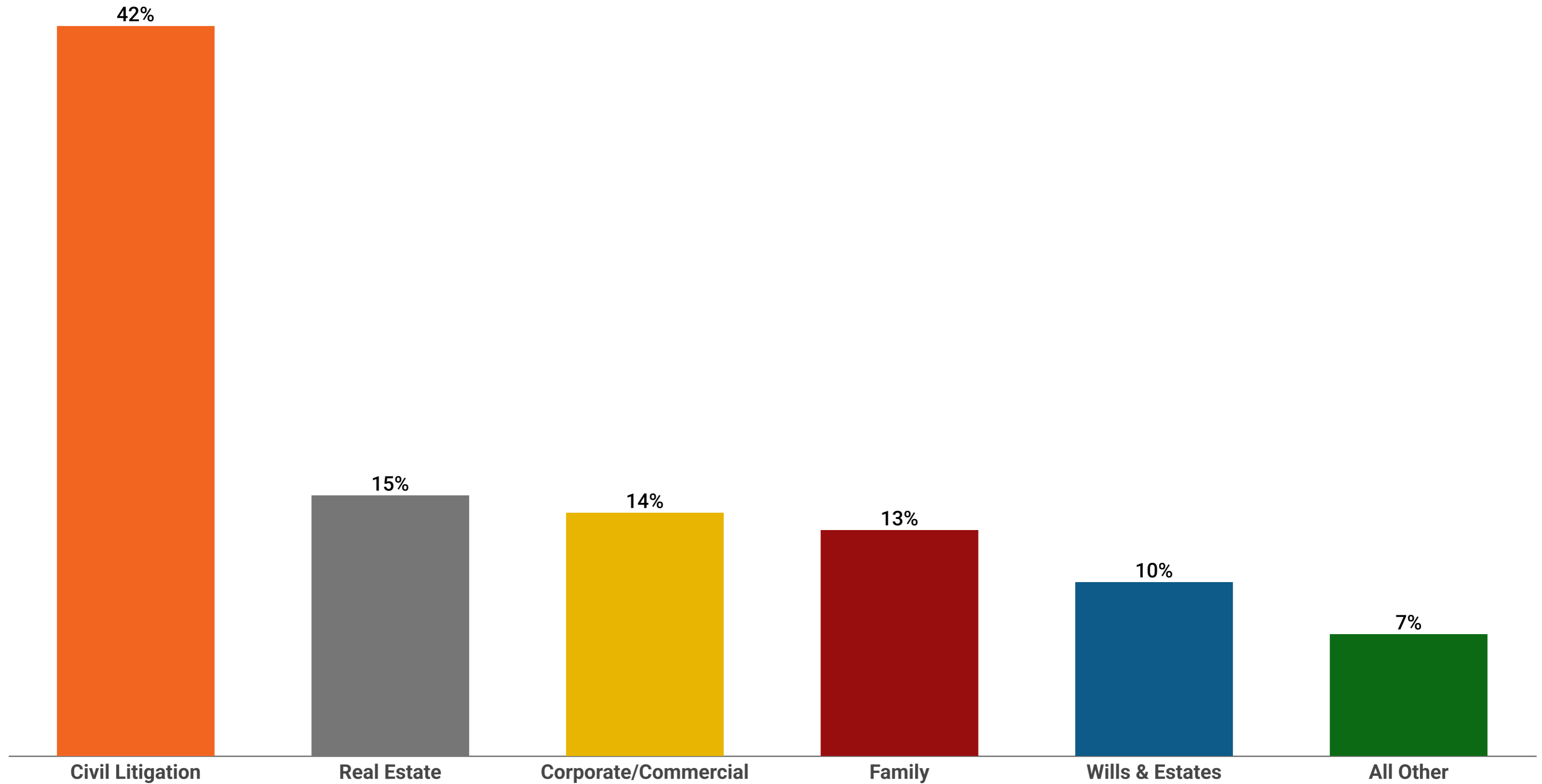


Number and Frequency of Reports

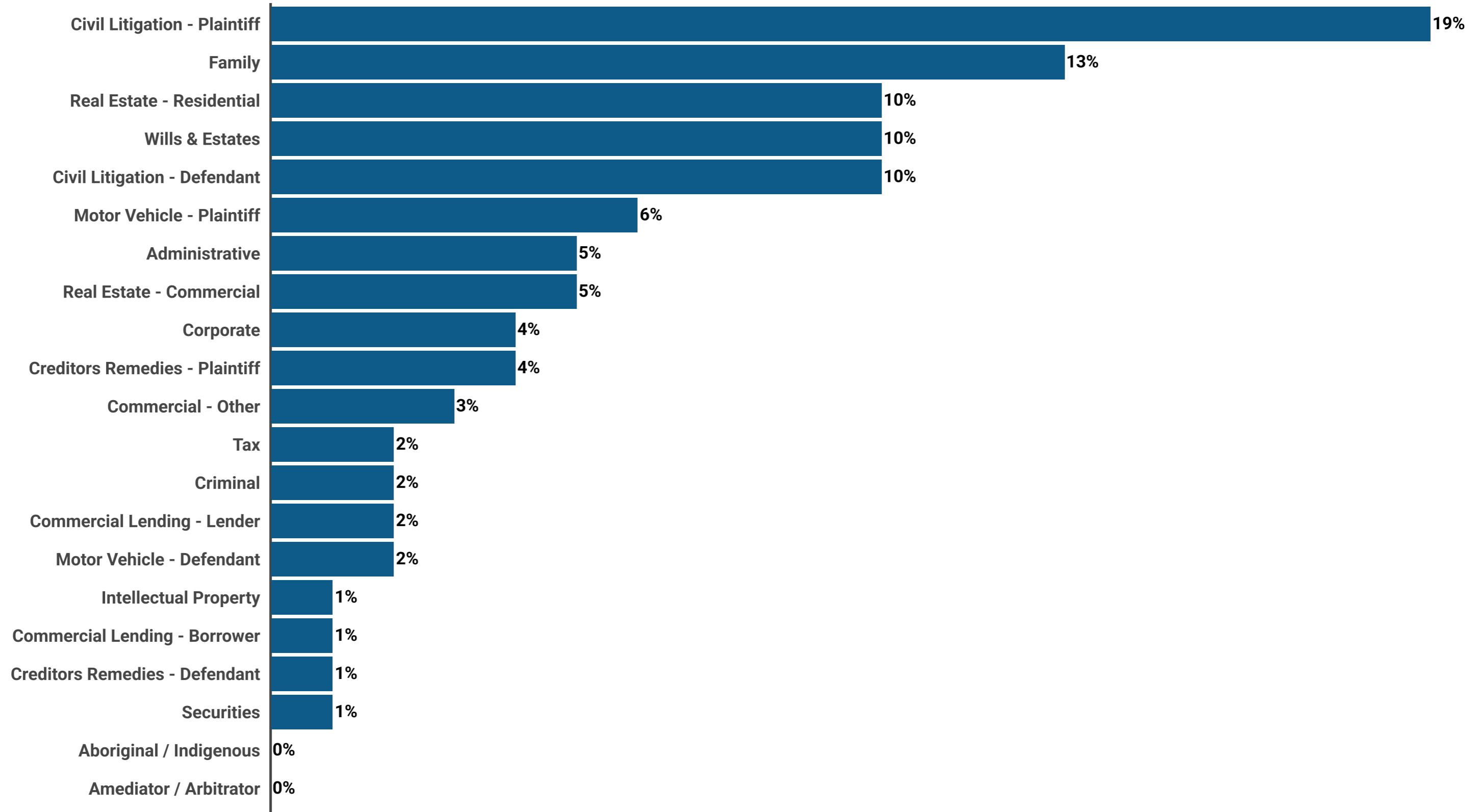


* Reports per hundred lawyers

Frequency of Claims by Area of Practice

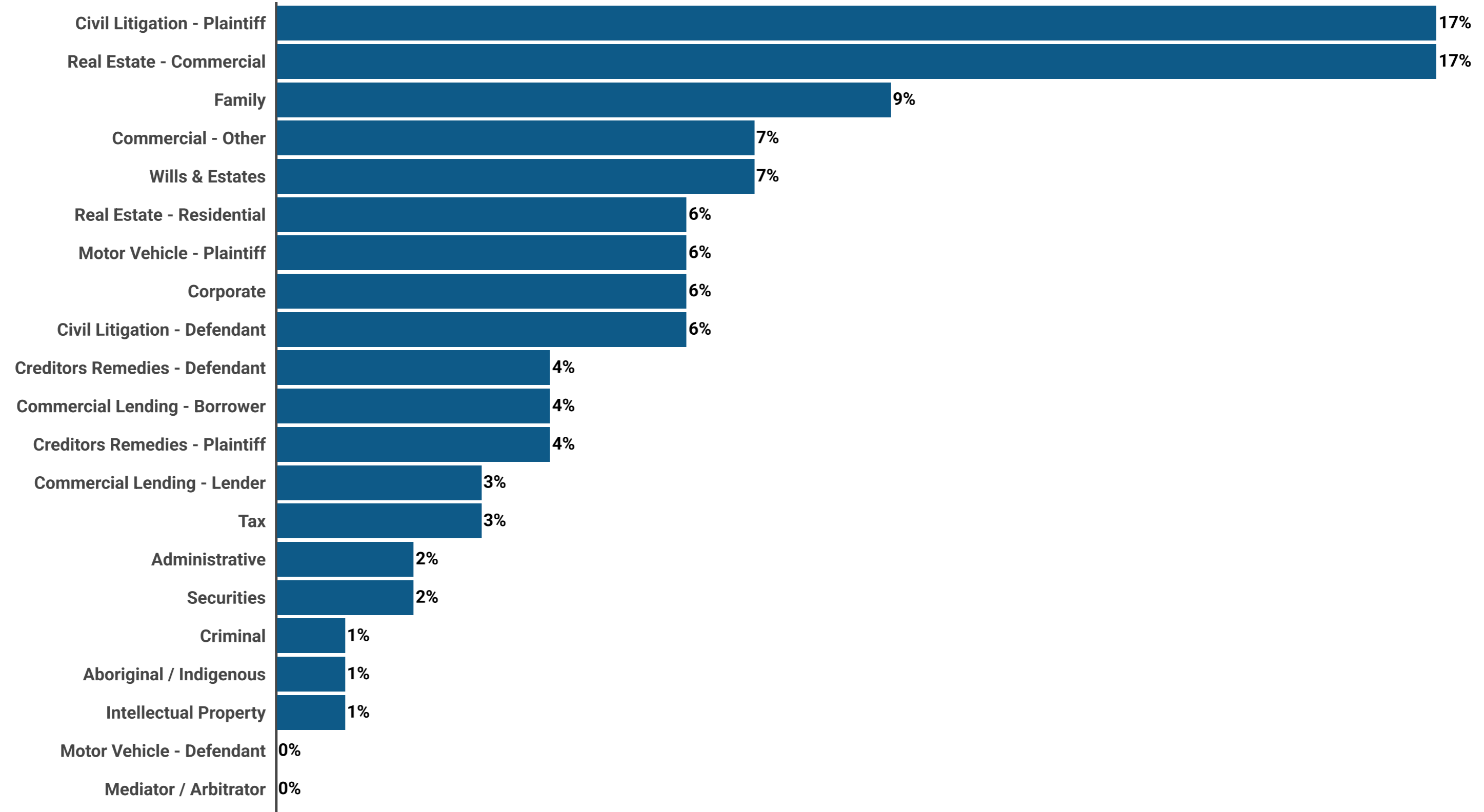


Frequency of Reports by Area of Law



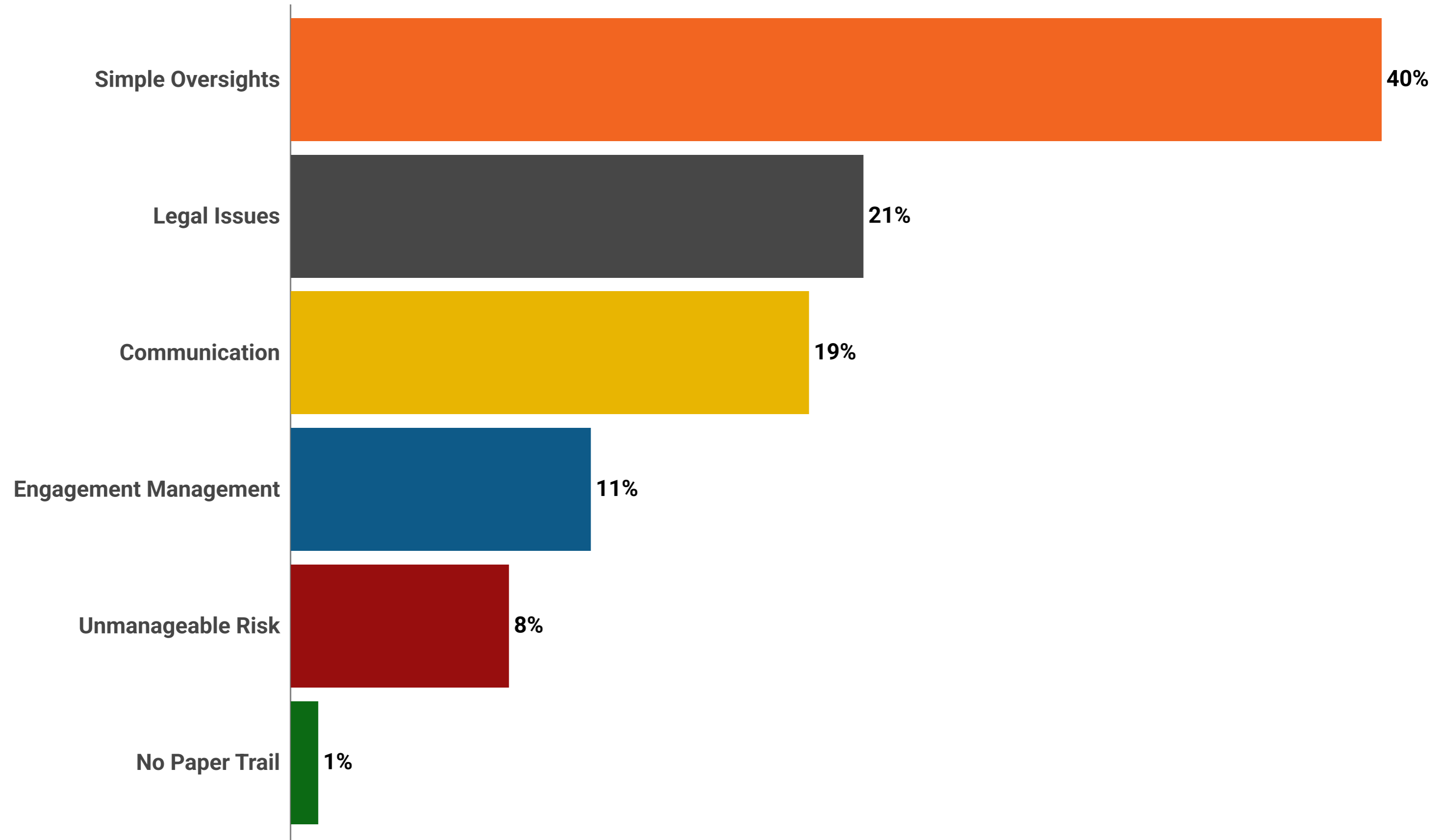
*Frequency reflects the relative number of reports

Severity of Reports by Area of Law

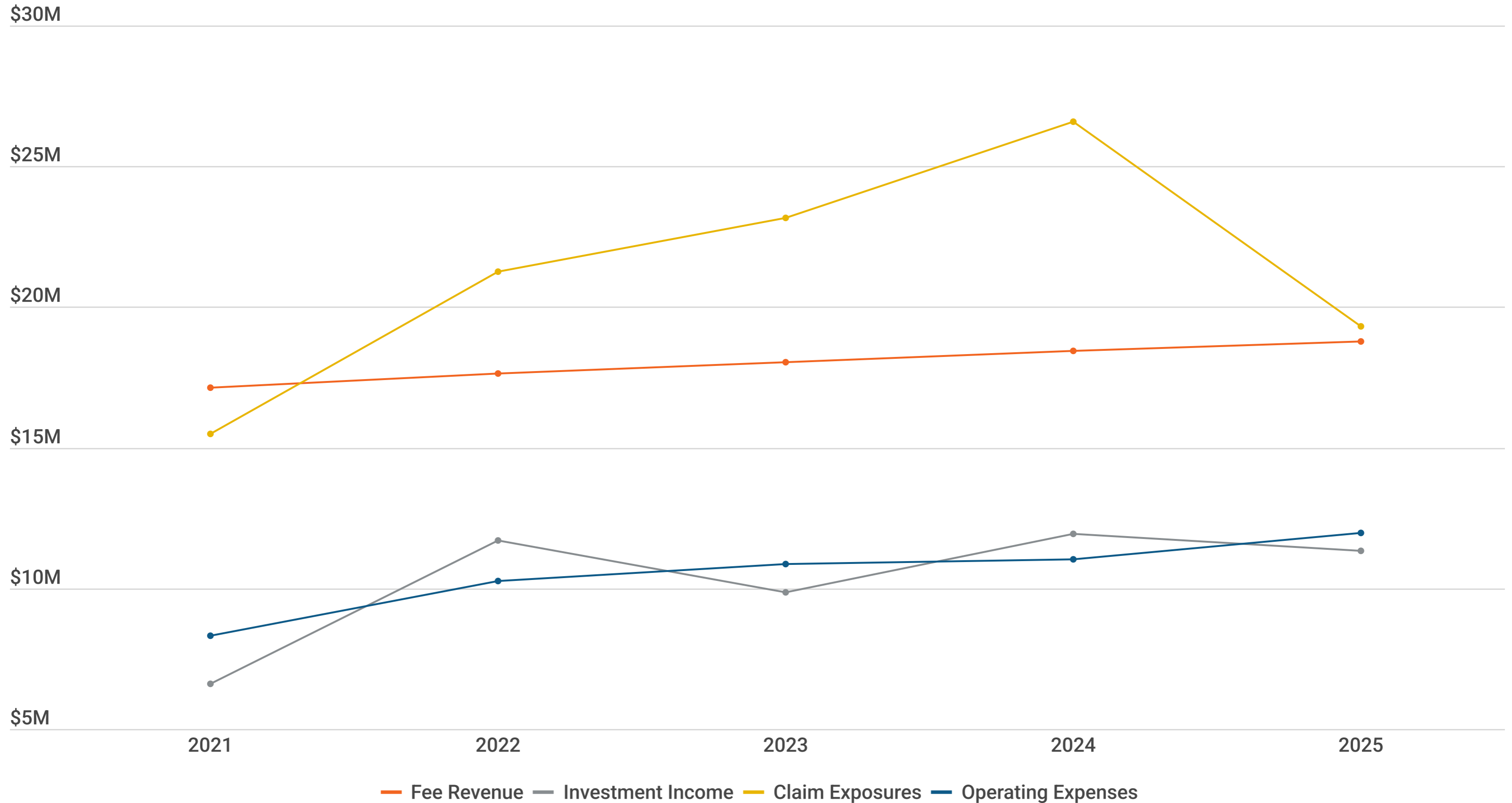


*Severity reflects the relative dollar amount of claims.

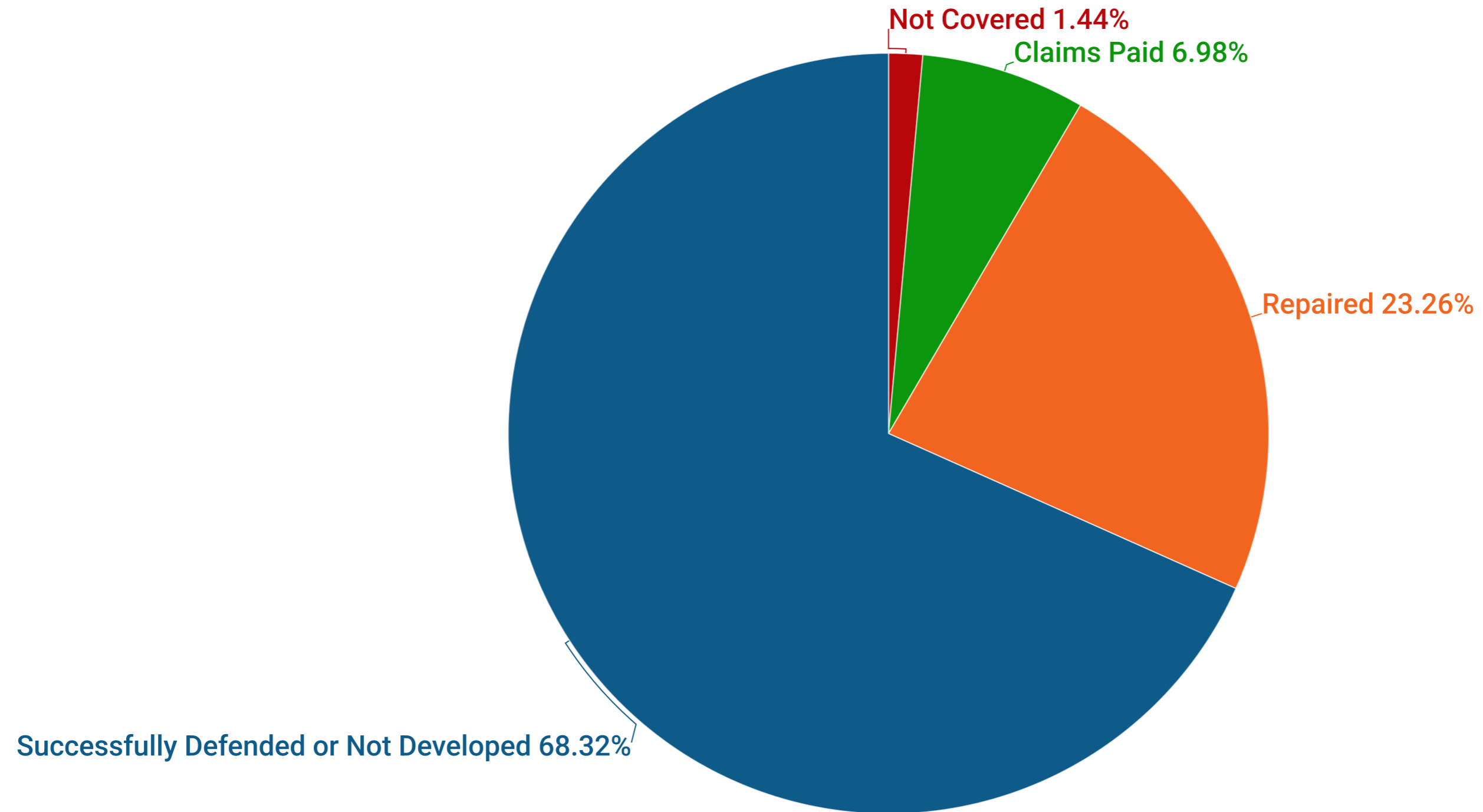
Causes of Claims



Financial Highlights

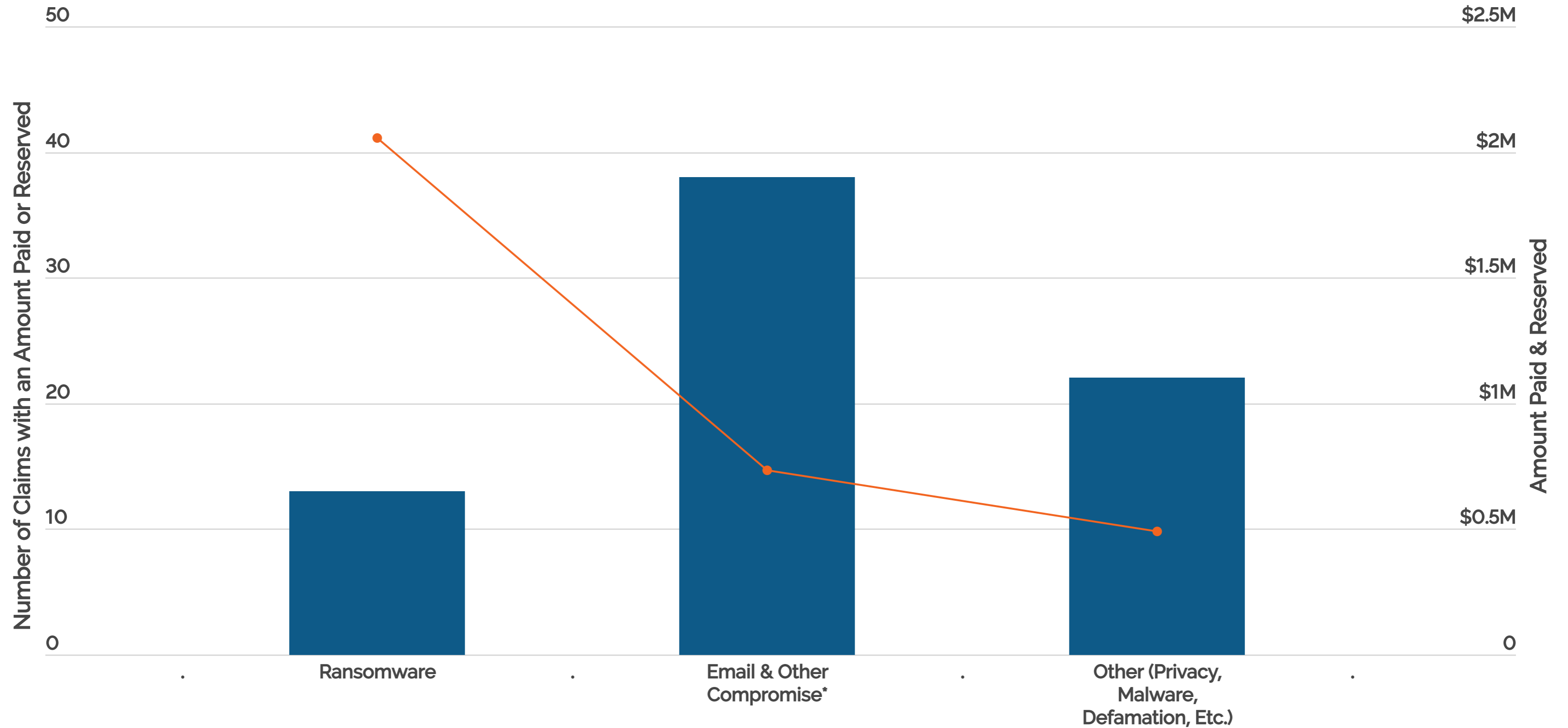


Claims Resolution



● Not Covered ● Claims Paid ● Repaired ● Successfully Defended or Not Developed

Cyber Claims 2025



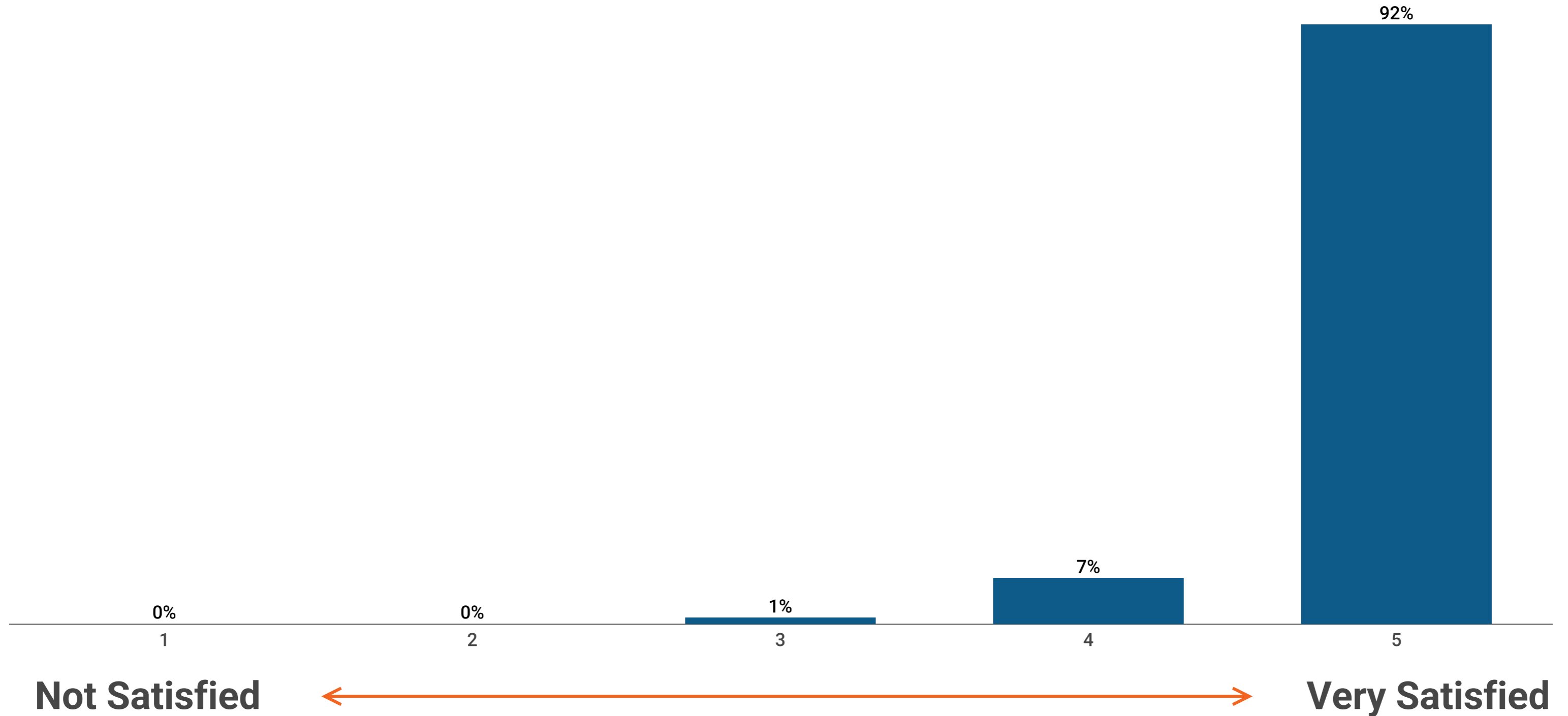
— Number of Claims with an Amount Paid or Reserved — Amount Paid & Reserved

Data provided by Coalition Inc.

*Email and other compromise = unauthorized access to email

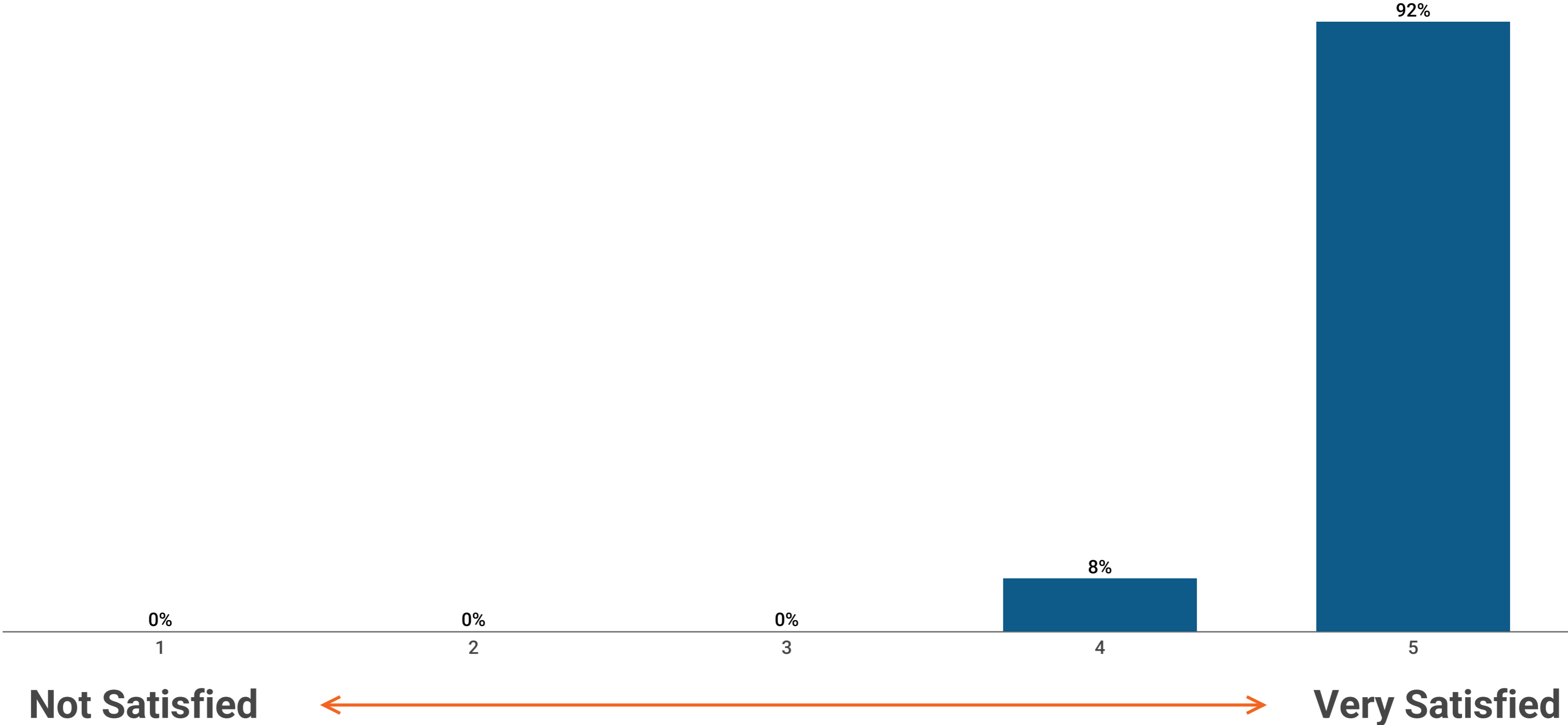
Lawyer Feedback

How satisfied overall were you with the **handling** of your claim?



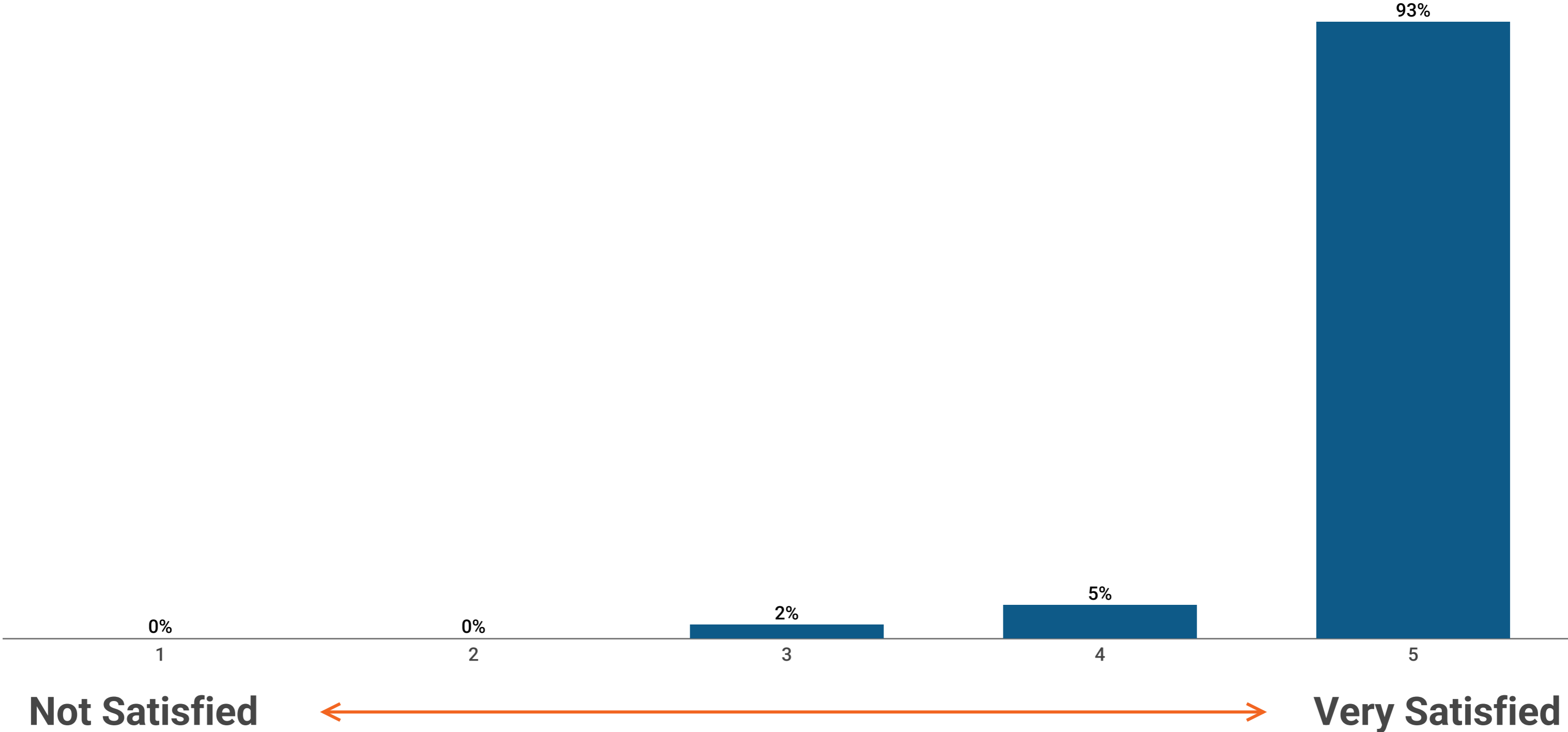
Lawyer Feedback

How satisfied overall were you with the **services provided** by defence counsel?



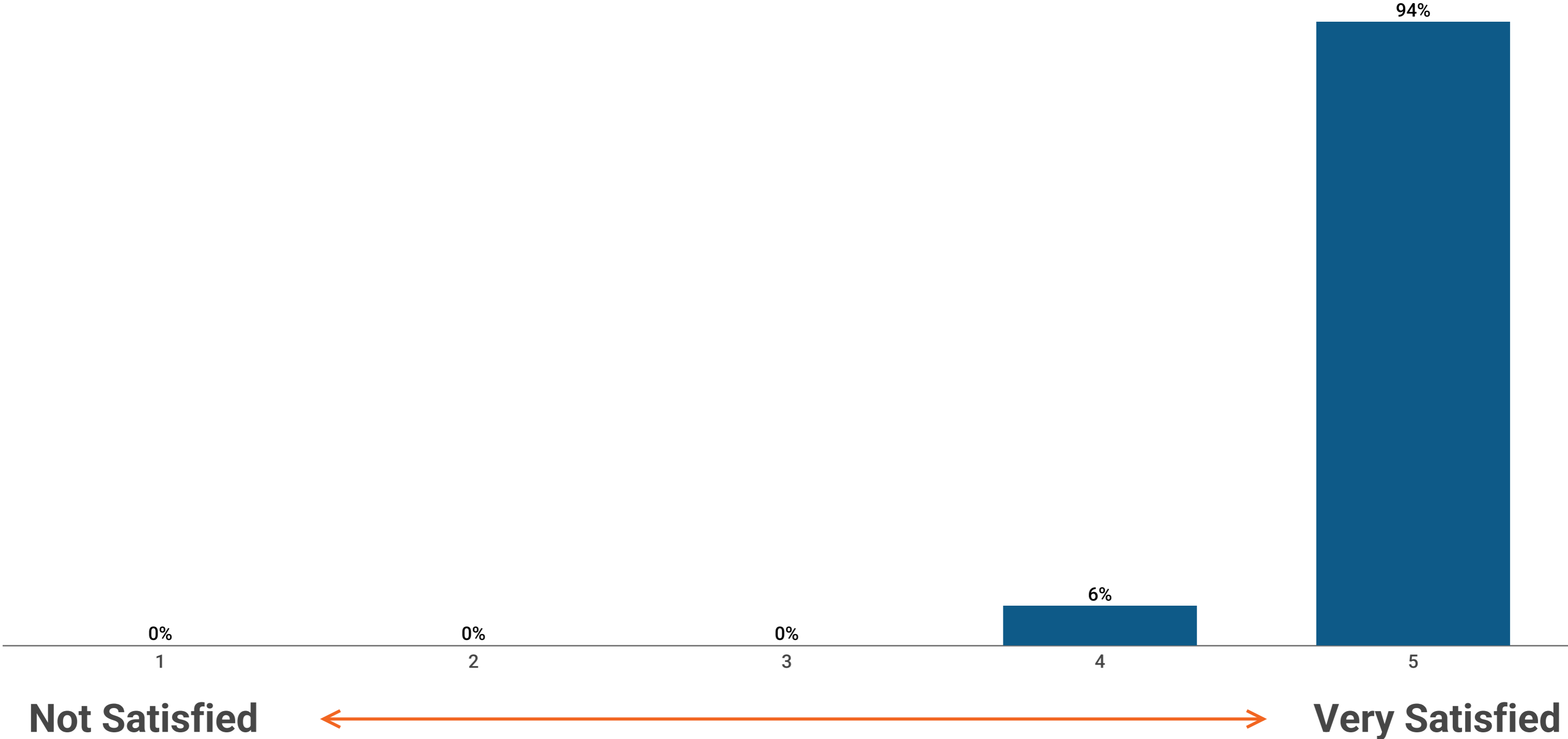
Lawyer Feedback

How satisfied overall were you with the **outcome** of your claim?



Lawyer Feedback

How satisfied overall were you with **claims counsel**?



Download the full Annual Report



What's in this issue?

- [Annual indemnity fee remains at \\$1,800](#)
- [Indemnification Program overview](#)
- [Download certificates of coverage](#)
- [What's new for 2026?](#)
- [Coverage for claims after retirement](#)
- [A look at 2025 claims](#)
- [Cyber and privacy insurance](#)
- [2025 risk management in review](#)

Since 1986, the Lawyers Indemnity Fund (LIF) has managed the Law Society's Professional Liability Indemnification Program. The Program protects lawyers and their clients from the risk of financial loss due to errors in the ever-changing and challenging practice of law.

2026 INDEMNITY FEE

For the 9th consecutive year, the indemnity fee remains at \$1,800. Despite record volumes of claims reported and dollars paid by the Program, the fee has increased only once since 2011, and then only by \$50. As shown in the chart on the following page, the fee compares very favourably with other provinces and territories, especially considering that BC has the broadest professional liability coverage in the country and some other fees are not shown on the

graph for the same risks.

Our consistently low fee is a product of several factors, including:

- We regularly advise you of important risk management issues via timely alerts, videos, and presentations, helping you avoid errors;
- You report claims promptly, enabling us to repair many errors and mitigate loss – we repaired over 20% of errors reported last year;

- Our experienced staff claims counsel and external repair and defence counsel are incredibly effective and provide you with excellent, efficient service; and

- We invest LIF's assets sensibly, providing significant income to offset claim and operating expenses and maintaining flexible capital that minimizes reliance on costly external insurance.