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[CANADIAN LAWYERS INSURANCE ASSOCIATION]

**OVERVIEW OF THE
CLIA VOLUNTARY
EXCESS PROGRAM**

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CLIA provides long-term professional liability insurance solutions for the legal profession in many Canadian jurisdictions. See our post, [So What is CLIA Anyway?](#), For more information about CLIA and our member law societies.

As a lawyer in a CLIA Subscribing jurisdiction, you have:

- Mandatory Errors and Omissions (E & O) insurance with a limit of \$1M per claim and a \$2M annual aggregate limit; and
- Mandatory Cyber insurance ranging from \$100K to \$250K for various common cyber claims. See our [Cyber Insurance Overview](#) information to better understand your mandatory coverage.

For many lawyers, the mandatory limit may provide sufficient limits for their needs. If your defence and indemnity costs exceed the primary mandatory limits, CLIA also provides optional excess coverage. CLIA's Voluntary Excess Program (VEP) provides the option of additional coverage limits of up to \$19M per claim, with a \$19M annual aggregate. The limits available under the VEP are \$1M, \$2M, \$3M, \$4M, \$6.5M, \$9M, \$14M and \$19M excess of \$1M. Limits above \$19M may be available upon special request. In addition, CLIA continues to offer a stand-alone cyber insurance product with higher limits than the cyber coverage we offer with the mandatory insurance. The stand-alone cyber insurance can be purchased in conjunction with the excess liability coverage or on its own. See our [Cyber Insurance Overview](#) materials for more information.

For Alberta lawyers, the Alberta Lawyers Indemnity Association (ALIA) administers a Mandatory Cyber insurance program. However, CLIA also provides an optional, enhanced stand-alone cyber insurance product for Alberta lawyers. See our [ALIA Cyber Insurance materials](#) for more information.

WHY CHOOSE CLIA FOR YOUR EXCESS COVERAGE?

- **Low Investment in Added Security:** Professional liability insurance is the cheapest form of insurance that there is. Lawyers can purchase \$1M in coverage for \$500.00 (2023) and the price per million goes down as the limit increases. For example, in 2023, \$19M coverage = \$102.00 premium/million (total \$1951.00 premium).

- **Convenience:** CLIA has a convenient and responsive online buying experience and focuses on delivering exceptional service.

“ *Having an online application and communication by email makes it easy to do business with CLIA.* ”

- **Experience:** CLIA specializes in errors and omissions insurance (E&O) and has been providing quality affordable E&O insurance to Canadian lawyers for the last 35 years.

“ *CLIA is widely trusted among Canadian firms and law societies.* ”

- **Relationship with Reinsurers:** The relationships that CLIA has developed with reinsurance companies are invaluable. They provide the program with flexibility to manage claims without interference from the reinsurer and provide pricing stability when insurance markets become difficult, or the program's claims become excessive.
- **Relationship with Law Societies:** The relationships that have developed with the provincial Law Societies have helped CLIA understand their mandate as we have worked with them to resolve many difficult situations. Renewal meetings are conducted annually to ensure lawyers can take advantage of current pricing trends that are reflective of our efforts to manage claims effectively.
- **Claims Consistency:** Excess insurance from CLIA ensures a seamless, consistent, and convenient approach to managing claims. CLIA offers a one-stop shop for both mandatory and excess claims. If you buy excess with CLIA:
 - Only one claim notification is required. If you have a different insurer for excess above \$1M, you may need to file two different claims.
 - The same person manages the claim all the way up from \$0 to the level of excess that you've purchased. If you don't buy excess from CLIA, then the insurer may want to "take-over" the claim if it gets above \$1 M.

WHY CHOOSE CLIA FOR YOUR EXCESS COVERAGE? CONT'D

- **Personal Touch:** The CLIA team prides ourselves on the personal touch we provide to our customers. When you have a question, you will receive a quick response from a real person.

“ *Always appreciate Sheila’s professional manner in our interaction. It’s comforting to know that I can reach out to her with questions.* ”

- **Customer Satisfaction:** 92% of CLIA's survey respondents said they are either likely or very likely to recommend CLIA's excess program to other lawyers.

“ *We have always been satisfied with CLIA and the renewal process is very easy and straightforward.* ”

- **Referral Program:** Did we mention we have a referral program? If you refer a new client to CLIA for excess E&O coverage you receive a **10% discount** on the following year renewal.
- **Retiree Discount:** As a retiree you remain responsible for work performed prior to retirement. We want you to be at ease during your retirement. We provide all retired inactive lawyers with a **25% discount on excess errors and omissions insurance.**