



The Law Society of
Upper Canada | Barreau
du Haut-Canada

TAB 7

Report to Convocation September 22, 2016

Compensation Fund Committee

Committee Members

Carol Hartman (Chair)
Michelle Haigh (Vice-Chair)
Gisele Chretien
Joseph Groia
Jan Richardson

Purpose of Report:

Decision and Information

**Prepared by the Professional Regulation Division
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COMMITTEE PROCESS

1. The Committee discussed the matters in this report at meetings on September 7, 2016 and various dates prior to that meeting since February 2014. Committee members in attendance at the various meetings included current and previous members of the Committee: Carol Hartman – Chair, Michelle Haigh – Vice-Chair and former Chair, Gisele Chretien, Joseph Groia, Jan Richardson and Catherine Strosberg (former member). Staff in attendance were Dan Abrahams, Fred Grady, Karen Manarin, Wendy Tysall and Jim Varro. Kathleen Waters, President and CEO of LawPRO and Steve Jorgensen, CFO of LawPRO attended the September 7, 2016 meeting.

FOR DECISION

INCREASE IN THE PER-CLAIMANT LIMIT

Motion

2. **That Convocation approve:**
 - a. **an increase in the per claimant limit from \$150,000 to \$500,000, to apply only to the claims in respect of funds advanced to a lawyer licensee on or after the date on which Convocation approves the increased limit; and**
 - b. **an amendment to the General Guidelines for the Determination of Grants from the Compensation fund to reflect this increase, as set out at [Tab 7.1.1](#).**

Issue Under Consideration

3. For a number of months, the Committee has been considering whether an increase in the per claimant limit applicable to claims made to the Law Society's Compensation Fund respecting a lawyer licensee¹ would be appropriate. This review was prompted, in part, by public attention to the issue of compensation fund payments in Ontario and elsewhere.
4. The last increase was in 2008, from \$100,000 to \$150,000 and as such, a review of the limit was appropriate.
5. After careful and extensive consideration, the Committee agreed to propose to Convocation that the limit be increased to \$500,000 as an enhancement to this public interest protection for clients. Taking into account the current fund balance, and an analysis of the sufficiency of the fund balance, which also relates to a proposed change in the Fund Balance Management Policy², the effect on the Compensation Fund levy for lawyers is expected to be an approximately \$18 increase in 2017.
6. An amendment to the General Guidelines for the Determination of Grants from the Compensation Fund is required if this proposal is adopted.

Key Background and Context

7. In 1953, the Law Society established a Compensation Fund to relieve the hardship of clients who have suffered a financial loss due to their lawyer's dishonesty. A fund is required because errors and omissions insurance covers potentially negligent conduct but does not

¹ This report only deals with claims made to the Fund respecting lawyer licensees; the limit with respect to claims made to the Fund relating to paralegal licensees is not affected.

² This matter is being reported through the Audit and Finance Committee's report to September 22, 2016 Convocation.

cover dishonest conduct, such as theft. The legal profession is considered unique in protecting clients from dishonesty in this fashion.

8. The Compensation Fund is established pursuant to section 51 of the *Law Society Act*. The Act provides that Convocation, in its absolute discretion, may make grants from the Fund as follows:

51(5) Convocation in its absolute discretion may make grants from the Fund in order to relieve or mitigate loss sustained by a person in consequence of,

- (a) dishonesty on the part of a person, while a licensee, in connection with his or her professional business or in connection with any trust of which he or she was or is a trustee; or
- (b) dishonesty, before the amendment day³, on the part of a person, while a member, in connection with his or her law practice or in connection with any trust of which he or she was or is a trustee.

9. Convocation has established a set of “Guidelines for the Determination of Grants from the Fund” pursuant to its authority in subsection 51(5). The Guidelines indicate the circumstances in which a grant may be awarded from the Compensation Fund. The Guidelines provide consistency and certainty for staff and decision makers when determining if a grant should be awarded. The most recent Guidelines were approved by Convocation in 2014.
10. Over the years, Convocation has established a per claimant limit for claims paid by the Fund, currently at \$150,000 for dishonesty attributed to lawyers and \$10,000 for dishonesty attributed to paralegals (The paralegal limit is not currently under review.) A per claimant limit means that a claimant may expect to receive no more than the limit, regardless of how large their actual loss is. The existing limit applies to funds advanced to a lawyer on or after April 22, 2008, the day on which Convocation approved the increase.⁴
11. The Compensation Fund, an externally restricted fund, is to be funded by an annual levy collected from lawyers and paralegals (each have separate fund balances) and by investment income and recoveries. The Law Society also allocates to the Compensation Fund levy certain administrative expenses, spot audit expenses and a portion of the costs of operating the Society’s investigation and discipline functions.

³ 2006, when the *Law Society Act* was amended respecting paralegal regulation.

⁴ Previous limits were as follows:

May 25, 1990	\$100,000 per claimant
June 1, 1979	\$50,000 per claimant
January 1, 1988	\$60,000 per claimant

The Committee's Review

12. In 2014, the Committee initiated a review of the per-claimant limit. The Committee researched the issue and examined data and analyses to assist in its consideration of this issue. Issues considered included the potential impact on the Fund balance of an increased limit and whether an increase in the levy would be required. The Committee had the benefit of input from staff in the Finance Department and representatives of LawPRO. The Committee also consulted with the Fund's actuary, Eckler Consultants and Actuaries.
13. While the Committee ultimately decided to focus on an increase to the per claimant limit to \$500,000, the Committee explored a number of options for increasing the limit including:
 - a. Maintaining the limit at \$150,000 per claimant⁵
 - b. Increasing the limit to \$250,000
 - c. Increasing the limit to \$500,000
 - d. Increasing the limit to \$10 million, with or without insurance coverage
 - e. Removing the limit altogether, with or without insurance coverage.
14. Part of the Committee research involved reviewing information on other Canadian jurisdictions' programs, included at [Tab 7.1.2](#). The Committee acknowledged the difficulty in comparisons given that the scale of the profession in most other Canadian jurisdictions is vastly different from that of Ontario.
15. Information about American jurisdictions was also reviewed. The results from an American Bar Association survey of what are called "client protection funds" every few years, most recently in 2010, showed a wide variance in programs, ranging from limits of \$50,000 to \$400,000.
16. The Committee also reviewed information on grant payments from the Compensation Fund, which focussed on grant activity since April 2008, the effective date of the last increase in the per claim limit from \$100,000 to \$150,000, to August 2015. This analysis indicates that grants reduced by imposition of the per claim limit are relatively infrequent. The total value of the amounts claimed in this period was \$22,191,378 or an average of \$48,772.⁶

⁵ It is worth noting that lawyers who practise in association or in partnership with other lawyers are already required to purchase Innocent Party coverage from LawPRO, for up to \$250,000 per claim and \$250,000 in the aggregate, to protect against the "dishonest, fraudulent, criminal or malicious acts or omissions of present or former partners, associates, employed lawyers and firm employees." This minimum amount can be augmented by optional buy-up coverage.

⁶ From April 2008 to August 2015, the Fund paid a total of 455 grants. Of these, 241 were paid at less than the grant requested, 225 of those as a result of decisions by the Fund in the exercise of its discretion to make grant payments according to the approved guidelines. Sixteen grants paid were capped at the applicable per claim limit. Of these 16, only five claims paid were reduced to the \$150,000 per claim limit and 11 were reduced to the \$100,000 per claim limit (a new limit is applied prospectively from the date on which it was increased by Convocation, based on when the funds in question were advanced.) Of the five grants reduced by the \$150,000 cap, three of the grants were reduced by a combined total of less than \$60,000 and two were reduced by a combined total of just over \$3 million.

17. Finally, the Committee reviewed an actuarial analysis prepared by Eckler Consultants and Actuaries of the impact of an increased limit completed earlier this year. The analysis attempted to determine the increase in the value of claims if the limit were increased to \$500,000.
18. The Law Society's historic practice of budgeting the annual provision for claims has been to set the provision at the 50th percentile of projected outcomes based on analysis provided by Eckler Consultants and Actuaries. The analysis presented the expected claims outcomes based on the current claim limit of \$150,000 and a \$500,000 per claim limit, utilizing data from 2000-2013 and 2000-2014.
19. The average of the results at the 50th percentile at the \$150,000 level is \$3.1 million. The proposals for the budget for 2017 have included a provision of \$3 million, unchanged from 2016 due to the relatively insignificant variance from the estimates provided by the actuary. This provision, along with other current estimates included in the draft budget, would generate a levy of \$272.
20. The average of the results at the 50th percentile at the \$500,000 level is \$3.7 million. Based on an estimated 40,200 Full Fee Equivalent lawyers for 2017, the levy would need to be increased by \$18 to \$290 to be consistent with past budgetary practice.

The Committee's Conclusions

21. In light of the over eight years that have elapsed since the last increase and acknowledging the mandate of the Law Society to govern in the public interest, the Committee determined that an increase in the per claimant limit is appropriate at this time, notwithstanding the infrequency with which claims exceeding the limit are likely to arise. The Committee believes that as a responsible regulator, the Law Society should ensure that its programs aimed at protecting the public interest are appropriately structured for the purpose they serve.
22. The Finance Committee recently recommended for Convocation's consideration a change to the Fund Balance Management Policy to reduce the minimum balance from three one-in-one hundred year events to one one-in-two hundred year event. The actuarial analysis included consideration of this question and determined that if the claims limit was increased to

Looking at claims that were in progress and remained open at the end of August 2015, there are 327 active files with known claim amounts totaling approximately \$25.4 million. Of these, a total of 23 claims will be capped, 19 by the imposition of the \$150,000 limit and just four at the \$100,000 limit. With the passage of time these four should be the last claims impacted by the \$100,000 limit. The total value of the reduction due to the caps is approximately \$3.7 million.

For the 23 outstanding claims impacted by the current limits of \$100,000 and \$150,000, seven are reduced by \$50,000 or less, nine are reduced between \$50,000 and \$150,000 and seven by more than \$150,000, with the largest single reduction being \$650,000.

\$500,000 from the current \$150,000, the fund balance would still be sufficient to withstand an adverse outcome beyond a one-in-two hundred year event.

23. With respect to the provision for grants, as noted above, the average of the results at the 50th percentile based on a \$500,000 per claimant limit is \$3.7 million as opposed to the current budget estimate of \$3 million. As indicated, this may require an increase in the levy by approximately \$18.
24. The Committee is of the view that the increase of the per claimant limit, in the knowledge that the levy may increase, should be approved as a means to enhance the integrity of the compensation program through the Fund and the Society's responsibility to regulate in the public interest.



**LAW SOCIETY OF UPPER CANADA
COMPENSATION FUND**

**GENERAL GUIDELINES FOR THE DETERMINATION OF
GRANTS FROM THE COMPENSATION FUND RELATING TO
LAWYERS AND PARALEGALS**

A. PREFACE

1. *General:*

These Guidelines outline the general principles that will guide the Compensation Fund in the exercise of its discretion pursuant to the *Law Society Act*, R.S.O. 1990, c.L.8, s.51, as am. These Guidelines are not rules, are not exhaustive and will not necessarily apply to every conceivable situation. The facts and circumstances of each case will be carefully considered as part of decision-making.

Grants are generally payable from the Compensation Fund to those who have suffered losses due to dishonesty on the part of lawyers or licensed paralegals. Most commonly, a loss for which compensation is payable results from theft or misappropriation of money that ought to be held in trust for a client as a retainer or as the proceeds from a settlement, a sale of property or an estate.

These Guidelines were adopted in this form by Convocation in 2014. The updated Guidelines are not intended to change the substantive considerations in determining a claim but are intended to restate and clarify, in plain language, the underlying principles and process that apply to the determination of Compensation Fund claims. The updated Guidelines apply to all outstanding Compensation Fund claims.

2. *Final decision:* A decision by the Compensation Fund to pay or not pay compensation is final.

3. *Proof:* To make a grant, the Compensation Fund must have satisfactory proof of loss. What is satisfactory proof will vary, depending on the nature of the claim and the evidence that is reasonably available. Proof that funds were given to a lawyer or paralegal could include, for example:

- Receipts issued by the lawyer or paralegal
- Statements of account from the lawyer or paralegal
- Bank records of the claimant
- Cancelled cheques issued by the claimant or on the claimant's behalf

4. *Fund of last resort:* The Compensation Fund is a fund of last resort. The Fund will determine, at its discretion, whether all reasonable steps, in the circumstances, have been taken to recover a loss through other means, for example through litigation.

B. WHO CAN CLAIM

5. *Lawyer-client / paralegal client relationship:* Subject to the exceptions set out in these guidelines, the claimant must be a person who had a lawyer-client or paralegal-client relationship or other similar fiduciary relationship with the person whose dishonesty is the reason for the loss.

6. *Exception – estate beneficiaries.* A beneficiary of an estate may claim for compensation, where a loss from the estate is because of the dishonesty of a lawyer who has acted as solicitor for the estate or estate trustee or both.

7. *Financial institutions and insurers:* The Compensation Fund will not pay grants to banks or other financial institutions that are in the business of lending money, nor will it compensate for losses covered by a contract of insurance, including title insurance.

C. LOSSES FOR WHICH COMPENSATION MAY BE AVAILABLE

8. *Loss:* For the purposes of the Compensation Fund, loss is defined as the difference between what the lawyer or licensed paralegal received from the claimant or on the claimant's behalf, and the amount that was earned and accounted for, and/or returned to the claimant.

9. *Dishonest conduct:* The loss must result from a lawyer's or paralegal's dishonest conduct. Dishonest conduct includes wrongful acts committed by a lawyer or paralegal, such as theft or embezzlement of money that ought to be held in trust for a client, or the wrongful taking or conversion of money or property. It can also include wrongfully failing to return a retainer that has been paid by a client but not earned.

10. *Lawyer-client, paralegal-client or fiduciary relationship:* The loss must arise in the context of a lawyer-client or paralegal-client relationship or other similar fiduciary relationship between the lawyer and client or paralegal and client. Such a relationship generally involves the provision of legal advice, legal representation and/or legal services by a lawyer or paralegal to a client.

11. *Practice of law / provision of legal services:* Apart from exceptions contained in these guidelines, the loss must be connected to the practice of law or the provision of legal services. Any funds or property alleged to have been lost must have been received by the lawyer or paralegal in his or her capacity as a lawyer or paralegal. If a lawyer or paralegal has acted dishonestly in a matter that is not connected to the practice of law or provision of legal services, compensation will not be available.

12. *Legal entitlement:* The claimant must be legally or beneficially entitled to the money or property for which he or she is seeking compensation.

D. DETERMINING THE AMOUNT OF COMPENSATION THAT IS PAYABLE

13. *Amount of loss:* The Fund will consider the value of work performed by the lawyer or paralegal and the cost of disbursements, whether or not the claimant received an account for the

work or the disbursements. The fact that work was performed may cause the Fund to reduce a grant or deny one altogether.

14. *Maximum grant:* Convocation will, from time to time, determine the maximum amount payable by the Fund. For losses resulting from funds given to a lawyer on or after September 22, 2016, the maximum grant is \$500,000. For losses resulting from funds given to a lawyer ~~on or after April 24, 2008~~between April 24, 2008, and September 21, 2016, the maximum grant is \$150,000. Grants for such losses originating prior to April 24, 2008 are subject to the maximum in place at the time funds were advanced. The maximum grant is \$10,000 for a loss resulting from dishonesty on the part of a paralegal licensee.

15. *Risk and carelessness:* The Compensation Fund will consider the extent to which the claimant was careless or took unreasonable risks. Risk and carelessness on the part of the claimant may reduce or eliminate a grant. In assessing risk and carelessness, the Fund may consider, for example:

- (a) whether it was reasonable for the claimant to trust the lawyer or paralegal concerned without, for example, considering other sources of professional advice (accounting, legal or otherwise);
- (b) whether the claimant was reckless in entrusting the money to the lawyer or paralegal; and
- (c) whether the claimant was careless in protecting his or her own interest after having a reasonable opportunity to suspect that a loss due to dishonesty might be occurring.

E. LOSSES FOR WHICH COMPENSATION IS NOT PAYABLE

16. *General:* The following losses will not result in compensation from the Fund:

- (a) Losses by spouses, children, parents, grandparents, siblings, partners, associates and employees of the lawyer(s) or paralegal(s) causing the loss
- (b) Losses covered by a bond, surety agreement, or insurance contract to the extent to which coverage applies
- (c) Losses by any business entity controlled by the lawyer or paralegal
- (d) Losses by any governmental entity or agency
- (e) Losses by banks or other financial institutions
- (f) Interest, damages, expenses, costs and other consequential or incidental losses

17. *Loans:* The Compensation Fund will not compensate for a loss resulting from a loan to a lawyer or paralegal unless the claimant was persuaded to lend money by the lawyer or paralegal because of an ongoing lawyer-client or paralegal-client relationship. Such a relationship must exist separate and apart from the loan itself.

18. *Investments:* The Compensation Fund will not compensate for a loss resulting from an investment solicited or facilitated by a lawyer unless the claimant was persuaded to make the investment because of an ongoing lawyer-client or paralegal-client relationship. Such a relationship must exist separate and apart from the investment itself.

Tab 7.1.2

CANADIAN COMPENSATION FUND COMPARISON CHART, 2015

PROVINCE OR TERRITORY	APPROXIMATE NUMBER OF LAWYERS	CURRENT PER-CLAIMANT LIMIT	LIMIT IN PLACE SINCE	INSURANCE
Ontario	35,000 (practising)	\$150,000	2008	No
British Columbia	11,000 (practising)	\$300,000 per claimant. There is a profession-wide aggregate limit of \$17.5 million (after which no claims will be paid).	2004	Compensation is pursuant to an insurance scheme provided by BC Lawyers Insurance Fund
Alberta	9,000 (approximate number of practising lawyers covered by insurance)	No limit prior to insurance model in July 2014. The new insurance model imposes a "misappropriation limit" of \$5 million per instance of misappropriation (could involve single lawyer or multiple lawyers); profession-wide annual aggregate of \$25 million (after which no claims will be paid)	Insurance model in place since July 1, 2014; previously an excess bond for many years	Compensation is pursuant to an insurance scheme provided by ALIAX (Alberta Lawyers Insurance Exchange)
Saskatchewan	1,800	No per claimant limit; a per-lawyer limit of \$250,000	Around 1990	Law Society purchases insurance through an underwriting group in CLIA, with a deductible of \$500,000, and limits of \$10 million.

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PROVINCE OR TERRITORY	APPROXIMATE NUMBER OF LAWYERS	CURRENT PER-CLAIMANT LIMIT	LIMIT IN PLACE SINCE	INSURANCE
Manitoba	2,000	\$300,000	Around 2005	The Fund is insured for \$10 million, with a deductible of \$100,000 per claim.
Quebec - Barreau	25,500	\$100,000	Limit was increased from \$50,000 in 2014	No
Quebec: Chambres	3,500 (notaries)	\$100,000	1966	No
New Brunswick	1,300	No limit	Around 1970	Yes
Newfoundland	742	\$300,000	1983	\$10 million per loss/aggregate limit, with a group deductible of \$100,000 per loss, with a \$500,000 aggregate
Nova Scotia	1,911	No limit (previously was \$300,000 - per lawyer, not per claimant)	2004	Through CLIA. Limit is \$10 million for all claims, with a "self-retention" amount of \$100,000 per claim

PROVINCE OR TERRITORY	APPROXIMATE NUMBER OF LAWYERS	CURRENT PER-CLAIMANT LIMIT	LIMIT IN PLACE SINCE	INSURANCE
Prince Edward Island	320	No per claimant limit but there is a per lawyer limit: 50% of the total amount in the Fund on the first day of the fiscal year in which the claim is made	2004	Through CLIA. Limit is \$5 million for all claims, with a \$100,000 deductible.
Yukon	292 (2014 statistics; practising, including non-resident)	No limit	Unknown	Covered by CLIA
Northwest Territories	393	Up to \$50,000 per claim can be paid immediately after the "appeal period" passes. The remainder of the claim can be paid in its entirety at the end of the fiscal year provided the total amount of approved claims does not exceed \$300,000. If the total amount of all approved claims in excess of \$50,000 exceeds \$300,000 then the remainder of the \$300,000 will be divided among claimants on a pro rata basis.	Unknown	No

FOR INFORMATION

GRANTS PAID BY THE COMPENSATION FUND

Summary

25. Since the period covered in the last report to Convocation, individual grants have been paid from the Fund in the amounts shown. This report covers the period from February 1, 2014, to August 31, 2016.
26. Licensees whose discipline proceedings are completed, or who are not subject to discipline, are identified by name. All others are referred to anonymously to avoid prejudice to ongoing proceedings.

Lawyers	Number of Claimants	Total Grants Paid \$
Solicitor #233 (Sole Practitioner Nov 2014)	1	2,000.00
Solicitor #269 (Licence Suspended May 2015)	1	2,000.00
Solicitor #241 (Licence Suspended February 2013)	1	3,328.97
Solicitor # 242 (Licence Suspended May 2014)	4	6,838.95
Solicitor # 9 (Licence Suspended July 2012)	2	8,000.00
Solicitor # 254 (Licence Suspended July 2014)	1	120,917.94
Solicitor # 253 (Licence Suspended March 2015)	9	145,526.17
Solicitor # 261 (Sole Practitioner April 2016)	1	232.06
Solicitor # 248 (Licence Suspended October 2013)	2	20,090.00
Solicitor # 200 (Licence Suspended March 2015)	1	1,000.00
Solicitor # 255 (Licence Suspended April 2013)	1	500.00
Solicitor # 246 (Licence Suspended March 2013)	2	3,000.00
Solicitor # 224 (Licence Suspended October 2010)	2	7,400.00
Solicitor # 251 (Licence Suspended December 2014)	1	150,000.00
Solicitor # 259 (Licence Suspended January 2015)	1	222.60
Solicitor # 258 (Sole Practitioner February 2016)	2	14,000.00
Solicitor # 245 (Licence Suspended June 2013)	5	23,193.47
Solicitor # 222 (Licence Suspended June 2011)	1	71.30
Solicitor #267 (Suspended May 2015)	1	49,435.00
Solicitor #268 (Suspended December 2015)	6	1,035.79
Solicitor #270 (Suspended June 2015)	1	1,500.00
Solicitor #266 (Final Undertaking to Cease Practice March 2015)	1	3,229.28
Solicitor #265 (Suspended July 2016)	11	251,111.90
Abrahams, Glen (Licence Revoked January 2016)	3	10,500.00
Barker, Simon (Licence Revoked May 2014)	2	106,186.75
Barrick, Luc (Licence Revoked October 2013)	5	280,596.02
Caroline, Paul (Licence Surrendered – Permitted to Resign October 2005)	1	100,000.00

Lawyers	Number of Claimants	Total Grants Paid \$
Chojnacki, Richard (Licence Revoked October 2010)	10	1,075,000.00
Coristine, Vicki (Licensee Deceased March 2014)	1	3,000.00
Dobson, Alec (Licence Revoked November 2009)	3	164,717.50
Eberhard, Peter (Licensee Deceased April 2015)	13	48,414.87
Flumian, George (Licence Surrendered – Permitted to Resign Sept. 2015)	2	8,277.78
Ghobrial, Cherif (Licence Revoked October 2015)	10	39,420.75
Goldman, Gordon (Deceased September 2015)	1	1,500.00
Harding, John (Licence Revoked December 2013)	11	768,328.96
Hatcher, Ron (Licence Revoked November 2012)	1	47,200.00
Heydary, Javad (Licensee Deceased November 2013)	35	1,388,948.56
Johnston, Daphne (Licensee Deceased January 2012)	2	140,000.00
Kaminer, Jehuda (Licence Surrendered – Permitted to Resign March 2014)	3	87,850.60
Line, John (Licence Revoked January 2014)	12	36,800.00
Lyon, Warren (Licence Revoked January 2015)	1	2,325.00
Makepeace, Dennis (Licensee Deceased March 2013)	1	5,000.00
McGahey, Kym (Licence Revoked March 2013)	4	34,484.40
McClelland, John (Licence Surrendered – Permitted to Resign July 2015)	3	22,636.00
Middlebrook, John (Licence Surrendered – Permitted to Resign March 2016)	1	16,000.00
Molson, David (Licence Surrendered June 2015)	1	75,082.21
Munro, Michael (Licence Revoked November 2014)	12	202,300.00
Olszowy, Anthony (Licensee Deceased September 2015)	5	407,892.91
Pichelli, John (Licensee Deceased May 2013)	19	645,902.64
Rother, Michael (Licensee Deceased March 2015)	3	12,000.00
Scott, Christopher (Licence Revoked November 2013)	2	140,309.00
Silver, Norman (Licence Surrendered – Permitted to Resign April 2016)	1	7,720.23
Slocombe, Paul – (Licence Revoked November 2011)	1	7,000.00
Solnik, Irving (Licensee Deceased January 2013)	3	66,259.71
Sutherland, Charles (Licence Revoked August 2011)	1	5,000.00
Taylor, Paul – Licence Revoked August 2012)	1	10,000.00
Telford, Randall (Licensee deceased February 2014)	1	15,000.00
Vakili, Golnaz (Licence Revoked November 2015)	3	100,006.77
Watkin, Gordon (Licence Revoked May 2011)	1	14,000.00
White, Jennifer (Licence Revoked July 2013)	1	1,000.00
Wilson, Graham (Licence Revoked May 2013)	3	9,021.97
Wolfe, Mitchell (Licence Revoked January 2014)	19	570,000.00
Sub-total (Lawyers)	260	7,490,316.06

Paralegals	Number of Claimants	Total Grants Paid \$
Paralegal #14 (Sole Practitioner January 2016)	1	791.00
Paralegal # 16 (Suspended October 2014)	9	36787.50
Paralegal #21 – (Suspended November 2014)	1	500.00
Paralegal #19 – (Sole Practitioner June 2016)	1	613.67
Bathurst, William (Licence Revoked October 2011)	2	1,075.00
Fitzpatrick, Colleen (Licensee Deceased August 2012)	7	11,300.00
Garth, Adrienne (Licence Revoked January 2015)	1	3,105.25
Gowling, Allison (Licence Revoked October 2013)	2	4,250.00
Khan, Abdul (Licence Revoked August 2013)	2	2,525.00
Klein, Kenneth (Licence Surrendered – Permitted to Resign December 2015)	1	7,000.00
Lebarge, Nicole (Licence Surrendered – Permitted to Resign November 2013)	1	200.00
Le Blanc, Susan (Licence Revoked September 2014)	2	743.10
Mafi, Saba (Licence Suspended March 2014)	1	300.00
Morrison, Glen (Licensee Deceased January 2012)	1	10,000.00
Smith, Diane (Licence Revoked January 2015)	2	4,400.00
Stephenson, Clifford (Licensee Deceased July 2013)	3	2,050.00
Sub-total (Paralegals)	37	85,640.52
TOTAL GRANTS PAID	297	7,575,956.58

TAB 7.3

FOR INFORMATION

COMPENSATION FUND ACTIVITIES, TO JULY 31, 2016

27. The following charts summarize the key claims-related activity at the Compensation Fund in 2014, 2015 and 2016 (to July 31).

**TABLE 1 - Summary of Lawyer Fund Operations,
January 1 2014, to July 31, 2016**

	2014	2015	2016 (to July 31)
Number of New Claims Received	223	178	99
Gross Dollar Value Of New Claims (\$ Millions)	17	34.2	11.9
At Limits Value of New Claims (\$ Millions)	11.5	11.4	5.7
Number of Claims Closed	102	145	97
Grants Paid on Closed Claims (\$ Millions)	1.7 (69 claims)	3.1 (109 claims)	2.5 (76 claims)
Number of Claims Outstanding at Dec 31 (and value with limits applied, in \$ Millions)	291 (15.8)	323 (21.3)	325 (22.3)
Fund Balance at Year End (\$ Millions)	15.8	12.7	13.8

**TABLE 2- Summary of Paralegal Fund Operations,
January 1, 2014, to July 31, 2016**

	2014	2015	2016 (to July 31)
Number of New Claims Received	26	22	8
Gross Dollar Value Of New Claims (\$ Thousands)	205	203	24
At Limits Value of New Claims (\$ Thousands)	102	107	24
Number of Claims Closed	23	19	12
Grants Paid on Closed Claims (\$ Thousands)	17 (15 claims)	48 (11 claims)	19 (10 claims)
Number of Claims Outstanding at Dec 31 (and value with limits applied, in \$ Thousands)	28 (127)	31 (149)	27 (151)
Fund Balance at Year End (\$ Thousands)	446	332	561