

About CBIA/Lawyers Financial



For over 35 years, the Canadian Bar Insurance Association (CBIA) has arranged for financial protection of legal professionals, their families and law firm staff. Lawyers Financial is a brand of CBIA and represents our comprehensive suite of insurance and investment solutions as well as our advisory services.

Benefits For You

Cost Savings

As a not-for-profit corporation, we measure success in satisfied clients, not dollars. You will enjoy extremely low premium rates without compromising the quality of your coverage.

Shared Success

Our success is your success. If plan performance is better than anticipated, what most companies would keep as profits, we share with our clients through rate reductions, improved benefits and returned premiums.

Age Banded Rates

Most CBIA/Lawyers Financial life and health insurance rates adjust at five-year age banded intervals. This allows us to continuously charge you a premium that closely matches your attained age and is one more way that we make sure you are never paying too much.

Unique Features

Many plans have very important benefits built into the contract that other companies may charge an additional premium for. For example, our Term Life plan includes the Automatic Increase Benefit (AIB) that offers qualified individuals a 10% increase in their coverage each year, for up to 10 years without proof of continued good health.

Insurance and Investment Solutions

Term Life Insurance

Term 80 Life is our lowest cost life insurance. The benefit remains in effect until age 80. Term insurance is an inexpensive way to protect your family's lifestyle by providing them with financial security in the event of your unexpected death.

Disability Insurance

Your ability to earn an income and provide for your family is your greatest asset. An unforeseen illness or accident can jeopardize all your hard work and put your lifestyle at risk. Our well-priced Disability plans have comprehensive definitions covering you 'as a lawyer' for the entire duration of your claim. Benefits may be payable until age 71 due to illness or for your lifetime due to accident; the longest payout in the industry.

Business Expense Insurance

If you are a sole practitioner or partner in a small firm, a long-term disability can be a catastrophe for your business. This plan is unique in the industry, paying out 100% of your monthly benefit for the first 12 months of total disability without the requirement for proof of expenses.

Employee Benefits Plan

A group benefits plan designed exclusively for small to mid-sized law firms (3 – 20 employees). With a focus on flexibility and choice, this plan includes a number of benefits and features typically only offered to larger firms.

NEW! Investment Program

We're committed to helping you grow and maintain your financial security. With RRSPs, RRIFs, TFSAs and non-registered accounts as well as group investment and pension plans for law firms, our new Investment Program offers low fees, diverse fund categories, new investment options, and improved technology.

Other Coverages Available

- Home and Auto Insurance
- Critical Illness Insurance
- Accident Insurance
- Extended Health Care and Dental
- Travel Insurance

Lawyers Financial products and plans are sponsored by The Canadian Bar Insurance Association (CBIA). Lawyers Financial is a trade mark of CBIA. Term Life, Critical Illness, Disability, Business Expense, Accident, Travel, Extended Health Care and Dental insurance underwritten by The Manufacturer's Life Insurance Company (Manulife). Employee Benefits Plan underwritten by Desjardins Financial Security Life Assurance Company. Home and Auto Insurance underwritten by The Personal General Insurance Inc. in Quebec and by The Personal Insurance Company in all other provinces and territories (collectively "The Personal"). The Lawyers Financial Investment Program is issued by The Great-West Life Assurance Company or its subsidiaries and administered by Morneau Shepell Ltd.



Connect with your local Lawyers Financial Advisor to put these benefits to work for you.
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