

THOMSON ROGERS

LAWYERS

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*Certified by the Law Society of Upper Canada
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Mr. Stephen Pauwels
BridgePoint Financial Services Inc.
Suite 201
133 Richmond Street West
Toronto, Ontario
M5H 2L3

Dear Mr. Pauwels:

Our File No. 081259

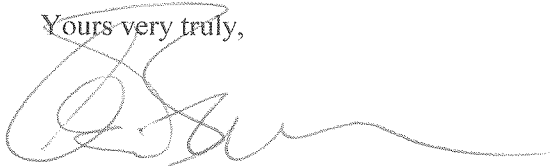
Access to justice is a fundamental issue for Plaintiff's counsel in Ontario. The cost of litigation – particularly in the personal injury field – has escalated dramatically in the past decade. The motor vehicle threshold has increased risk and our partial indemnity costs system is particularly onerous to Plaintiffs who have assets and thus have something tangible to lose in unsuccessful litigation.

The costs indemnity insurance that you offer has helped in a number of my cases to offset these risks and to permit clients to proceed who might otherwise have elected not to do so out of concern for partial indemnity costs exposure.

Two recent examples come to mind – one, a snowmobile fatality case involving the head of a small family-owned business with a claim against a municipality. The family were struggling with the loss of the key player in their business and were reluctant to assume any unnecessary risk. BICO provided costs indemnity to the *Family Law Act* claimants and they have now instructed me to proceed with the claim against the negligent municipality. The second case involves a client injured in a motor vehicle accident who was able to reject a “low ball” offer from the insurer at Mediation as a result of a BICO indemnity policy. That client has instructed me to proceed to trial.

BICO cost protection insurance can play a significant role in our efforts to enhance access to justice for injured accident victims and I am very pleased that this protection is available to my clients.

Yours very truly,



L. Craig Brown

Leslie Craig Brown Law Professional Corporation

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