

# INSURANCE DEFENCE



## WHAT WE DO

### Insurance Issues

- Coverage
- Tort
- Bodily injury
- Fire
- Theft
- Property
- Occupier's liability
- Products liability
- Fidelity and employee dishonesty
- Statutory accident benefits
- Under-insured, uninsured and unidentified motorists
- Fatalities
- Future income loss and future care claims
- Present value determinations
- Income tax gross ups
- Discount rates
- Structured settlements
- Claims of minors and other parties under a disability

### Accident Benefits

- Income replacement benefits
- Self-employed claimants
- Post-two year benefits
- Entitlement after age 65
- Non-earner benefits
- Care giver benefits
- Medical and rehabilitation benefits
- Attendant care benefits
- Housekeeping and home maintenance expenses
- Death and funeral expenses
- Catastrophic designations
- Procedural issues dealing with termination of benefits
- Bad faith and special award claims
- Appeals at the Financial Services Commission, Divisional Court and the Court of Appeal
- Private arbitrations (priority disputes and loss transfers)



EXPERIENCED



PROFESSIONAL



RELIABLE

## WHY DEVRY SMITH FRANK LLP?

### We are reliable

At DSF, our insurance defence lawyers work on behalf of leading Canadian and multi-national insurance carriers. We provide representation and counsel to insurers with a particular focus on property and casualty claims, and life and disability claims. Our goal is to achieve a timely resolution of all claims with minimum expense and optimal outcomes. We pride ourselves on adapting every aspect of our defence services to our insurance clients' specific needs.

### We are experienced

We have the breadth and the depth of experience to promise and deliver success. We have acted in countless trials and appeals as well as mediations and arbitrations at the Financial Services Commission of Ontario, hearings at the Licence Appeal Tribunal, private mediations and arbitrations under the [Arbitrations Act, 1991](#). We deal extensively with a network of experts, including actuaries, economists, forensic accountants, doctors and other health care providers, engineers and investigators. Our team is here to help the insured avoid difficulties at every turn.

To learn more about our Insurance Defence Group, please visit <https://devrylaw.ca/insurance-defence/>

## ABOUT US

Devry Smith Frank LLP has advised and advocated for corporations, individuals and small businesses since 1964. We are a mid-size firm with a reputation for being approachable, professional and practical. Our rapid growth reflects client confidence — confidence we have built one client at a time.

We advise publicly traded financial institutions, emerging private companies, and the nimblest of start-ups. We act as personal counsel to individuals and families on a wide variety of legal needs. Our expertise spans industries as diverse as financial services, insurance, real estate and land development, service companies, professional services, technology, mining, and not for profits.



DEVRY SMITH FRANK *LLP*  
LAWYERS & MEDIATORS

Toronto  
Barrie  
Whitby  
Collingwood  
Haliburton  
Midland  
Stouffville



## DEVRY SMITH FRANK *LLP*

Lawyers & Mediators

[www.devrylaw.ca](http://www.devrylaw.ca)

Devry Smith Frank *LLP* - Toronto  
95 Barber Greene Road #100,  
Toronto, Ontario M3C 3E9

Devry Smith Frank *LLP* - Barrie  
85 Bayfield Street 3rd floor,  
Barrie, Ontario L4M 3A7

Devry Smith Frank *LLP* - Whitby  
209 Dundas Street East #401,  
Whitby, Ontario L1N 7H8

Woitzik Polsinelli *LLP* - Whitby  
619 Brock Street South,  
Whitby, Ontario L1N 4L1

Devry Smith Frank *LLP* - Collingwood  
25 Huron Street,  
Collingwood, ON, L9Y 1C3

Devry Smith Frank *LLP* - Haliburton  
238 Highland St,  
Haliburton, ON K0M 0B4

Devry Smith Frank *LLP* - Midland  
323 Midland Ave.,  
Midland, ON L4R 3K5

Woitzik Polsinelli *LLP* - Stouffville  
20 Freel Lane, Unit 9 Second floor,  
Stouffville, Ontario L4A 8B9