



clia

[CANADIAN LAWYERS INSURANCE ASSOCIATION]

2023 ANNUAL
REPORT

about CLIA

CLIA UPDATED STATS FOR THIS YEAR

7,233	lawyers covered under the mandatory program
8,850	lawyers covered under the compensation fund program
3,588	lawyers purchased excess insurance through CLIA

Vision

CLIA is prudently managed, financially stable, and provides high quality insurance offerings to Subscribers and their members.

Mission

To provide appropriate and cost-effective insurance in support of lawyers and the Subscriber's public interest mandate.

Values

Our values inform our purpose. They represent what we stand for and what we stand up for. They are what matters most, they are aspirational, and they are meant to test and challenge us to be our best.

- Curiosity: we are open-minded to opportunity and new ways of doing things. We ask: how can we improve and make sure we get the right solution for our clients.
- Reputation: We have been trusted by law societies and law firms for over 35 years for good reason.
- Knowledge: our combined knowledge and years in the business.
- Trust: consistent, reliable. You can count on us we have your back.
- Quality work: We hold ourselves to a best in class standard.
- Teamwork: our culture and collaborative approach defines us.

FOUNDING PRINCIPLES

- Provide a reliable and permanent source of insurance on a non-profit basis.
- Ensure availability of reasonably priced and effective excess insurance.
- Stabilize premiums in both mandatory and excess layers.
- Ensure premium rates reflect the loss experience of Canadian lawyers.

STRATEGIC PRIORITIES

- CLIA focuses on enhanced Subscriber relations, confidence, value, and satisfaction.
- CLIA is a cost effective, efficient organization.
- CLIA understands and addresses emerging risks and innovations in the regulation and delivery of legal services.
- CLIA will establish a continued focus on loss prevention



message from the chair

CLIA and I have a long history together and while my term as Chair (and on the Board) will end not too long after I write this, I will remain an interested CLIA observer and a huge fan.

It seems whenever I buy something electronic these days, I am offered an extended warranty (essentially insurance) no matter how inexpensive the item. My philosophy is never to buy insurance for losses I can handle without much pain. If my \$100 coffee maker dies (as mine just did...which also, by the way, explains why this message may sound a tad "jittery") it will annoy me, but I can manage the replacement cost without much pain. I prefer to self insure for those kinds of losses. It is cheaper in the long run and much more efficient.

Now I can't self insure for my law practice (my Law Society frowns on it) but even if I could, the potential loss if I mess up is definitely going to cause me some pain. So, with or without it being mandatory, I am buying E&O insurance. Lucky for me I can do that getting the best of both worlds. While I can't self insure, collectively we can, and get all the benefits of that in price and value. CLIA does not need to make profit so the premium I pay reflects the risk I am insuring. And that my friends is why I am a fan.

CLIA is far from perfect. There are lots of things we can do better. In fact, we have a "to do" list developed by surveying stakeholders and by our planning processes. We are not perfect but we are pretty good at what we do, and more importantly we are stroking things off the top of that "to do" list on a regular basis (OK we are also adding new ones to the bottom but you get my point!).

This report will highlight a lot of our 2023 accomplishments, give a sneak peak at what we plan to address next on our continuous improvement agenda and of course it will give you all the numbers that reflect both financial and claims data for 2023.

One of the things I feel we do well is govern. The current model was developed about 7 years ago and was designed to reflect modern governance principles. That means we are a small, skills-based Board and so we can be nimble (which is pretty important in an environment where things change really fast). We plan a lot, monitor regularly and try and focus on policy, not operations. That is pretty easy to do because we have a highly skilled CEO and staff in whom we have a lot of confidence. It is also easier to govern well because the Nominating Committee has done great work to identify and recruit skilled people to be on the CLIA Board.

So, thanks to our great staff for all you have accomplished in 2023. Thanks to my colleagues on the CLIA Board for making my job really easy by coming prepared and for being feisty but collegial, and thanks to our subscribers for their support and advice. I boldly predict the future of CLIA is bright because of all of you.

Allan Fineblit K.C.

Chair

allan fineblit



message from the ceo

Looking back on 2023, I can certainly say it was another busy year. Amidst the hustle and bustle, there were several standout moments worth sharing with you.

The Board continued their journey in 2023 becoming more strategic in their governing approach. The Board's focus again this year was on identifying emerging issues (risks) that required attention or mitigation strategies and ensuring that CLIA has appropriate policies in-place and that they are up to date. This strategic approach helps to ensure that CLIA is in a strong position to manage risks and continue providing value to Subscribers.

I would like to thank the Board for their exceptional support and collaboration this year.

This was again a busy year for the CLIA Committees. There are four Committees made up of Board members and Insurance Directors. CLIA's network of Committees is a fundamental way of keeping Subscribers aware of the activities of CLIA and utilizing the members expertise to move initiatives forward within CLIA.

Special thanks to all the Committee members for the time that you devote to working on CLIA Committees.

Throughout 2023, we remained committed to ensuring the satisfaction of our Subscribers. I'm delighted to share the results of our recent Subscriber satisfaction survey, which yielded overwhelmingly positive responses. The majority of respondents expressed either satisfaction or high satisfaction with CLIA's programs. The

survey results also emphasized that the quality of Subscriber experiences with both the CLIA Board and staff either meets or exceeds their expectations. As always, I want you to know that Subscriber satisfaction will continue to be at the heart of what we do.

In 2023, CLIA welcomed Melanie Hodges Neufeld, Policy and Communications Advisor to our team. Melanie's arrival has been a very positive addition to CLIA, amplifying our ability to craft effective communications and advance loss prevention strategies tailored to the needs of our Subscribers. Her expertise has empowered us to stay ahead of the curve, identifying and tackling emerging issues. If you haven't had the chance yet, we invite you to explore and share our newly launched CLIA blog with your fellow members—it's a testament to our commitment of keeping you informed and connected.

CLIA and its Subscribers embarked on a significant initiative in 2023 to revamp the Claims Manager System. This important project is all about ensuring that Subscribers are on a secure and well-supported technology platform. Not only will this enhance security, but it will also streamline how information is shared with the CLIA head office, paving the way for greater efficiencies. The project is expected to complete in 2024.

You'll notice some substantial changes in how our 2023 financial statements are reported compared to previous years. It's the result of an intense three-year journey culminating in our successful transition to International Financial Reporting Standard 17, an accounting standard that transformed how we are required to report on

message from the ceo **cont'd**

insurance contracts. With the adoption of IFRS 17, we saw a one-time boost in our financial surplus, mainly due to adjustments in how we value claims liabilities. I'm grateful to each member of our team whose hard work and dedication made this transition a success.

With finance on the mind, I am happy to report the overall CLIA operating budget finished the 2023 fiscal year just under budget. The Board approved budget for 2023 was \$2,580,500 and the actual spend was \$2,419,993 an underspend of \$160,507. The main reason for the under-spend was the deferral of \$120,000 in depreciation costs for the Claims Manager System into 2024, coinciding with the expected readiness of the system for use. Despite the under-spend, CLIA is noticing inflationary cost pressures mainly in travel expenditures (e.g., flights, hotels, meals, etc.) Looking forward, the 2024 board approved budget is increasing by 4.5% mainly to account for inflationary price increases.

An important aspect of my job is managing the investment of Subscribers' funds. The CLIA investment portfolio yielded returns of 4.92% in 2023. These positive returns were driven by improved bond values due to favorable economic indicators and signs of slowing inflation, alongside robust performance in equity markets, particularly in technology stocks buoyed by artificial intelligence trends. Despite aiming to surpass investment benchmarks, CLIA's investment manager fell short, trailing benchmarks in 2023 and on a since inception basis. CLIA engaged a third-party investment expert for a comprehensive review, revealing that, despite the underperformance, the investment managers are generally meeting objectives. CLIA remains vigilant in monitoring investment manager performance closely.

CLIA's financial position remains strong. CLIA's Minimum Capital Test (MCT), improved from 335% in 2022 to 341% in 2023, which is above targeted levels. The MCT is the industry standard measurement for capital adequacy.

In closing, I would be remiss if I didn't take a moment to recognize and thank our outgoing Board Chair and Board Member, Allan Fineblit, who's calm demeanor and firm hand has held the rudder steady for the last four years as CLIA's Board Chair. Allan joined the CLIA Board in July of 2015, and his nine (9) year term will end on June 30, 2024.

I look forward to continuing to build relationships with both the Subscribers and the CLIA Board. Our goal has always been to ensure that we provide the appropriate amount of communication to Subscribers on the major activities of the office throughout the year.

Dave Jackson

CEO

dave jackson

2023 performance checklist



FINANCIAL STABILITY

CLIA is in a strong financial position with a Minimum Capital Test (MCT) of 341%. The MCT is the industry standard capital adequacy test. All of CLIA's individual programs (Mandatory, Voluntary Excess Program, Compensation Fund) are in a strong financial position.



INVESTMENT PERFORMANCE

The CLIA investment portfolio yielded returns of 4.92% in 2023. CLIA monitors the performance of the investment manager compared to established benchmarks. CLIA's investment manager underperformed benchmarks in 2023. CLIA continues to monitor the performance of the investment manager.



OPERATING BUDGET

CLIA's operating expenses were under the Board approved budget in 2023. CLIA effectively managed expenses in the 2023 year.



CLAIMS

CLIA's claims loss ratios, which measure the relationship between premiums and claims expenses were within their targeted ranges for each program, indicating favourable claims experience for 2023.



VEP PARTICIPATION

The Voluntary Excess Program (VEP) saw an increase in total revenue and experienced favourable participation results.



SUBSCRIBER SATISFACTION

CLIA's 2024 Subscriber Satisfaction survey results were overall positive.



RISK MANAGEMENT

CLIA monitors and manages over twenty key risks and reports them to the Board on a quarterly basis. In addition, the CEO's workplan developed by the CLIA Board of Directors included several objectives assessing strategic risks to CLIA.



financial statements

FINANCIAL STATEMENTS

CANADIAN LAWYERS INSURANCE ASSOCIATION

Statement of Financial Position

As at December 31, 2023

	2023	2022 Restated*	January 1, 2022 Restated*
Assets			
Cash	\$ 2,140,740	\$ 7,023,557	\$ 3,175,173
Investments (note 5):			
Short-term securities	2,024,434	2,565,227	5,490,826
Bonds	27,151,800	24,289,223	38,723,182
Pooled fund units	8,601,169	6,246,720	13,055,956
	37,777,403	33,101,170	57,269,964
Intangible assets - work in progress (note 6)	551,722	-	-
Right-of-use assets (note 7)	8,551	59,854	111,158
	560,273	59,854	111,158
Reinsurance contract assets (note 8)	19,049,621	20,331,550	30,487,029
Total Assets	\$ 59,528,037	\$ 60,516,131	\$ 91,043,324
Liabilities and Subscribers' Surplus			
General accounts payable	\$ 371,113	\$ 36,266	\$ 113,801
Lease liabilities (note 7)	9,603	64,376	115,750
	380,716	100,642	229,551
Insurance contract liabilities (note 8)	37,461,505	38,816,449	63,426,106
Total Liabilities	37,842,221	38,917,091	63,655,657
Subscribers' surplus	21,685,816	21,599,040	27,387,667
Total Liabilities and Subscribers' Surplus	\$ 59,528,037	\$ 60,516,131	\$ 91,043,324

*See Note 3 (a) and (c)

See accompanying notes to the financial statements.

Approved on behalf of the Board of Directors:

Allan Fineblit Director *Donald Sword* Director

Statement of Comprehensive Income
For the year ended December 31, 2023

	2023	2022 Restated*
Insurance revenue	8,376,643	\$ 6,997,800
Insurance service (expense) recovery	(3,735,488)	12,215,590
Net expenses from reinsurance contracts held	(5,418,125)	(7,529,014)
Insurance service result (Note 8)	(776,970)	11,684,376
Interest and dividend income	1,277,181	1,129,851
Investment expenses	(186,370)	(178,838)
Net gains/(losses) on FVPL investments	687,189	(5,115,810)
Net investment income (loss)	1,778,000	(4,164,797)
Insurance finance income (expense):		
For insurance contracts	(1,850,126)	2,787,906
For reinsurance contracts	935,872	(1,342,940)
Net insurance finance (expense) income (Notes 3 and 8)	(914,254)	1,444,966
Net income	86,776	8,964,545
Comprehensive income	\$ 86,776	\$ 8,964,545

*See Note 3 (a) and (c)

All comprehensive income (loss) is attributable to the subscribers.

See accompanying notes to the financial statements.

Statement of Changes in Subscribers' Surplus
 For the year ended December 31, 2023

2023	Total Subscribers' Surplus*
Balance, January 1, 2023	\$ 21,599,040
Comprehensive income	86,776
Distribution of premium surplus (Note 10)	-
Balance, December 31, 2023	\$ 21,685,816

2022 Restated	Total Subscribers' Surplus*
Balance, January 1, 2022 Restated	\$ 27,387,667
Comprehensive income	8,964,545
Distribution of premium surplus (Note 10)	(14,753,172)
Balance, December 31, 2022 Restated	\$ 21,599,040

*See Note 3 (a) and (c)

Statement of Cash Flows
For the year ended December 31, 2023

	2023	2022 Restated*
Cash provided by (used in):		
Operating activities:		
Net (loss) income	\$ 86,776	\$ 8,964,545
Items not involving cash:		
Amortization of property and equipment	51,303	51,304
Lease interest expense	3,063	4,857
Net (gains)/losses on FVPL investments	(687,189)	5,115,810
Changes in non-cash operating items:		
Reinsurance contract assets	1,281,929	10,155,479
Accrued investment income	(42,416)	83,306
General accounts payable	334,847	(77,537)
Insurance contract liabilities	(1,354,944)	(24,609,657)
	(326,631)	(311,893)
Financing activities:		
Purchase of capital assets	(551,722)	-
Distribution of premium surplus	-	(14,753,172)
Lease payments	(57,836)	(56,231)
	(609,558)	(14,809,403)
Investing activities:		
Proceeds from sales and maturities of investments:		
Bonds	17,670,156	24,423,979
Pooled fund units	-	5,100,000
Funds used in the acquisition of investments:		
Bonds	(19,816,084)	(10,305,336)
Pooled funds	(1,800,700)	(248,963)
	(3,946,628)	18,969,680
Increase (decrease) in cash	(4,882,817)	3,848,384
Cash, beginning of period	7,023,557	3,175,173
Cash, end of period	\$ 2,140,740	\$ 7,023,557

*See Note 3 (a) and (c)

See accompanying notes to the financial statements.

For the full set of financial statements including the notes, please contact
Jon Bridge at jbridge@clia.ca

independant auditor's report

To the Subscribers of Canadian
Lawyers Insurance Association

OUR OPINION

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Canadian Lawyers Insurance Association (the Association) as at December 31, 2023 and its financial performance and its cash flows for the year then ended in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board (IFRS Accounting Standards).

What we have audited

The Association's financial statements comprise:

- the statement of financial position as at December 31, 2023;
- the statement of comprehensive income for the year then ended;
- the statement of changes in subscribers' surplus for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, comprising material accounting policy information and other explanatory information.

BASIS FOR OPINION

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Association in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada. We have fulfilled our other ethical responsibilities in accordance with these requirements.

RESPONSIBILITIES OF MANAGEMENT AND THOSE CHARGED WITH GOVERNANCE FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRS Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Association or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Association's financial reporting process.



AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.
- Evaluate the appropriateness of

accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

PricewaterhouseCoopers LLP

Chartered Professional Accountants
Calgary, Alberta
February 22, 2024

independant actuary's report

ROLE OF ACTUARY

The actuary is appointed by the Advisory Board of the Canadian Lawyers Insurance Association ("CLIA") pursuant to the Insurance Act. The actuary is responsible for ensuring that the assumptions and methods used in the valuation of policy liabilities are in accordance with accepted actuarial practice, applicable legislation and associated regulations or directives. The actuary is also required to provide an opinion regarding the appropriateness of the policy liabilities for the purpose of reporting in the financial statements in accordance with International Financial Reporting Standards. Policy liabilities include all policy liabilities, namely:

- Insurance contract liabilities, comprised of the liability for incurred claims (LIC) and liability for remaining coverage (LRC); and
- Reinsurance contract assets comprised of the asset for incurred claims (AIC) and asset for remaining coverage (ARC).

Examination of supporting data for accuracy and completeness and consideration of CLIA assets are important elements of the work required to form this opinion. The actuary uses the work of the external and internal auditors in verifying data used for valuation purposes.

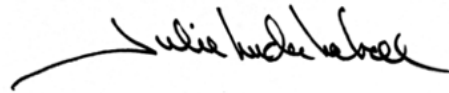
APPOINTED ACTUARY'S REPORT

To the Subscribers of the **Canadian Lawyers Insurance Association**

I have valued the policy liabilities of the Company for its financial statements prepared in accordance with International Financial Reporting Standards for the year ended December 31, 2023.

In my opinion, the amount of policy liabilities is appropriate for this purpose. The valuation conforms to accepted actuarial practice in Canada and the financial statements fairly present the results of the valuation.

St-Bruno-de-Montarville, Québec
February 22, 2024



Julie-Linda Laforce
Fellow, Canadian Institute of Actuaries



STATEMENT OF SUBSCRIBERS ACCOUNTS – PART ABD

As at Dec 31, 2023

STATEMENT OF FINANCIAL POSITION (in 000's)

	MB	NB	PEI	SK	YU	NS	NWT	NU	NFLD	MAND. (A)	VEP (B)	CYBER (D)	TOTAL
ASSETS	8,009	4,193	4,140	5,798	1,534	3,795	1,544	742	4,084	33,839	6,013	33	39,886
LIABILITIES	5,451	2,430	2,609	3,828	940	2,099	961	465	2,143	20,926	524	-	21,451
EQUITY	2,558	1,763	1,531	1,970	594	1,696	584	277	1,940	12,913	5,489	33	18,435

STATEMENT OF INCOME AND SUBSCRIBERS EQUITY (in 000's)

NET EARNED PREMIUM	1,015	434	303	269	126	311	111	60	270	2,898	371	-	3,269
NET CLAIMS AND EXP. INCURRED	951	430	542	808	175	248	181	98	25	3,460	(19)	-	3,441
NET EXPENSES	292	168	126	189	50	152	46	24	122	1,168	810	-	1,978
UNDERWRITING GAIN	(228)	(165)	(366)	(728)	(98)	(89)	(116)	(63)	123	(1,730)	(420)	-	(2,150)
INVESTMENT INCOME	327	165	173	234	63	145	63	29	156	1,355	235	1	1,592
NET GAIN/(LOSS)	100	0	(193)	(494)	(35)	56	(53)	(34)	279	(375)	(185)	1	(559)
SUBSCRIBERS EQUITY BEG. OF YEAR	2,174	1,585	1,552	2,262	567	1,599	570	274	1,555	12,139	3,852	31	16,022
CHANGE IN SURPLUS DUE TO IFRS17 ADOPTION	284	179	172	202	63	41	66	37	106	1,149	1,822	0	2,971
SUBSCRIBERS EQUITY AT END OF YEAR	2,558	1,763	1,531	1,970	594	1,696	584	277	1,940	12,913	5,489	33	18,435

STATEMENT OF SUBSCRIBERS ACCOUNTS – PART C

As at Dec 31, 2023

STATEMENT OF FINANCIAL POSITION (in 000's)

	MB	NB	PEI	SK	YU	NS	NWT	NU	NFLD	TOTAL
ASSETS	1,326	653	107	850	68	936	77	33	450	4,500
LIABILITIES	301	176	35	256	21	320	23	12	105	1,249
EQUITY	1,025	477	72	594	47	616	54	21	344	3,251

STATEMENT OF INCOME AND SUBSCRIBERS EQUITY (in 000's)

NET EARNED PREMIUM	142	83	17	119	10	133	11	5	49	569
NET CLAIMS AND EXP. INCURRED	(9)	(62)	1	(1)	0	2	(0)	1	(1)	(70)
NET EXPENSES	44	25	5	39	3	42	3	2	17	180
UNDERWRITING GAIN	108	120	11	82	6	89	8	2	34	459
INVESTMENT INCOME	49	30	5	37	3	40	3	1	19	186
NET GAIN/(LOSS)	156	150	15	119	9	128	11	3	53	645
SUBSCRIBERS EQUITY BEG. OF YEAR	851	314	55	461	37	471	41	17	286	2,533

board of directors & committees

Operating a reciprocal insurer takes teamwork and it's important to make acknowledgements and recognize all hard work put in by volunteers:

Board of Directors

- Allan Fineblit K.C. (Chair) Winnipeg, Manitoba
- Cheryl Canning K.C., Dartmouth, Nova Scotia
- Maria De Michele, Montreal, Quebec
- Ann Marie Miller CPA, CMA Goulds, Newfoundland
- Donald Sword, Conception Bay South, Newfoundland
- Tom Schonhoffer K.C., Regina, Saskatchewan
- Deirdre Wade K.C., Saint John, New Brunswick

Audit and Conduct Review Committee

- Donald Sword (Chair)
- Ann Marie Miller
- Geoffrey Wiest (Independent)

Claims Committee

- Deirdre Wade K.C., (Chair)
- Ann Marie Miller
- Stephen McLellan
- Lawrence Rubin
- Janice Ringrose
- Robert Jackson
- Tana Christianson

Nominating Committee

- Lawrence Rubin (Chair)
- Tim Brown K.C.
- Janice Ringrose
- Deirdre Wade K.C. (Board Representative)
- Tana Christianson

Policy and Underwriting Committee

- Cheryl Canning K.C. (Chair)
- Maria De Michele
- Dave McCashin
- Lawrence Rubin
- Janice Ringrose
- Rob Jackson
- Tana Christianson

VEP Committee

- Tom Schonhoffer K.C. (Chair)
- David Weyant
- Deirdre Wade K.C.
- Tana Christianson

Thank you!

to the board of directors and
committee volunteers, we
couldn't do it without you!

from cia staff