

CCLS Professional Liability Insurance Committee  
Report to the Annual Meeting of the Board of Directors of CCLS  
Winnipeg, Manitoba  
September. 6<sup>th</sup>, 7<sup>th</sup>, & 8<sup>th</sup>, 2008

The PLIC continues to meet our mandated responsibilities as outlined in our “Terms of Reference.” We continue to meet face to face twice per year in conjunction with our regular meetings with the broker and insurers, where claims and underwriting issues are discussed. We also communicate regularly between meetings via email, fax and telephone, when necessary. Terms for two committee members as well as the term of the Director Liason position are scheduled to expire in 2009. This issue will be on the agenda of our fall meeting scheduled for September 28<sup>th</sup>, 2008 in Ottawa. The current committee members and their terms are as follows:

Sarah Cornett - Secretary-Treasure	On going
Alvin Hayes - Director Liason	June 2009
Monroe Kinloch - Member	Spring 2009
Lester Berrigan - Member	Spring 2010
Greg Browne - Member	Spring 2011
Gordon Webster - Chair	Spring 2009

A great deal of our effort at the spring 2008 meeting concerned our renewal which occurred on June 1<sup>st</sup>, 2008. The majority of the policies that expired this year were in fact three year policies, which meant there had been no full application declaring gross billings of these insured for that three year period. The PLIC was aware that indications from across the country suggested that because of increased activity in the industry, gross billings would be considerably increased from those shown on the last applications. The committee was concerned that even if our base rates were to remain the same, our total premium income would increase to an amount significantly higher than

what is required to maintain the program at a healthy level. Together with our broker we successfully negotiated with Encon, our insurers, to allow some underwriting flexibility to determine actual premiums for insured firms. It appeared that this flexibility was successful in that the total premium dollars met Encon's expectations, and the PLIC, feel that the amount is sufficient to maintain a successful program and has provided insureds excellent value for their premium dollar.

Risk Management continues to be important to the PLIC. A "Risk Management Seminar" was held in conjunction with the ALSA Annual Meeting. We are presently in discussion with the ABCLS, to provide assistance for a seminar at the 2009 Annual Meeting. The Encon Group Inc., Jardine Lloyd Thompson Canada Inc. and the PLIC have added a new feature to the program. "The Risk Management Credit for Land Surveyors," which was briefly mentioned in our last report, has been introduced. The credit program was developed to reward firms that take progressive risk management steps. The program offers eligible insureds a deductible credit, in the event of a claim, if the firm has followed certain best practices in performing the professional services that led to the claim. It is hoped that the credit will serve as an incentive for firms to place risk management higher on their priority list.

Again, a reminder to Associations and insureds that the "Loss Prevention and Practice Management Guide" is available on the CCLS web site." We are pleased that the guide has been included in the list of study material for CBEPS.

As indicated in our last report, Mr. Roger Brett has retired from Jardine Lloyd Thompson Canada Inc., however he was available to assist in our recently completed renewal. Mr. Ante Petricevic is now our broker representative and the PLIC is confident that he will provide a comparable level of service. A small gift of appreciation was presented to Mr. Brett by the PLIC, at our spring meeting, to acknowledge his twenty plus years of service to the CCLS program. 2008 marks the 20<sup>th</sup> anniversary of the CCLS program involvement with the Encon Group Inc. and a CCLS plaque was presented to them to express our appreciation for their commitment to the program.

The PLIC specifically endorse the CCLS program, because we believe it is the best option available. The committee endeavor to be available to any surveyor or Association who may have questions regarding professional liability insurance, even if they are insured outside the CCLS program. The PLIC is available to answer questions whenever we can, or we will point surveyors

in the direction of the right answer if expert advice is required. The PLIC is available to assist any Association in possibly providing resource persons for Association sponsored seminars.

The committee continues to work with our broker and insurer to provide a viable professional liability insurance option for surveyors across Canada. The PLIC feel the program is among the best available to professionals anywhere and considering present market conditions the CCLS program is a very viable option. We believe the years of experience of the committee members represents value to the CCLS as well as the committee itself, our insurers and participating member Associations. We continue to receive excellent corporation from our broker and insurer in both underwriting and claim matters. The PLIC also appreciate that the CCLS Board of Directors recognize the efforts and contributions of the committee to the success of the CCLS program.

Respectfully submitted on behalf of the PLIC;

Gordon A. Webster  
Chairman, PLIC