

CCLS Professional Liability Insurance Committee
 Report to the Annual Meeting of Canadian Council of Land Surveyors
 Regina Saskatchewan
 March 28th and 29th, 2010

The PLIC Continues to be an active Committee of CCLS. It meets face to face twice annually in conjunction with the program broker and insurers to discuss underwriting issues and claims. The spring meeting each year also includes discussion of the terms of renewal for the program which takes place June 1 each year. The committee communicates regularly by email and by teleconference when necessary.

Current committee membership and terms are as follows:

Lester Berrigan, NSLS	Chair	Spring 2012
Monroe Kinloch, ALS	Member	Fall 2010
Gordon Webster, SLS, CLS	Member	Spring 2011
Greg Browne, BCLS	Member	Spring 2011
Sarah Cornett, OLS	Secretary	Ex officio
Ante Petricevic	Broker	
Director Liaison	Position vacant with Board of Directors Consent.	

The 2009 renewal was considered successful adding several features to the policy wording, retaining the majority of policies, and producing enough premium to maintain the viability of the program. The committee will be holding its 2010 spring meeting in April and with our broker will finalize renewal terms for this policy year. Indications are that the base rate will remain stable and that the two-year renewal option will be available again for those who choose it. The stabilization fund, which is unique to the CCLS program and made possible by the long term commitment of the program's insurer, continues to provide the committee with the opportunity to stabilize short term premium fluctuations. Obviously any change in a firm's survey fees, specific categories of surveying services, or claims frequency will affect that firm's total premium at renewal.

The involvement of the PLIC in all aspects of the program from policy development, to premium negotiations, to claim files review is unique to the CCLS program. The five members of the Committee are available to assist any surveyor in understanding either the program or claims handling process and at all times act under strict confidentiality guidelines.

Other unique features of the CCLS program include:

- The "no retroactive limitation date". The CCLS policy covers all work a surveyor has done as long as they have been practicing as a land surveyor.
- The retirement or past acts coverage, available for surveyors who are retiring or closing their practice. This feature has no premium for surveyors who have been insured under the CCLS program for two or more years prior to retirement.
- The Risk Management Credit for Land Surveyors which was developed to reward firms that are taking progressive risk management steps. It is hoped that the Risk Management Credit will serve as an incentive for firms to place risk management higher on their priority list. The program encourages the use of a set of best

practices, long recommended through the design and construction industry. Receipt of the Risk Management Credit is based on the insured's documented satisfaction of two "baseline" conditions: the timely execution of a written professional services agreement plus one of three other best practices conditions. If these conditions are met in the event of a claim, the insurer will credit the value of the insured's deductible for that claim.

- The "Loss Prevention and Practice Management Guide" available on the CCLS web site (<http://www.ccls-ccag.ca/profliability.htm>) and "Loss Control Bulletins" published by Encon and the PLIC on potential liability issues, contain information valuable to any practicing surveyor.
- The committee organized and sponsored risk management seminars, presented this year at the ANBLS annual meeting and being planned on a smaller scale for the upcoming APEILS annual meeting. SLSA ALSA and ABCLS have also been approached for 200 and 2011 but there are no firm plans in place at this time.

The PLIC feels that the CCLS insurance program is among the best available to professionals anywhere and the most comprehensive and viable program available to surveyors outside of Quebec and Ontario which support their own association based programs specifically for their membership. Communication is maintained with representatives of those two programs to share best practices, and the CCLS program continues to offer insurance to any Canadian surveyor.

Submitted on behalf of the PLIC,

Sarah Cornett
PLIC Secretary