

CCLS Professional Liability Insurance Committee
 Report to The Annual Meeting of the Board of Directors of CCLS
 Quebec City, Quebec
 October 2nd, 3rd, 4th, 2007

The PLIC continues to be very active. The Committee added one new member during the past year. Alvin Hayes of Newfoundland was added to the Committee in the director liaison position. There are two terms which are scheduled to expire at the conclusion of the spring 2008 meeting. The PLIC will be addressing this matter at our fall meeting which will be held in Ottawa on September 30th. Present Committee membership and the expiry date of their present terms are as follows:

Sarah Cornett	-	Secretary-Treasurer	On going
Alvin Hayes	-	Director Liaison	
Monroe Kinloch	-		Spring 2008
Lester Berrigan	-		Spring 2008
Grey Browne	-		Spring 2011
Gordon Webster	-	Chairman	Spring 2009

The Committee continue to meet face to face twice annually. These meetings are held in conjunction with our regular meetings with the broker and insurer, where claim and underwriting issues are discussed. Between meetings we communicate regularly via email, fax or telephone and when necessary hold teleconference meetings.

The program broker, with Committee input, successfully negotiated a new option with our insurers for insureds who were renewing at the June 1, 2007 renewal. This negotiation provided an option to guarantee the premium level for the June 1, 2007 and June 1, 2008 renewal if an insured, wished to choose that option. At the present time, it would appear that premium levels are sufficient to maintain the program at a healthy level. Other than a catastrophic loss, a man made or natural disaster, which would affect all insurance markets, there should be no reason for any significant further rate increases. While rates remain stable, premiums are based in part on a firm's gross billings, and therefore insureds may, because of increase billings, see significant total premium increases even though rates remain stable. As the majority of the insureds in the CCLS program, have not submitted new applications for three years we expect that many insureds' premiums will be affected at the 2008 renewal.

After serving as our program brokers representative for over 20 years Roger Brett will be retiring from Jardine Lloyd Thompson Canada Inc. in October, 2007. Mr. Brett has provided the PLIC very valuable assistance during his time as our representative. Jardine Lloyd Thompson Canada Inc. has appointed Mr. Ante Petricevic as Mr. Brett's replacement. Mr. Petricevic has been participating in the program activities, meetings and negotiations for over one year now and the PLIC is confident that Mr. Petricevic will be able to provide a comparable level of service. Mr. Brett is remaining with Jardine Lloyd Thompson Inc. as a consultant and will assist Mr. Petricevic and the PLIC in the June 2008 renewal process. The PLIC wish to thank Mr. Brett for his years of dedicated service to the program.

Loss Control continues to be an important initiative of the PLIC, our insurers and broker. In the past year seminars were held at the Nova Scotia and Newfoundland Annual Meetings. We are hoping to hold seminars in British Columbia and Alberta in 2008. Any Association wishing to hold a Loss Control Seminar should contact the PLIC. In addition to the seminars we continue work with our insurer and broker in the preparation of Loss Control Bulletins.

The PLIC would like to remind Associations and insureds that the "Loss Prevention and Practice Management Guide" is available on the CCLS web site. The "Guide" is also available in hard copy for the cost of printing and shipping should anyone desire a hard copy. The PLIC is in the process of updating our brochure and has continued to use our power point presentation, which is being used in conjunction with the CCLS presentation at most Association Annual Meetings.

While the PLIC specifically endorses the CCLS program, because we believe it is the best option, we are available to any surveyor or Association who may have questions regarding professional liability insurance, even if they are insured outside of the CCLS program. The PLIC is available to answer questions whenever we can, or we will point surveyors in the direction of the right answers if expert advice is required.

The Committee continue to work with our broker and insurer to provide a viable professional liability insurance program for surveyors across Canada. We presently issue approximately 450 policies insuring about 800 land surveyors insuring approximately \$500,000,000.00 worth of work in eight provinces and the territories. The PLIC feel the program is among the best available to Professionals anywhere and considering present market conditions the CCLS program is the most viable program available.

The combined number of years experience on this Committee, to fall 2007, is in excess of 50 years. We believe this represents value to CCLS as well as the Committee itself, our insureds and participating Association members. We continue to receive excellent cooperation from the broker and insurer on providing Committee input toward the closing of claim files.

Respectfully submitted on behalf of the PLIC,

Gordon A. Webster
Chairman PLIC