



ARCHITECTURAL INSTITUTE OF BRITISH COLUMBIA

Memorandum

Date: February 21, 2017

To: AIBC Council

From: Bylaw Review Committee (the “BRC”)
Brian Sim, Architect AIBC, Chair and Thomas Lutes, General Counsel

RE: Analysis and Recommendations:
New Bylaw Proposal – Mandatory Professional Liability Insurance (“PLI”)

Revision 1 – April 2017 (see last page for details)

1.0 Introduction: From Member’s Motion to Proposed Bylaws

- 1.1 At the AIBC’s May 12, 2015 Annual Meeting, members approved a member’s motion “that Council be requested to consider mandatory PLI for all members and registrants in practice.”
- 1.2 In July 2015, council formally confirmed its support for the motion (see Appendix “A”) and CEO Mark Vernon prepared a PLI information submission for council and members, presented at the May 2, 2016 Annual Meeting. In addition to canvassing the Canadian architectural PLI landscape, this presentation confirmed that the institute would pursue PLI on the basis that it would be ‘mandatory’ and tied to Certificates of Practice. A mandatory scheme allows purchasers to obtain insurance coverage from the insurance market. Tying insurance to Certificates of Practice means that only those architects practising the profession of architecture must obtain insurance.
- 1.3 On May 10, 2016, Council requested that the BRC add mandatory PLI for Certificate of Practice (“CoP”) holders to the BRC’s 2015-2018 WorkPlan, and on August 9, 2016, Council approved the BRC recommendation to create a PLI task-force/sub-committee, which would report to the BRC.
- 1.4 This PLI Working Group (the “PLIWG”) was formed in August 2016 consisting of three architects and staff support, and it began meeting and reviewing material in September 2016.
- 1.5 During the fall of 2016, the PLIWG examined current PLI standards for architects and other self-regulated professionals across Canada and liaised with insurance brokers to better understand the existing marketplace. In December 2016, the PLIWG presented recommendations to the BRC regarding the scope of mandatory PLI that should be required for architectural firms in BC. These recommendations and the discussion among the bylaw group have informed this memorandum, bylaw development and overall recommendations.

2.0 Background

A Brief History of PLI Initiatives at the AIBC

- 2.1 By resolution in 1998, AIBC Council took an official position of strongly recommending professional liability insurance for all CoP holders, with minimum coverage of \$250,000 per claim and annual

aggregate coverage of \$500,000 (see AIBC Bulletin 66). The principle behind the position was that architects, as professionals serving the public, have a duty to protect the public interest.

- 2.2 Also in 1998, AIBC Council passed a ruling (found in the *Code of Ethics and Professional Conduct* under Bylaw 34.10) requiring CoP holders to notify clients in writing about whether PLI is held and, if held, under what terms, before entering into an agreement to provide architectural services (effective August 9, 1998, for CoP holders).
- 2.3 There have been historical attempts to approve bylaws requiring PLI coverage, with pre-2006 proposals seeking to initiate an AIBC-administered “compulsory” program. These efforts to obtain member support were unsuccessful by narrow margins. Some of the reasons advanced for the lack of support included: the insurance marketplace being considerably different in those periods; public, professional and government awareness not yet raised through the “leaky condo” crisis; and insurance requirements imposed by authorities having jurisdiction not yet being the norm. The ready availability of cost-effective coverage for small and medium-sized firms was also at times in question.
- 2.4 The last PLI bylaw proposal was in 2006, and similar to the 2017 initiative, it sought to implement a mandatory scheme whereby CoP holders would obtain insurance from providers of their choice. This bylaw vote proceeded by mail ballot but failed to secure the necessary 2/3 majority.¹
- 2.5 In 2015, AIBC Council passed a ruling requiring AIBC associates who provide services on buildings not requiring an architect, and not supervised, directed, or controlled by an architect, to notify clients in writing about whether PLI is held and, if held, the terms of such insurance. This ruling is found in the *Code of Ethics* in ruling (j) to Bylaw 34.10. Note that this mandatory PLI initiative is not addressed at insurance coverage for associates providing services in the exceptions. It relates solely to the practise of the profession of architecture by architects, firms and licensees operating through certificates of practice.
- 2.6 This initiative does not address services provided by architects that are not considered to be the practise of the profession of architecture. Architects working for government, developers and other organizations and who do not require a CoP would not be required to obtain insurance coverage.

3.0 Overview of Current PLI Landscape

- 3.1 Almost all self-regulated right-to-practise professions across Canada (e.g., engineers, lawyers, doctors, nurses, accountants) mandate some form of PLI for their members and/or firms. **With respect to architecture, Alberta and BC are the only provincial jurisdictions where PLI is not currently necessary as a condition for professional practise.** In the two largest provinces (Ontario and Quebec), PLI has been required since the 1980s. In late 2017 or mid-2018, the Alberta Association of Architects expects to go before the Legislative Assembly to pursue a statutory amendment that will enable it to regulate PLI.² If Alberta proceeds and the AIBC bylaw initiative does not succeed, BC would be the only provincial architectural regulator not requiring PLI as a condition of professional practise.
- 3.2 The vast majority of Canadian architectural regulators and the Association of Professional Engineers & Geoscientists of BC (“APEGBC”) require minimum PLI coverage of \$250,000 per claim (see table at Appendix B – PLI by Jurisdiction (Architects and APEGBC)). The bulk of these regulatory bodies tie PLI to architectural firm practice, generally through a CoP or equivalent. Additionally, in most

¹ In the 2006 vote, 501 valid mail ballots were cast, with 56% of voters in favour of a mandatory PLI requirement.

² In November 2015, the AAA Council determined that the preferred PLI model in its request for legislative change is for PLI to apply to firms under the mandatory (open market) model. (See AAA *eBulletin* '15 – *Legislation Review Update*)

jurisdictions, firms must provide proof of PLI by submitting a Certificate of Insurance. Some regulators also require “declarations”, which provide assurances such as agreeing to maintain the minimum level of coverage and to notify the governing body of any changes to such coverage. Saskatchewan is the only regulator canvassed that requires a declaration only as proof of coverage.

- 3.3 In the provinces that currently regulate PLI for architects, there are two types of systems: mandatory PLI and compulsory PLI. Mandatory PLI obliges members and/or firms to purchase the minimum level of insurance coverage from the open marketplace. Compulsory PLI obliges members and/or firms to purchase the minimum level of insurance coverage from a provider that is directly operated or overseen by the regulator. Sometimes this is referred to as “captive insurer” model.

4.0 Analysis and Options

Public Policy

- 4.1 Protection of the public is the primary object of self-governing professional legislation, including for the architectural profession in BC. Mandatory PLI is expected to enhance this goal in several ways. First, insurance provides more access to financial remedies for legitimate claims against architects. Mandatory PLI should also provide greater protection to the public and enhance the profession’s credibility by ensuring a standard of minimum coverage across the profession. In the institute’s experience, members of the public generally assume that architects have insurance coverage in the same manner the public assumes and expects coverage for health professionals, lawyers and others.
- 4.2 Obviously and importantly, PLI also protects policy-holders from the costs of defending and paying damages for claims where coverage is confirmed. Insurance carriers also provide risk management resources for policy holders through direct contact and loss prevention education material and programs.
- 4.3 The PLIWG developed a questionnaire and delivered it to six insurance brokerage firms (see Appendices C and D). All six brokers kindly volunteered their time and completed the form. The purpose of this research was to obtain current market data on the scope of PLI coverage, premiums, deductibles, and exclusions for architects in BC. While responses to the questionnaire varied to a degree, the following general observations can be made:
- Minimum premiums for small firms, such as a sole practitioner, start at approximately \$950-\$1500 per year (premiums vary depending on firm revenue and other factors);
 - The minimum damage limit per claim is generally \$250,000.00, with an annual aggregate limit of \$500,000 (higher coverage is available and widely obtained by architects);
 - Deductibles vary with the policy and can generally be negotiated through the broker as part of the policy cost;
 - Coverage is provided on a ‘claims-made basis’, which means the insurance policy must be in force at the time the claim is made (or reported) for coverage. Continuous coverage extension is available, generally for historical periods of time during which insurance coverage had been in effect;
 - Policies typically include supplemental coverage for defence costs;

- PLI policies cover claims made arising out of a negligent act, error or omission in providing or failing to provide professional architectural services. Extensions to this coverage may include such claims as defamation or slander and breach of copyright. Separate, optional coverage is available for commercial general liability claims (business-related claims such as office contents and equipment, documents, tenant improvement coverage, etc.); and
- In addition to monetary damages limits, PLI policies may contain exclusions for claims such as asbestos, mould, and water ingress (those clauses may be modified or deleted by negotiation depending upon the carrier). Coverage can generally be tailored to fit the services and risk profile of the firm's practice. Water ingress extension endorsement (also called "infiltration of precipitation") is widely available. Water ingress coverage is an example of a negotiated provision that can be tailored by the parties to specific geographical areas, building occupancies and other conditions – such as a requirement for coverage that an approved standard form of agreement be in place, home warranty insurance is in place for the project at issue, etc.

Bylaw Structure and Design

- 4.4 The BRC reviewed the insurance authorization language for all other Canadian architectural regulators with PLI requirements and that of APEGBC. While no comparable jurisdiction had language that could readily be adapted to the BC regulatory context, the material proved useful in many other respects, notably the administrative elements and possible council rules considered as part of the PLI initiative. The comparison of approaches in other Canadian jurisdictions helped ensure as consistent a recommendation in B.C. as possible with fellow regulators. The Committee is mindful of the many architects and firms with multiple Canadian registrations and the challenges posed by various compliance requirements.
- 4.5 Due consideration was also given to the bylaw-granting authority found in Section 24 of the *Architects Act* and existing AIBC bylaws related to insurance, namely those addressing certificates of practice. General authority for a mandatory PLI requirement can be found in the overarching bylaw-authority language found in Section 24 (1) of the *Act*, by which "[t]he institute may make bylaws considered necessary for the regulation of the institute, its members, architectural firms, licensees and associates." Section 24 (2) contains several more specific insurance-related bylaw-authorization subsections. Some of these relate to the authority to establish a compulsory ("captive") insurance model, while subsection (h) provides general authority for the mandatory model being advanced. The *Act* provides that without limiting the general authority to pass bylaws in subsection (1), AIBC bylaws can provide bylaws:
- (h) requiring members, architectural firms and licensees to maintain insurance to provide indemnity against professional liability claims, including establishing classes of members, architectural firms and licensees for this purpose and allowing the council to exempt a member, architectural firm or licensee, or a class of any of them, from an insurance requirement;³
- 4.6 In the end, the BRC and staff concluded that the excellent work undertaken by the institute in its 2006 PLI bylaw initiative provided a template for bylaw development and administrative elements. The draft bylaw language proposed below is drawn in part from the 2006 language. The BRC has also proposed basic council 'administrative' rules to supplement the bylaw language below. These are provided in keeping with the recent trend (and member expectation) in AIBC bylaw development whereby council rules authorized through proposed bylaws are developed in draft form for discussion

³ Council's initial direction and the BRC and PLI Working Group's analysis and recommendations have been consistent: That insurance should be carried by all CoP holders. However, the phrasing in subsection (h) "allowing the council to exempt a member, architectural firm or licensee" provides flexibility to make exemptions from the PLI requirement.

concurrently with bylaw work. Such rules would allow reasonably nimble movement by council to address terms and conditions for mandatory insurance coverage that may change from time to time, such as the proof of insurance requirement.

Mandatory PLI Timing: Effective Date

- 4.7 The initial timeline discussed with council and members in response to the member's motion was a bylaw vote by mid-2017, with the PLI requirement to take effect for the 2018 CoP renewal 'cycle'. Further consideration suggests that a longer lead time between a mid-2017 bylaw vote (if successful) and the effective date for mandatory PLI has many advantages. First, support for a bylaw vote could be undermined by member concern about the ability to comply with mandatory PLI with a roughly six-month lead time. Some members, particularly smaller practitioners and those considering retirement, will almost certainly require a longer period to make decisions about coverage, seek competitive policy quotes and see to the orderly hand-off of project work in the event of retirement or change in practice direction (e.g., from sole practitioner to employee working under another CoP).
- 4.8 The BRC is of the view that some members may vote against the initiative – or abstain – not out of objection to the laudatory concept of mandatory PLI for architects, but out of uncertainty and anxiety related to the timing of complying with the insurance requirements.
- 4.9 Additional months between the vote and effective date also provide the institute with more time to provide insurance information (including professional development programming, if appropriate) and to otherwise direct members to brokers and advisers. Some of the concepts of professional liability insurance – particularly coverage extensions and exclusions – are sufficiently complex to commend additional time for members to inform themselves.
- 4.10 As a final supporting argument for delaying implementation, it is important to underscore the fact that tying mandatory PLI to the CoP raises the ante for non-compliance considerably. Section 27 of the *Architects Act* connects the right to practise the profession of architecture to a valid CoP. Failing to comply with mandatory PLI requirements puts this right to practise at risk. In cases where a single CoP authorizes multiple architects to provide services, the consequence of non-compliance are magnified. **For these reasons, the BRC and staff recommend that the effective date for compliance with the proposed mandatory PLI bylaw should be the 2019 CoP renewal cycle.** Roughly eighteen months between a successful vote and expected compliance should allow sufficient time for members and firms to develop a comfort level with PLI requirements, canvass the market and make informed decisions related to their practice. Basic but important office practices, such as reminder systems related to insurance renewal and CoP renewal requirements, can be recommended by the institute and implemented during this extended pre-implementation period.

Proposed Bylaw Language with Draft Council Rules:

Professional Liability Insurance

- 16.1.1* An architectural firm, member or licensee applying for or renewing a certificate of practice must supply satisfactory evidence that the applicant or certificate of practice holder has current professional liability insurance coverage, and must undertake to maintain such insurance over the term of the certificate of practice.
- 16.1.2 A certificate of practice holder must advise the institute in writing immediately if the insurance coverage required in bylaw 16.1.1 is cancelled, terminated or expires.
- 16.1.3 Council may establish rules relating to the minimum amounts and coverage, evidence of insurance and other terms and conditions of the professional liability insurance required under bylaw 16.1.1.

*Placeholder numbering only: Final numbering and location of bylaws to be confirmed.

Proposed Council Rules: Terms and Conditions for Mandatory Professional Liability Insurance (“PLI”)

1. Mandatory PLI coverage required under AIBC Bylaw 16.1.1 must be held in an amount of not less than \$250,000 per claim with aggregate coverage of no less than \$500,000.
2. In the event that coverage amounts fall below these thresholds, a certificate of practice holder must immediately notify the institute and the terms of Rule 6 will apply.
3. Submission of a current professional liability insurance policy certificate of coverage is required as evidence of compliance with the requirement for PLI under bylaw 16.1.1 and such certificate must be provided to the institute upon application for or renewal of any certificate of practice. A certificate of coverage is required annually.
4. The mandatory PLI must provide valid insurance coverage for all projects undertaken in British Columbia over the term of the certificate of practice.
[Note: A specific additional requirement for those who have obtained insurance from other than a BC-licensed broker could be added, requiring such holders to have their insurance carrier provide a letter confirming coverage in BC. Nova Scotia has this kind of requirement.]
5. The ‘undertaking’ to maintain insurance over the term of the certificate of practice required under bylaw 16.1.1 is satisfied by duly completing and complying with the undertaking portion of the certificate of practice form as prescribed from time to time.
6. [The BRC recommends development of a rule to address ‘mid-stream non-compliance’ with PLI coverage – e.g., insurance that lapses or terminates and is not renewed or replaced immediately, thus resulting in failure to “maintain ... insurance over the term of the certificate of practice”.]
7. *[Consider development of other administrative rules that may arise during information/consultation phase]*

Other Bylaws and Rulings Affected

- 4.11 At this time, the BRC is not recommending further amendments to existing bylaws, such as those governing firms and certificates of practice. These bylaws are under review for a future amendment recommendation to council.
- 4.12 However, there are two current bylaw subsections that have essentially been dormant since their passage that will come into effect should the proposed PLI bylaws be approved. These subsections have been ‘on the books’ since their passage and are reproduced below. At this point, the BRC recommends that members be advised of these subsections. Further, consideration should be given to including clear confirmation language in the motion to approve PLI bylaws that bylaws 16.2 (d) and 16.3 (c) come into effect with the PLI bylaws themselves. In such case, the editorial note in the current AIBC Bylaws document, included with the bylaw excerpt below, would be removed [emphasis added to original, current bylaw document]:
- 16.2 An architectural firm, member or licensee applying for a certificate of practice or renewal of a certificate of practice shall complete the required form signed by all architects and professional engineers having a principal or shareholding interest in the firm certifying that the firm, member or licensee:
- (a) is registered with the institute and is in good standing
 - (b) has paid any required annual fee
 - (c) has paid any required fee for the certificate of practice, and
 - * (d) has obtained the required professional liability insurance coverage.**
- 16.3 A certificate of practice will expire without notice in any of the following circumstances:
- (a) on February 1, unless it has been renewed under subsection (2)
 - (b) on the cancellation for any reason of the registration of the holder of the certificate of practice
 - *(c) on the expiration or termination for any reason of the required professional liability insurance coverage.”**
- *ed. note: there is no requirement to date for there to be any professional liability insurance coverage in place, with reference to 16.2(d) and 16.3(c), above.**
- 4.13 The BRC also reviewed the council rulings found in Bylaw 34.10 related to client notification by architects and associates of their insurance status. No change is recommended to the relatively recent associate ruling (j) to the bylaw, as the proposed mandatory PLI requirement would not apply to intern architects, architectural technologists and retired architects. However, the BRC recommends that council amend and clarify ruling (e), reproduced below, to require CoP holders to advise clients more meaningfully as to the “terms” under which their insurance is held.
- (e) Before entering into an agreement to provide architectural services, a Certificate of Practice holder must notify the client in writing whether or not professional liability insurance is held and under what terms.
- 4.14 Given the mandatory nature of the proposed PLI bylaws, the ruling could be amended to remove the “whether or not” phrasing and instead require CoP holders to simply confirm with clients that PLI coverage is in place in accordance with AIBC Bylaws. As importantly, council should consider

clarifying what “terms” means, particularly whether it should include more than just the minimum monetary amounts (e.g., \$250,000/\$500,000) and be extended to notification of whether ‘water ingress’ coverage is maintained, as one example. The BRC recommends this issue be raised during consultation to help inform council’s eventual decision on whether and how to update this important insurance notification ruling in the *Code of Ethics and Professional Conduct*.

5.0 Recommendations

5.1 The BRC makes the following basic recommendations in support of the proposed bylaw and draft rules framework above:

- All firms shall be required to carry PLI coverage of a not less than \$250,000 per claim, with an annual aggregate limit of at least \$500,000. The BRC is not recommending specific coverage inclusions or exclusions at this time;
- PLI should be linked to a CoP to cover all principals and employees within a given firm, and to allow non-practising architects to be exempted from the PLI requirements;
- All firms with a CoP, and all CoP applicants, shall be required to provide evidence of insurance (i.e., a Certificate of Insurance) annually. Note that other options the PLIWG and BRC considered were declarations only or a combination of ‘paper evidence’ for the first year of PLI for any new certificate of practice, followed by annual declarations. However, to enhance the credibility of the PLI program and manage compliance in the public interest, an annual ‘proof of insurance’ requirement is recommended. As this is established by council rule, it could fairly easily be changed in the event a lesser compliance measure, such as the Saskatchewan ‘declaration’ model, is deemed appropriate in later renewal cycles;
- Members should be advised of draft council rules, and encouraged to provide feedback to shape the kinds of ‘terms and conditions’ and administrative rules that will underpin the PLI scheme. As noted above, the BRC recommends development of a rule to address scenarios where insurance may lapse during the term of a certificate of practice;
- Depending on feedback received during consultation, council may wish to consider whether to include ‘exemption’ from PLI coverage authority in the bylaw or council rules;
- As detailed in paragraphs 4.7-4.10 above, the effective date for PLI bylaw compliance is recommended to be the 2019 CoP cycle. This would allow approximately 18 months of transition between member approval of PLI bylaws and compliance and enforcement;
- Council should consider whether and how to modify the existing insurance notification requirement found in the *Code of Ethics*, particularly whether more meaningful notice as to the “terms” should be provided to clients before entering into a client-architect agreement;
- In terms of consultation, the BRC recommends the continued use of the AIBC web site as the primary source for updated information about the bylaw initiative, along with eBlast and eNews for periodic announcements. Enhanced consultation information and sessions may be necessary given the importance of PLI and the past history of failed member support. The use of Frequently Asked Questions may be useful to orient members about PLI and address the majority of basic queries;

- Member input may well lead to modifications to the bylaw language and rules, as well as revealing administrative issues and insurance coverage questions the institute will want to address. In some ways, consultation and information-sharing (including after a successful vote) on this bylaw issue may be more important than that undertaken on other bylaw initiatives over the past few years.

6.0 Appendices

Appendix A – Council Response to 2015 Member Motion

Appendix B – Professional Liability Insurance by Jurisdiction (Architects & APEGBC)

Appendix C – Questionnaire: Professional Liability Insurance

Appendix D – PLI Brokers in BC

APPENDIX A – COUNCIL RESPONSE TO 2015 MEMBER MOTION

Council Response to 2015 Member Motion

At its June 2015 meeting, Council's Governance Committee reviewed the motion-from-the-floor (MFTF) that was supported at the 2015 Annual Meeting. While noting that that any such motions are advisory and non-binding to Council, the Committee reiterated its commitment to giving them due consideration. The Governance Committee submitted the motion for Council's consideration in July 2015.

The MFTF and Council's response are as follows:

MFTF:

That council be requested to consider mandatory professional liability insurance for all members and registrants in practice.

Response to MFTF:

Decision:

Council is supportive of this MFTF.

Discussion:

Council discussed a potential approach to fully considering the initiative of mandatory professional liability insurance, which will include quantifying the impacts of such insurance on members, engagement of the Bylaw Review Committee and other required staff and volunteer resources.

Under the direction of the CEO, an operational task force will be formed with a defined mandate and time-limited specific assignments, including member consultation. A task force terms of reference is currently in development.

Members will be kept informed by way of AIBC eBlasts and eNews as the initiative progresses.

Members' efforts to bring forward informed, well-formulated suggestions and recommendations for council's consideration are sincerely appreciated.

Mark Vernon CA, CPA (IL)
CEO (Executive Director)

APPENDIX B – PROFESSIONAL LIABILITY INSURANCE BY JURISDICTION (ARCHITECTS & APEGBC)

	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	NWT	APEGBC
Has PLI?	No	No, but pending	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes*
Year Enacted	N/A	In progress (Spring 2018)	2011	1985	1987	1985	1995	2008*	Unknown*	2008	Unknown**	2002
Legal Authority	Byla w	Currently none (requires statutory update)	Bylaw	Bylaw (terms prescribed by Council)	Regulation	Regulation	Bylaw	Regulation	Bylaw	Regulation	Bylaw (via Code of Ethics)	Bylaw
Type	N/A	Mandatory	Mandatory	Mandatory (corporation s and joint A & E corporations / firms only)	Compulsory	Compulsory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory (firms only)	Compulsory
Amount	N/A	Unspecifie d	\$250,000 minimum, inclusive of any one occurrence	\$250,000 minimum	\$250,000- \$1,000,000 per claim (based on gross fees)	\$1,000,000 minimum per claim	\$250,000 minimum per claim	\$250,000 minimum per claim	\$250,000 minimum per claim	\$250,000 minimum per claim	Unspecified	\$250,000 minimum per claim
Criteria	N/A	Tied to firms	Tied to firms	Tied to firms	Tied to firms	Tied to member licenses (public sector exempted)	Tied to firms	Tied to member licences/ corporate permits	Tied to firms	Tied to member licences/ firms	Tied to Firms	Tied to member licences
Reporting /Admin	N/A	Unspecifie d	Declaration	Declaration/ Certificate of Insurance	Included in fees	Included in fees	Certificate of Insurance	Certificate of Insurance	Certificate of Insurance	Certificate of Insurance	Certificate of Insurance	Included in fees

*This coverage is called “Secondary Professional Liability Insurance” intended for individual engineers in narrow circumstances; it is not full-protection PLI for firms and engineers of the kind contemplated for architects and firms by the AIBC bylaw initiative.

**Note: Nova Scotia had PLI prior to 2008 legislation (preliminary date is unknown). PEI and NWT have yet to provide AIBC with year of enactment.

APPENDIX C – QUESTIONNAIRE: PROFESSIONAL LIABILITY INSURANCE

1. Please provide your full name and contact information.
2. What types of claims are typically covered under professional liability insurance plans for architectural firms in BC?
3. What types of claims are typically excluded under professional liability insurance plans for architectural firms in BC?
4. Can you provide an annual cost range of professional liability insurance for architectural firms in BC?
5. What is the average deductible on professional liability insurance claims for architectural firms in BC?
6. Can you provide a copy of your basic form of professional liability insurance for architectural firms in BC?*

* Note: The AIBC will use all information provided by you in confidence and only for the purpose of developing recommendations for a mandatory PLI bylaw

APPENDIX D – PLI BROKERS IN BC

The following list of commercial insurance contacts (shown alphabetically) is a result of information that has been provided to the AIBC as of February 2015. This information is subject to change. The provision of this list does not constitute a recommendation, offer or solicitation by anyone at the AIBC or in any jurisdiction.

INSURANCE BROKERS:

Aon Reed Stenhouse Inc. 1200 - 401 West Georgia Street Vancouver, BC V6B 5A1	Phone (604) 443-2492 Fax (604) 682-4026 www.aon.ca	Chris McLean chris.mclean@aon.ca
BFL Canada Insurance Services Inc. 200 - 1177 West Hastings Street Vancouver, BC V6E 2K3	Phone (604) 376-0065 Fax (604) 683-9316 www.bflworld.ca	Lawrence Bicknell lbicknell@bflcanada.ca Jeff McLellan jmclellan@bflcanada.ca
Jardine Lloyd Thompson 16 th Floor 1111 West Georgia Street Vancouver, BC V6E 4G2	Phone (604) 682-4211 Fax (604) 682-3520 www.jltcanada.com	Spencer Denton sdenton@jltcanada.com
Marsh Canada Limited Bentall 5 - 550 Burrard Street, Suite 800 Vancouver, BC V6C 2K1	Phone (604) 685-3765 Fax (604) 685-3112 www.canada.marsh.ca	Ben Kent benjamin.kent@marsh.com Stephen Panciuk (Head of Arch./Eng. Dept.) steve.panciuk@marsh.com Andrea Paje andrea.paje@marsh.com
Metrix Professional Insurance Brokers 1500 – 1166 Alberni Street Vancouver, BC V6E 3Z3	Phone (604) 683-5583 Fax (604) 683-8032 www.mpib.com	Dave Anderson (604-629-2667) danderson@mpib.com Mike Russell (604-629-2668) mrussell@mpib.com
Park Insurance Agency Ltd. 201-4880 Hastings Street Burnaby, BC V5C 2K4	Phone (604) 659-3133 Fax (604) 255-7373 www.park.ca	Chris Westrop cwestrop@park.ca

*Note: Certain brokers have exclusive arrangements with specific insurers; other brokers have access to multiple markets.

REVISION SUMMARY

- 1) April 2017
Appendix B – APEGBC information clarified; formatting changes.