



2024 Top Ten Risk Education & Insurance Insights for Architects

One list. Ten valuable reads.

Dominating the 2024 [top ten list](#) of most-read articles, are those directly related to insurance. These have attracted the attention of architects and architectural practice owners alike who seek to contain risk and foster a deeper understanding of their professional liability insurance. Read on for Pro-Demnity's 5th annual list of the most popular education articles and news items.*

The reigning leader on this year's list is the [Technical Requirements Schedule](#). This Schedule was introduced alongside the Refreshed Policy Wordings in April 2024. The Schedule forms part of the professional liability insurance contract and outlines the technical requirements for certain coverages (such as water ingress, or precast concrete panels/cladding) to be included, when there are allegations against the architect for errors, omissions or negligence for their designs. As a standalone, publicly available document that still forms part of the insurance policy, Pro-Demnity has made it easier for practice leaders to share the information with their design teams, thereby encouraging more risk-aware design behaviours.

In the number two spot is the [Refreshed Policy Wordings](#) announcement. Coverages and

limitations were made explicit, with language simplified, and easier to read. Approximately a dozen updates are reflected in the refreshed policy wordings, including the addition of a new sub-limit in cases where architects have agreed to [mandatory arbitration](#) in contract. Other exclusions such as fee disputes and geotechnical engineering and surveying services are also made more explicit within the policy. The associated [FAQs](#) were also a popular read, landing as number six on the top ten list.

Rounding out the top 3 is the ever-popular [List of Lawyers](#), appearing on the Top Ten list for the third consecutive year. It refers architects to Pro-Demnity's "go-to" lawyers for all things related to protecting a practice's business interests.

A new entrant on the list this year includes [Retirement from Practice](#) holding fast at the number 8 spot. Although it is too early to tell, this may be a harbinger of two possible trends. The first, being an indicator of a demographic shift where long-tenured Certificate of Practice owners may be looking to move on. A second, possible trend, is that of practice owners actively starting to explore surrendering their Certificate of Practice in favour of starting a new Certificate of Practice further to a merger or acquisition.

Two additional entrants claiming the fifth and seventh spots respectively are [Speak with an Expert](#) and [ARM/r](#) (the Architectural Risk Management Assessment Report.) The first provides architects with access to Pro-Demnity's Risk Alliance Services team members by booking one-on-one confidential risk-related consultations over MS Teams video. The second enables architects to zero-in on risks within their own practice through a self-identification quiz which generates a customized report and helps the architect to close gaps in their risk management systems.

Finally, claiming the 10th spot on this year's top ten list is [Why Architects should use OAA Contracts](#), written by in-house Managing Counsel, Philip Ghosh, who highlights the benefits and importance of leveraging OAA 600 or OAA 800 as the standardized contract of choice for Certificate of Practice holders.

2024 TOP TEN LIST FROM PRO-DEMUNITY

1. [Technical Requirements Schedule](#)
2. [Refreshed Policy Wordings](#)
3. [Lawyers available to assist architects.](#)
4. [Limitation Periods: is an architect ever safe from litigation?](#)
5. [Speak with an Expert](#)
6. [FAQs for the Refreshed Policy Wordings](#)
7. [ARM/r - The Architectural Risk Management Assessment Review](#)
8. [Retirement from Practice](#)
9. [Explaining the Technical Requirements Schedule and Water Ingress](#)
10. [Why architects should use OAA Contracts.](#)

Most of the reads take less than 7 minutes, delivering valuable insights to support architects in their professional roles, while providing relevant and useful solutions that help architects to manage, mitigate, avoid, transfer, or assume risk with eyes wide open.

**The rankings were driven by stakeholders including (but not limited to) architects, architectural technologists, architectural practice leaders, partners and principals, risk leaders, insurance decision-makers, policyholders and ancillary professionals (i.e., lawyers, engineers), as derived from website visits and page views from January 1, 2024, to December 6, 2024.*

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