2025 TOP TEN RISK EDUCATION ARTICLES AND RESOURCES FOR ARCHITECTS

As another year draws to a close, Pro-Demnity is proud to present the 2025 Top Ten List of Risk-Related Reads for architects. This annual tradition not only highlights the most-read and most-valued resources but also reflects the evolving landscape of architectural risk management. It offers architects a snapshot of the profession's most pressing concerns. Each year, the list is shaped by the interests and needs of Ontario's architects, practice leaders, technologists, and allied professionals, as measured by website visits and page views.

THE 2025 TOP TEN LIST

1. Grenfell Tower Fire: Lessons from an Architectural Catastrophe

2. Explaining the Technical Requirements Schedule and Water Ingress Coverage Requirements

3. Refreshed Policy Wordings

4. The Claims-Free Architect podcast
5. Retaining Surveyors, Geotechnical and Hazardous Substances Specialists
6. Mandatory Arbitration
7. Claims History and your Insurance Premiums
8. Is your Site Review as Good as you think?
9. Navigating the Trade War
10. The Best Contract for an Architect to Use

A DEEP DIVE INTO THE TOP THREE READS OF 2025

1. GRENFELL TOWER FIRE: LESSONS FROM AN ARCHITECTURAL CATASTROPHE

This year's leading article examines the Grenfell Tower Fire, a tragedy that continues to shape global conversations about building safety, design responsibility, and risk management. Released eight years after the tragedy, and after significant research and review of the UK's Inquiry into the events leading up to fire, it is a sobering analysis of the architect's duty to care. The piece distills lessons for architects, emphasizing the importance of rigorous specification, clear communication, and proactive risk assessment. Compared to 2024, where technical requirements and insurance policy updates dominated, the 2025 focus on Grenfell signals a renewed urgency around life safety and the ethical dimensions of architectural practice. In light of the Wang Fuk Court Fire

(Hong Kong) in November 2025, the insights offered in this article will have an enduring impact.

WHY IT MATTERS:

- Raises awareness of catastrophic risk and the architect’s duty of care.
- Encourages reflection on design choices, material selection, and compliance.
- Reinforces the need for ongoing education and vigilance.

2. EXPLAINING THE TECHNICAL REQUIREMENTS SCHEDULE AND WATER INGRESS COVERAGE REQUIREMENTS

Building on its strong showing in 2024, the Technical Requirements Schedule remains central in 2025, now paired with a deeper exploration of water ingress coverage. The article clarifies how architects can ensure their designs meet the latest insurance criteria, especially for high-risk elements like precast concrete panels and window wall designs. In 2024, the Schedule’s introduction was a major development; in 2025, the focus shifts to practical application and compliance, helping architects avoid costly claims and disputes.

WHY IT MATTERS:

- Provides actionable guidance for risk-aware design.
- Helps architects understand and meet insurance coverage requirements.

- Supports better collaboration between design teams and practice leaders.

3. REFRESHED POLICY WORDINGS

The third entry continues the theme of clarity and transparency in insurance. The 2025 article reviews updates to policy wordings, highlighting new sub-limits, explicit exclusions (such as fee disputes and geotechnical services), and the impact of mandatory arbitration clauses. In 2024, the announcement of refreshed wordings was a top read; in 2025, architects are engaging more deeply with the details, seeking to understand how changes affect their coverage and risk profile.

WHY IT MATTERS:

- Empowers architects to make informed decisions about insurance.

- Reduces ambiguity and potential for disputes.

- Encourages regular review and updating of contracts and policies.

COMPARING TO 2024: WHAT'S CHANGED, WHAT ENDURES

- **2024's Top Reads:** Focused on the introduction of the Technical Requirements Schedule, refreshed policy wordings, and the perennial List of Lawyers.

- **2025's Shift:** The Grenfell Tower Fire article leads, reflecting heightened concern for catastrophic risk and ethical practice. Technical requirements and policy wordings remain vital, but the emphasis is now on practical implementation and deeper understanding.

- **Enduring Themes:** Risk management, insurance clarity, and legal support continue to be foundational, with new topics like trade wars and claims history entering the conversation.

DESIGNING AND LEADING WITH WISDOM, EFFICIENCY, AND EFFECTIVENESS

As the profession evolves, so too must our approach to risk. The 2025 Top Ten List is more than a reading guide—it's a roadmap for wise, efficient, and effective risk management. Architects are encouraged to:

- Read and share the latest insights from Pro-Demnity.
- Engage with experts for confidential consultations.
- Use assessment tools to identify and close gaps in risk management.
- Review and update contracts and insurance policies regularly.
- Foster a culture of risk-aware design within their teams.

By making risk management a daily priority, architects can protect their projects, reputations, and communities.

**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, 2025, to December 8, 2028.*

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