

A LEGACY OF PROTECTION. A FUTURE OF CONFIDENCE.

Pro-Demnity is celebrating its 40th year of underwriting professional liability insurance for Ontario's architectural practices.

EMPOWERING ARCHITECTS WITH MEANINGFUL INSIGHTS INTO CLAIMS

Explore Pro-Demnity's open claims (as at Dec 31 2025) by project types, alleged type of loss and alleged cause of loss.

PRO-DEMUNITY'S 2026 OAA CONFERENCE MATERIALS

Access Pro-Demnity's 2026 OAA Conference resources, including our presentations on The Technical Requirements Schedule and Design Decisions on Trial

2026 RATE CHANGE IS 0%

Announcing the 2026-2027 rate of 0% on mandatory and optional layers. Learn how rate is applied equitably across all architectural practices.

CONVENIENCE V. CONFIDENCE: ARCHITECTURAL FEES PAID VIA E-TRANSFER PAYMENTS CAN BE COSTLY.

E-Transfer payments may be convenient, but if funds are mis-directed, architect-client relations may become strained and awkward.

2026 ANNUAL UPDATE: PROTECT. DEFEND. ADVANCE.

Our 2026 Annual Update shows how we protect your practice, defend your design decisions, and advance your firm with valuable coverages and risk insights.

PROTECT. DEFEND. ADVANCE.: KEY FIGURES FOR 2025

The Key Figures in 2025 that showcase how we Protect. Defend. Advance. for architects.

AN OVERVIEW OF 2025 FROM THE BOARD CHAIR AND PRESIDENT AND CEO

Debra Krakow and Bruce Palmer share how Pro-Demnity's Protect. Defend. Advance. mindset support architectural practices across Ontario.

WHO DECIDES THAT A CONTRACTOR IS IN DEFAULT? A GUIDE FOR ARCHITECTS

Hint: It's not the Architect's role to decide that a Contractor is in Default. Read on to learn who is accountable for this determination.

AN ARCHITECT'S QUICK 8-POINT GUIDE TO PROFESSIONAL LIABILITY INSURANCE

Eight key insurance concepts to Guide your understanding of your Pro-Demnity policy.