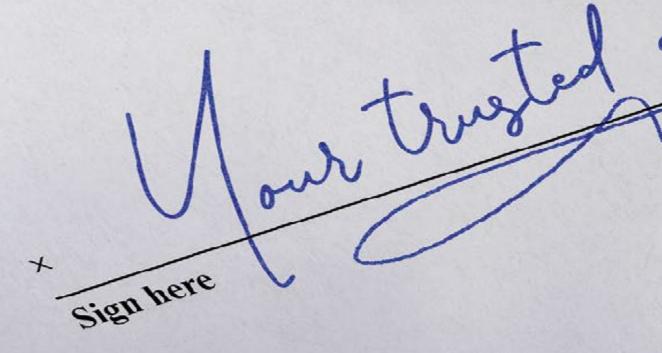
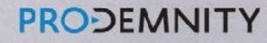
PROTECTING ARCHITECTS IS OUR POLICY.

GREETINGS FROM PRO-DEMNITY

OAA AGM April 8, 2025





KEEPING promises TO ARCHITECTS

The insurance contract that protects architects

OUR policy IS:

The pledge to be here for architects

The principle that drives how we serve architects

Dedicated TO BUILDING BETTER OUTCOMES

- Refreshed Policy
- Technical Requirements Schedule
- ARM/r
- Speak with an Expert
- **Claims-Free Architect Podcast**



Experience RATING FACTOR

- Updated pricing model
- Upholding fair and equitable pricing
- Rewarding positive, risk-awareness outcomes



FIGURES THAT REINFORCE OUR commitment

Architects and the public expect that there be sufficient funds available to pay for errors and omissions of the profession.

Insurance Revenue

\$53 M

Total Gross Claims Costs

\$16.9M



Net Profit After Tax

Minimum **Capital Test**

303% \$10.4 M

Total

Claims Reported 2,010

(2014 - 2024)

2,674 (2014 - 2024)

Total

Claims

Closed

61% of claims costs \implies Legal expenses

39% of claims costs \implies Damages

FINANCIAL Results As of December 31, 2024

CLAIMS PERFORMANCE

2,010

Total Claims Reported (2014 - 2024)

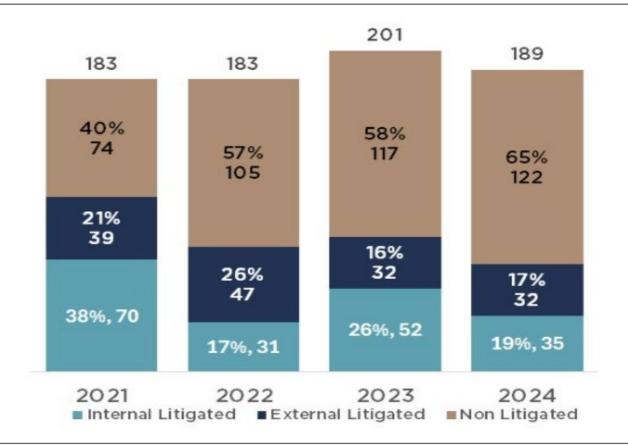
2,674

Total Number of

Closed Claims

(2014 - 2024)

61%/39% **CLAIMS COSTS** 61% of claims costs \$16.9 M attributed to legal expenses. Up 16% or 39% of claims costs \$2.7 M from prior year attributed to damages



REINSURANCE **PREMIUMS** \$22.9 M

EXPENSE MANAGEMENT

REINSURANCE MANAGEMENT

LLOYD'S

A protect AND defend MINDSET

OPEN CLAIMS BY PROJECT TYPE - COUNT & INCURRED

Performing Arts - Museum

Places of Worship

Transportation

Retail - Mall - Shopping

Industrial Buildings - Warehouse

Hospital - Retirement - Convalescent

Other/Unassigned

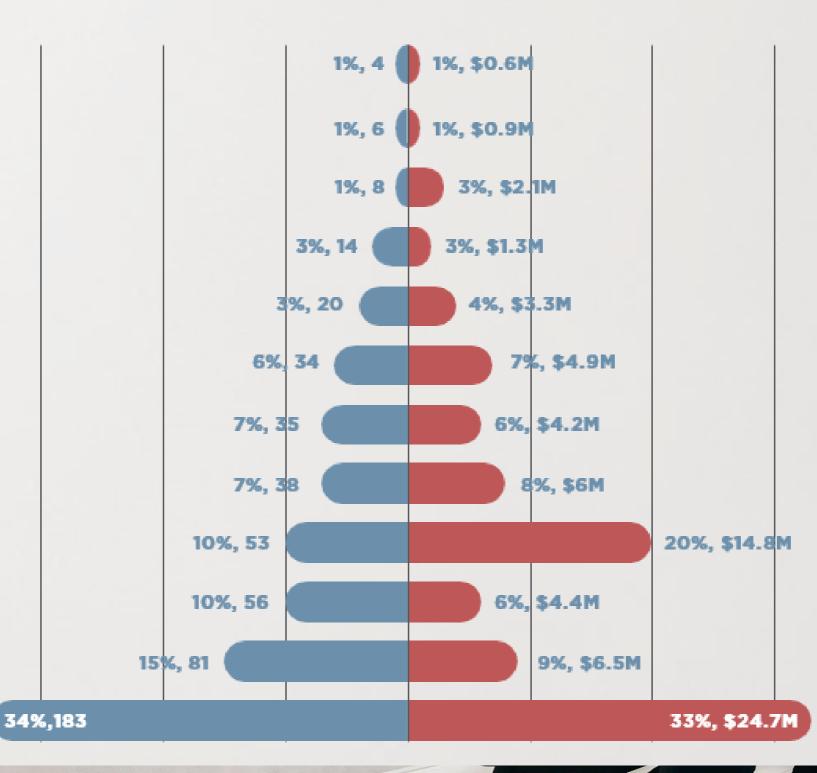
Community Center -Recreational - Sports Facility

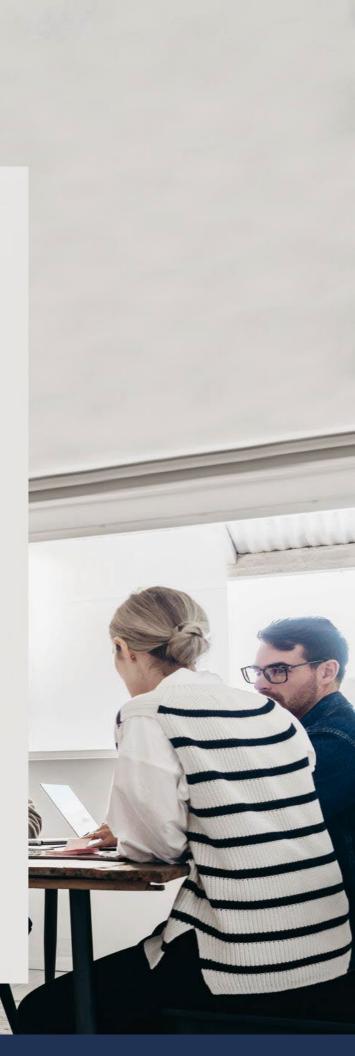
Education - Universities - Schools

Office - Commercial

Residential (Single family homes)

Apartment - Condos - Townhouses (Multi family dwellings)





MISSION FOCUSED.... WITH









LOOKING OUT FOR ARCHITECTS...

yesterday. today & tomorrow.

