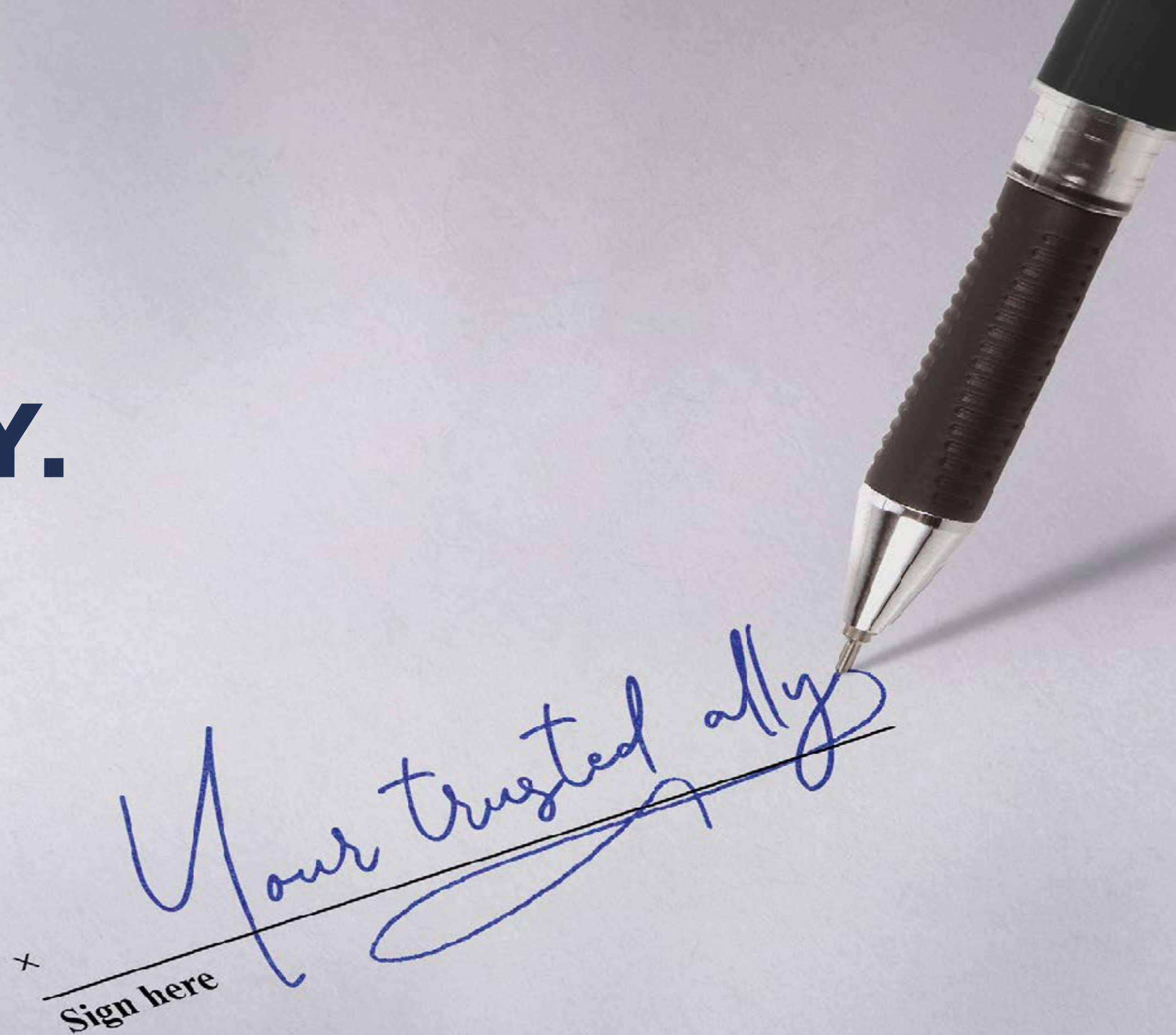


PROTECTING ARCHITECTS IS OUR POLICY.

GREETINGS FROM
PRO-DEMUNITY

OAA AGM April 8, 2025

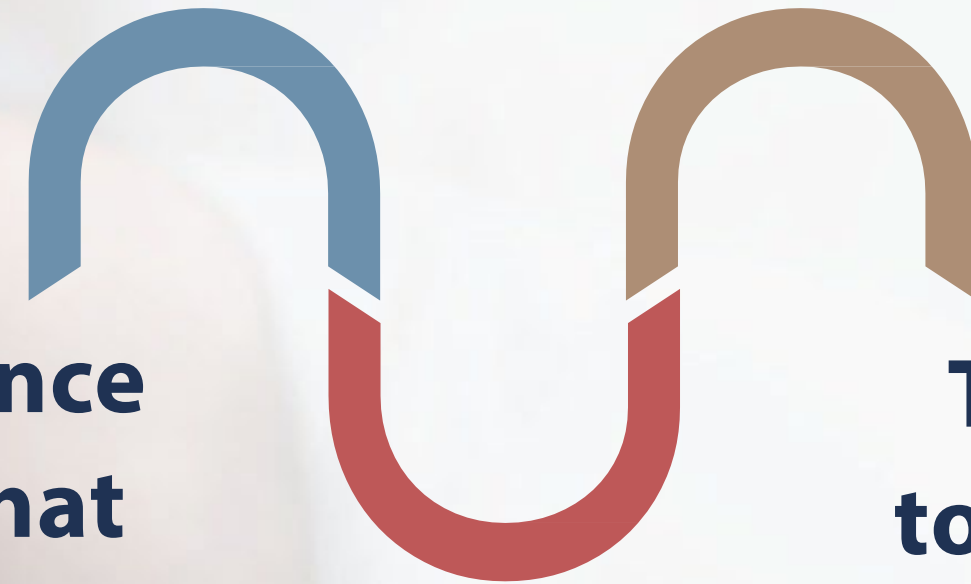


PRO-DEMUNITY

KEEPING *promises* TO ARCHITECTS

OUR *policy* IS:

The insurance
contract that
protects
architects



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	Net Profit After Tax	Minimum Capital Test
\$53 M	\$10.4 M	303%

Total Gross Claims Costs	Total Claims Reported	Total Claims Closed
\$16.9M	2,010 (2014-2024)	2,674 (2014-2024)

61% of claims costs ➡ Legal expenses
39% of claims costs ➡ 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%

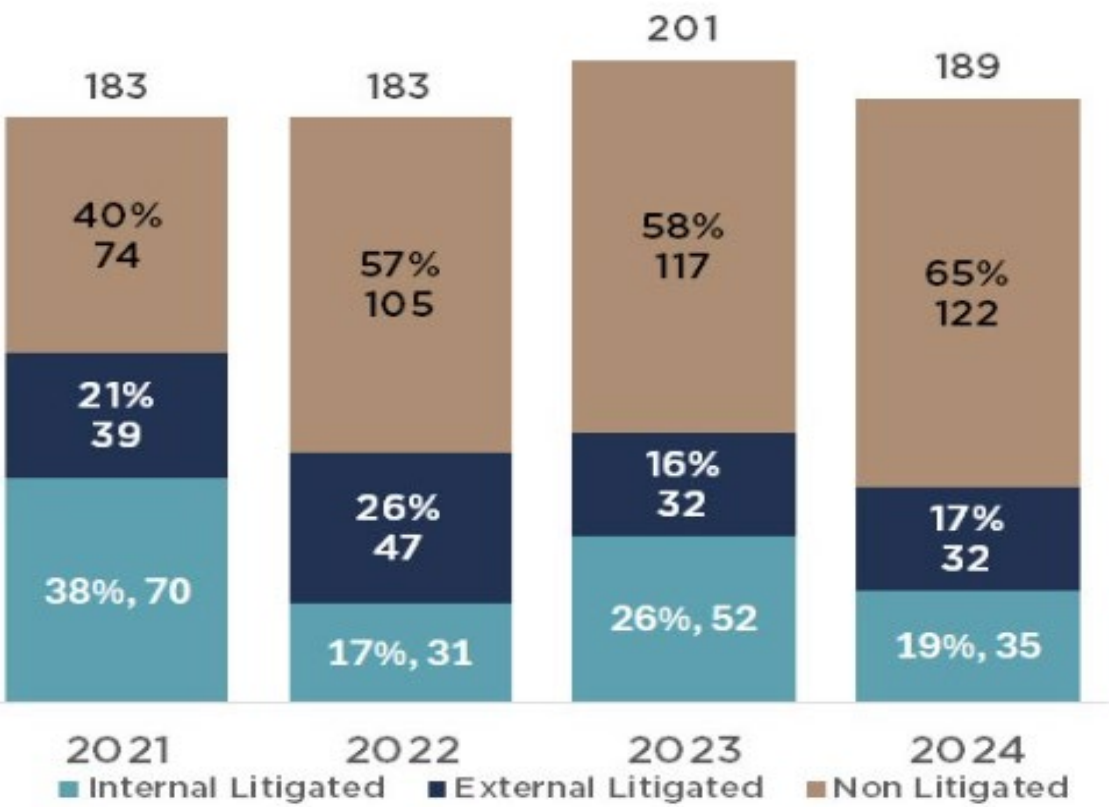
61% of claims costs
attributed to legal
expenses.
39% of claims costs
attributed to damages

CLAIMS COSTS



EXPENSE

MANAGEMENT



REINSURANCE

MANAGEMENT

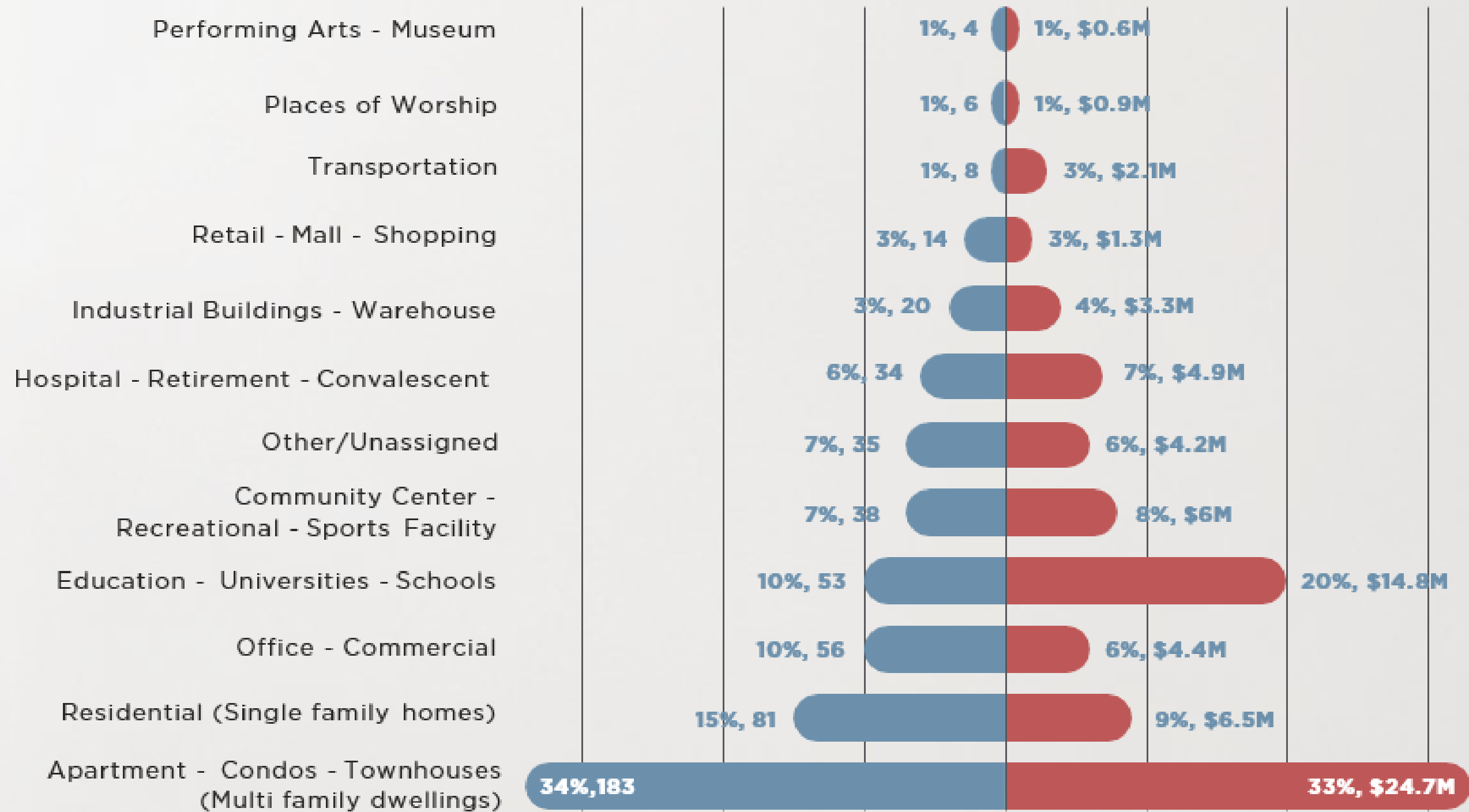
REINSURANCE
PREMIUMS

\$22.9 M



A *protect AND defend* MINDSET

OPEN CLAIMS BY PROJECT TYPE - COUNT & INCURRED



MISSION FOCUSED... WITH

heart



LOOKING OUT FOR ARCHITECTS...

yesterday. today & tomorrow.

