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**To the Standing Senate Committee on Energy, the Environment and
Natural Resources and Senator Howard Wetston**

From the Royal Architectural Institute of Canada (RAIC)

Response to follow-up questions about uninsurable risk and procurement practices

Dear Senators,

Please find attached a response to a follow-up question by Senator Wetston regarding uninsurable risk and procurement practices.

In its October 26, 2017 presentation to the committee, the RAIC noted that transfer of uninsurable risks to professionals is a serious impediment to innovation because it creates a risk-averse and adversarial environment.

The response was prepared for the RAIC by legal and risk management experts provided by Pro-Demnity Insurance Company.

Pro-Demnity provides the mandatory professional liability insurance for Ontario architects, the largest group of provincially regulated architects in Canada.

Yours truly,



Michael Cox, MAA, FRAIC
President
Royal Architectural Institute of Canada

