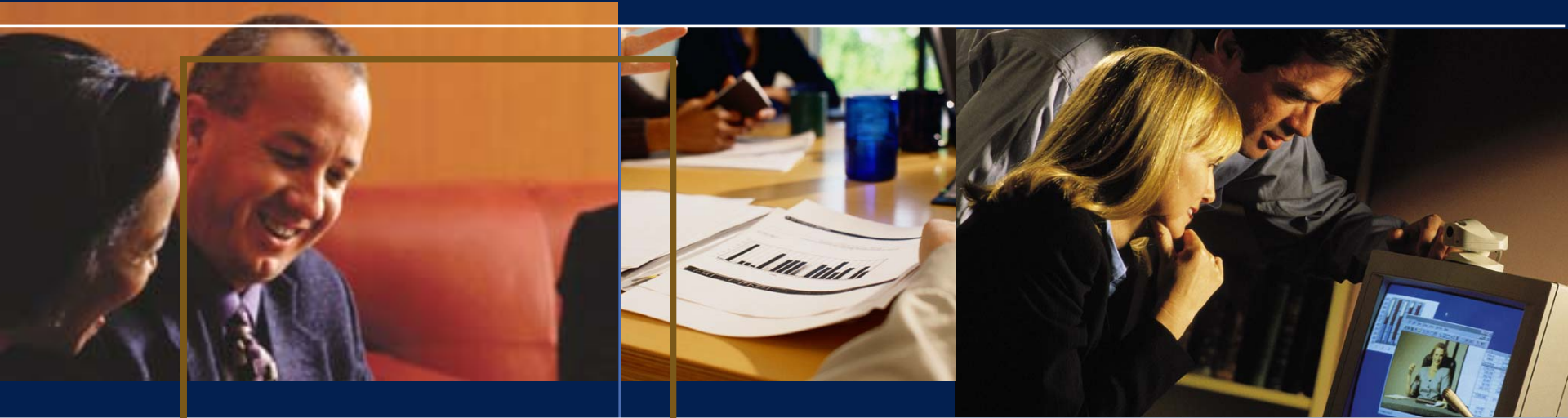


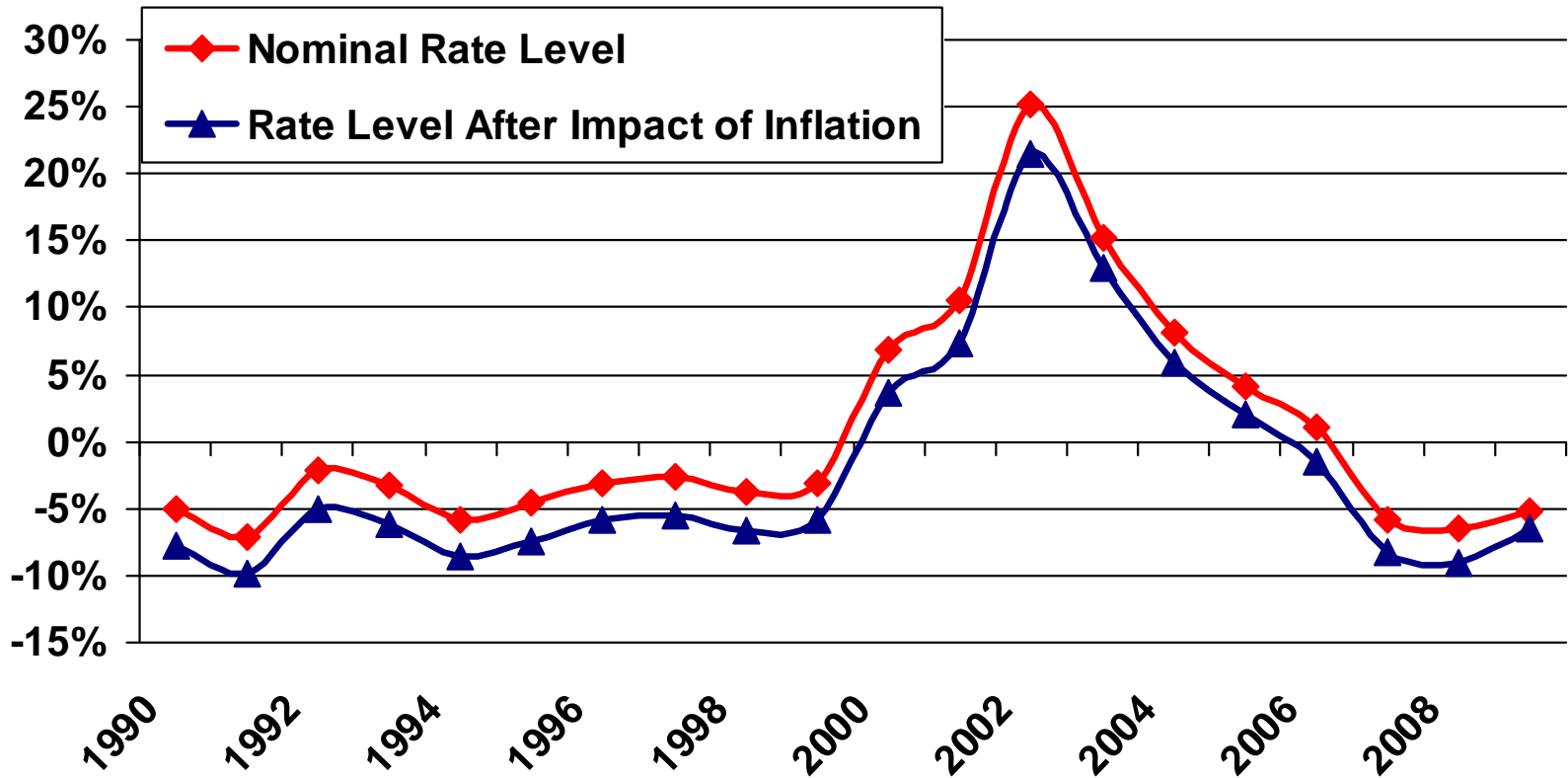
# Insurance in Canada – What Does the Future Hold?



Derek Holloway

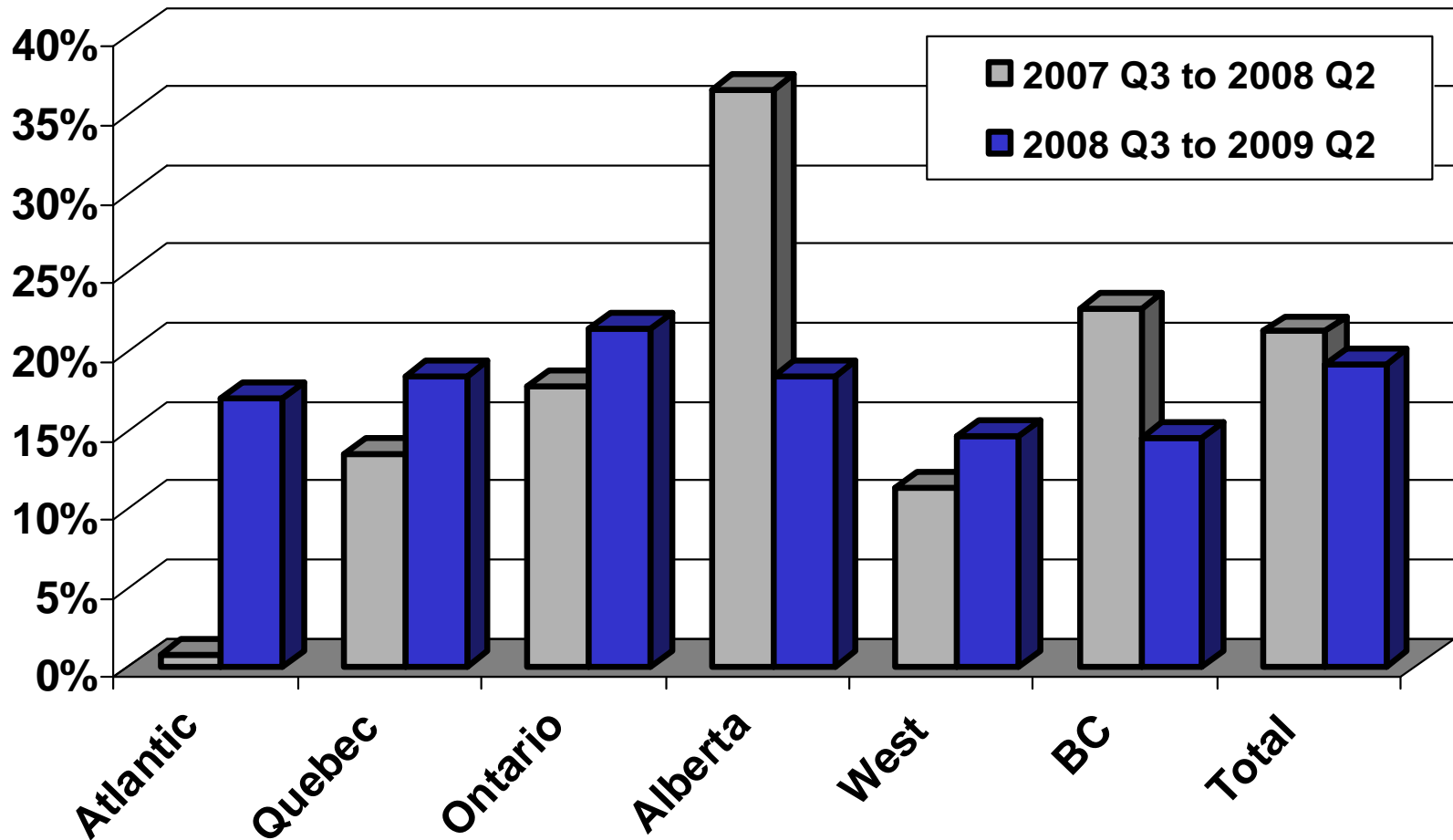
# Engineer Rate Level

## Annual Rate Change for Engineers Since 1990

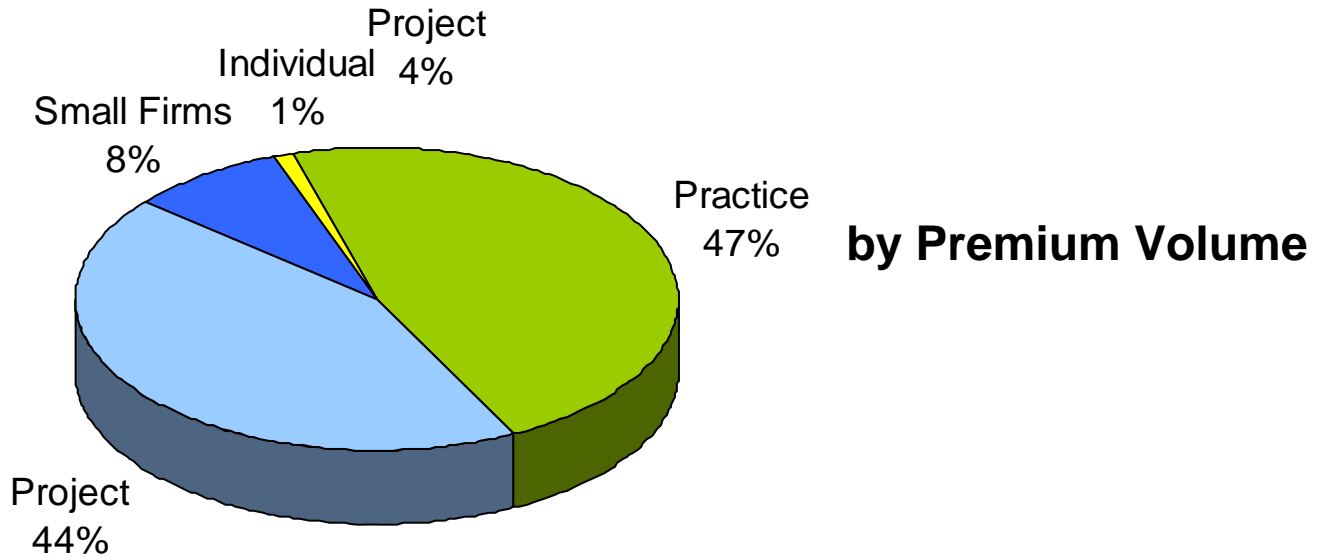
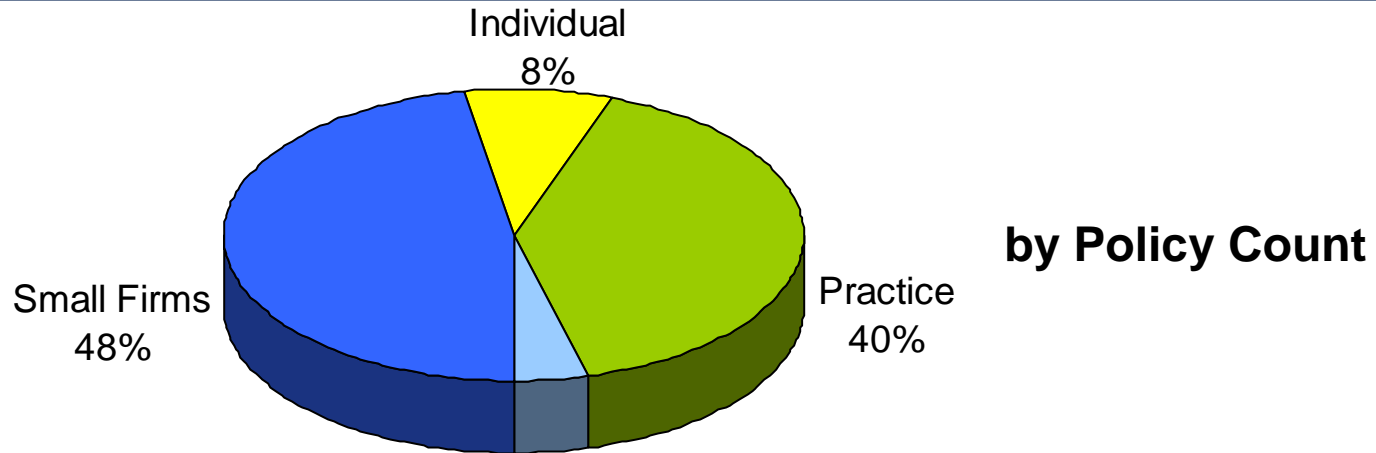


\*2009 as of June 1, 2009

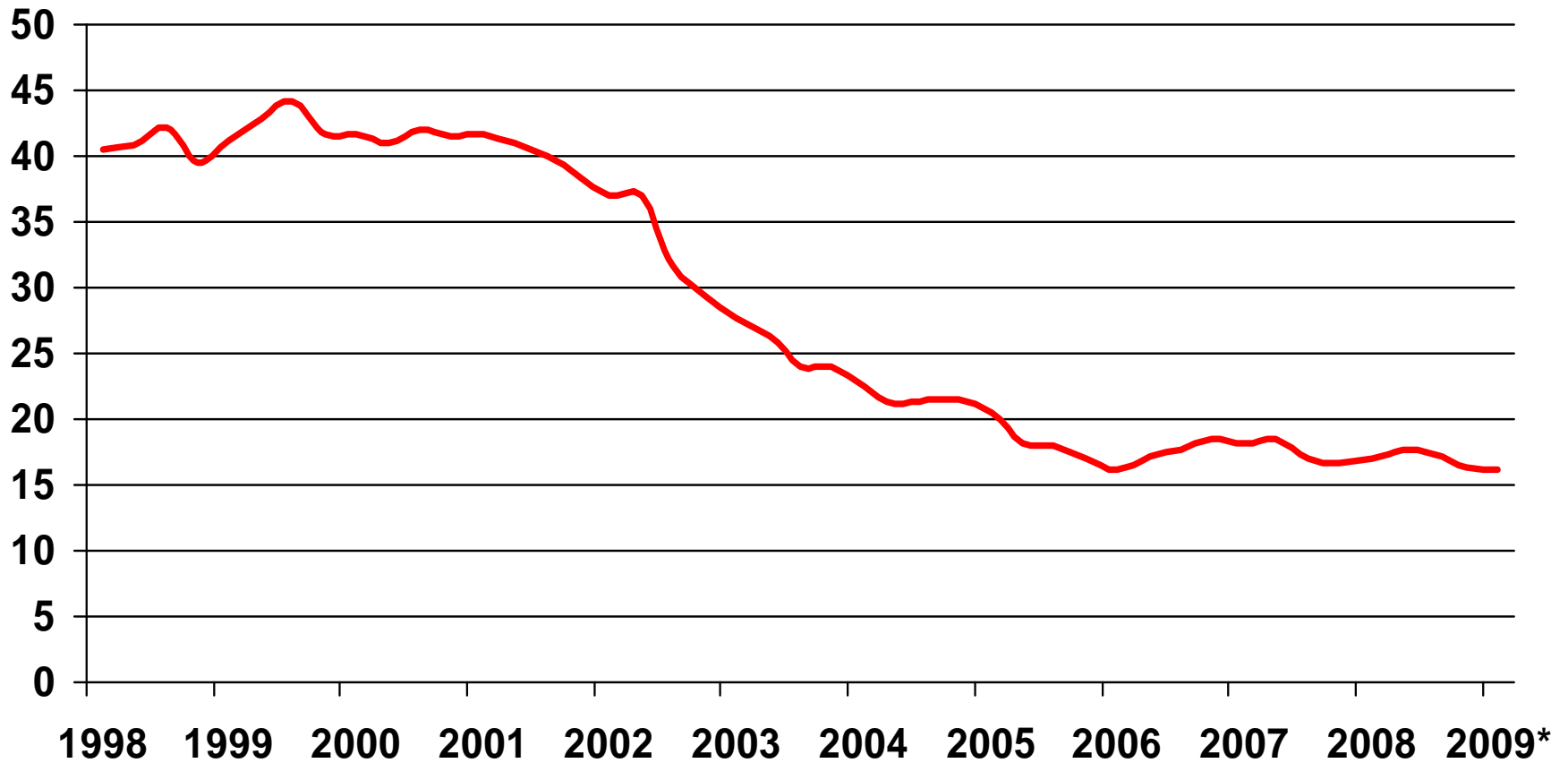
# Engineer Fee Change at Renewal



# Breakdown of Business

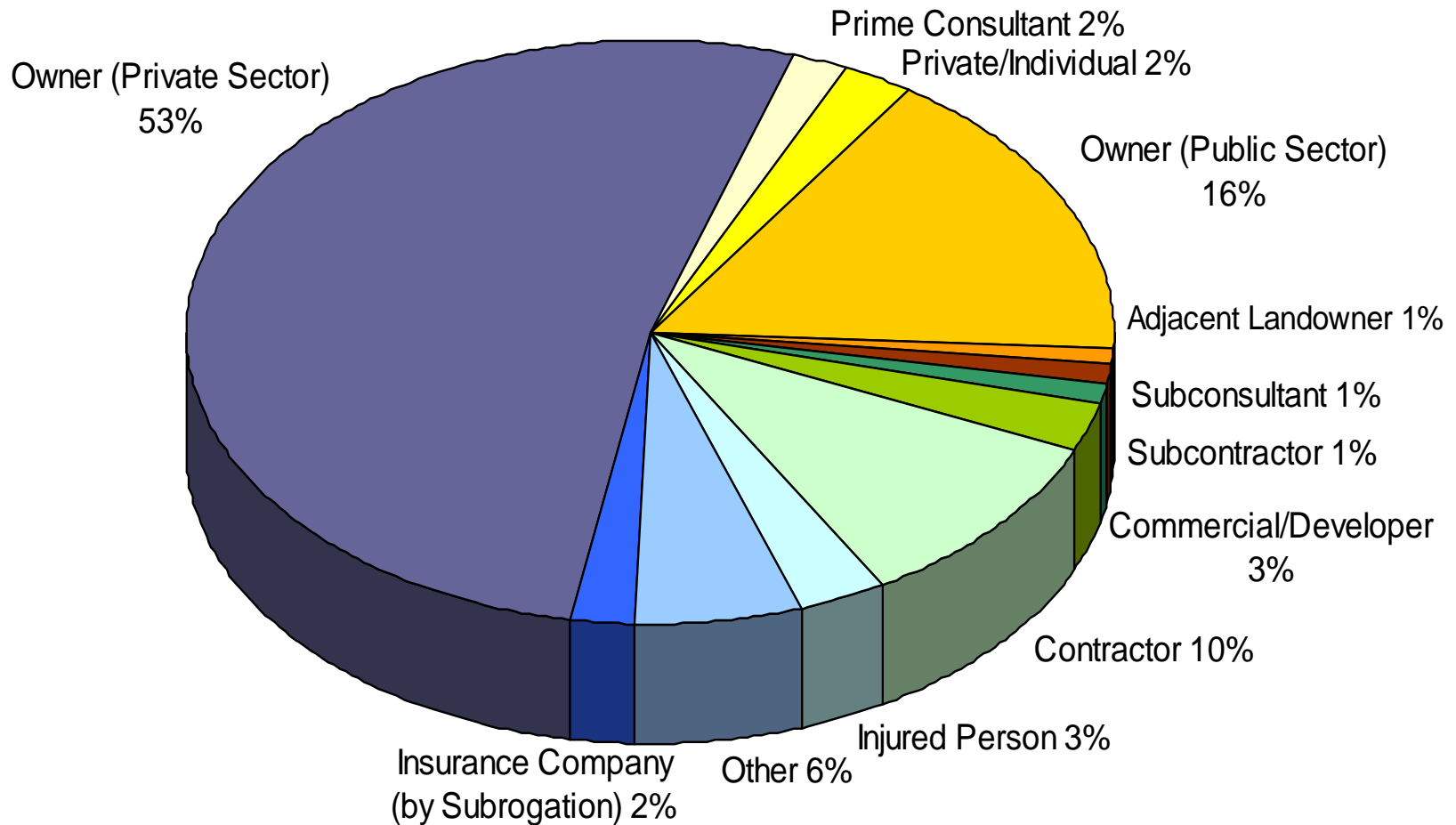


# New Claims per \$1M of Written Premium

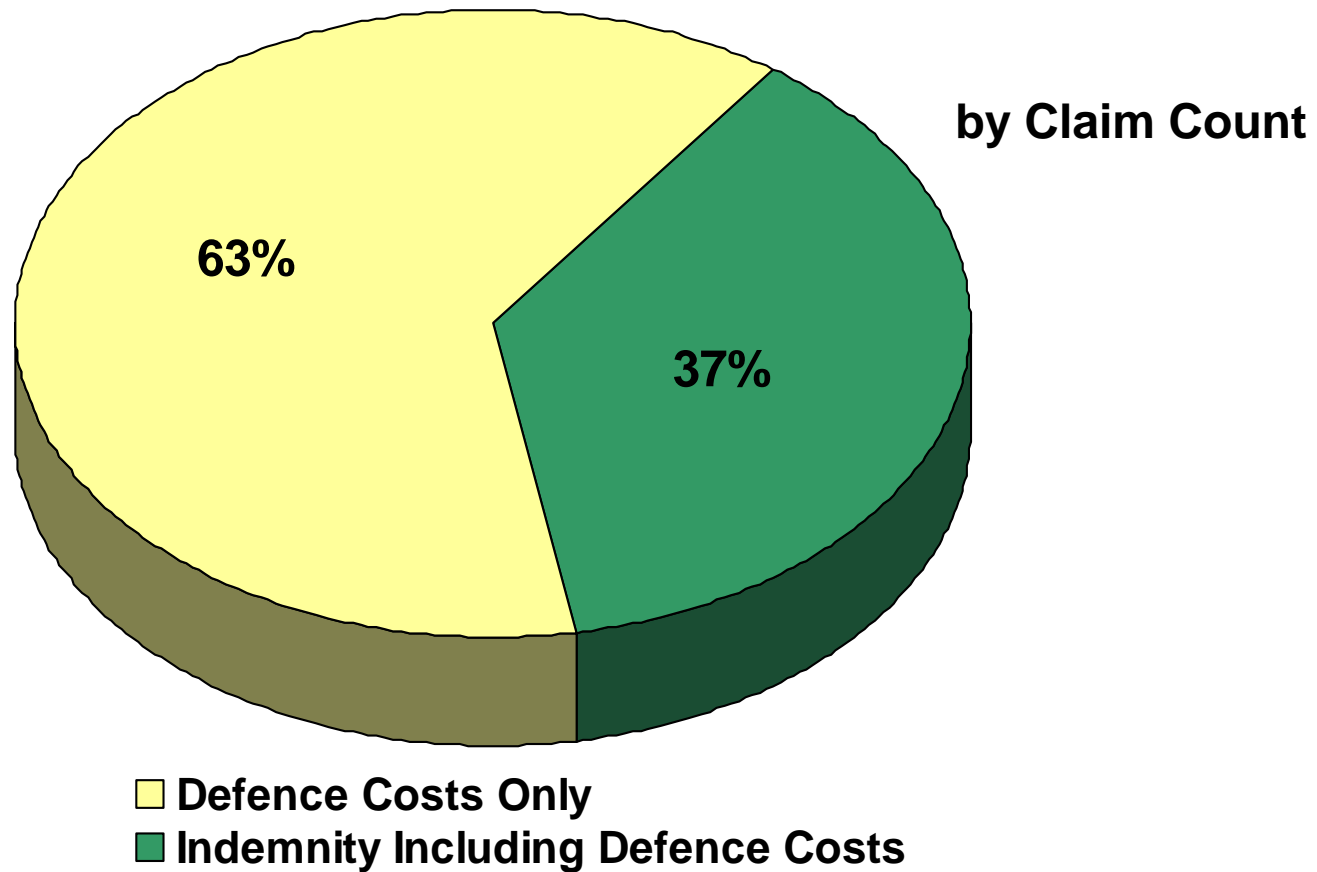


\* as of March 31, 2009

# Claims by Claimant



# Indemnity Versus Defence Costs



# Other Issues

- **P3 Projects**
  - interest remains but financing?
- **Infrastructure**
  - major government commitment but ...
- **Green Building**
  - LEED – guarantees and contracts
- **Competition**
  - here today but ...