

ENCON's eLearning Centre



Managing Risk Through Written Contracts

Loss Prevention Education

ENCON has been committed to loss prevention for more than 40 years.

We offer:

- **Loss Control Seminars in cities across Canada**
- **Loss Control Bulletins on key industry issues**
- **Practice Management Manual**
- **Risk Management Credit program**
- **And now, our new eLearning Centre**

Why is Loss Prevention Education Important?

- 1. The average claim size for a design professional is \$102,000**
- 2. Professional liability insurance is the third largest cost for AE firms after salaries and rent**
- 3. One in 10 policies for design professionals has a claim in any given year**
- 4. It is estimated that \$80 million is spent on claims for design professionals in Canada annually**

Contracts – A Key Risk Management Tool

- **A staggering 40% of claims we open have no written contract**
- **Design firms can most effectively minimize risk through contracts**
- **This will reward firms with proactive approach to risk management through an accessible online environment**

eLearning Centre

A value-added resource for our insureds and brokers that will help develop good risk management practices

Our first module, entitled **“Managing Risk Through Written Contracts”** focuses on the five key elements of a written contract:

- Define mandate
- Define risk allocation
- Define design inputs
- Define compensation terms
- Define deliverables

eLearning Centre

There are three components to this course:

- 1.Module content: interactive screens, mini-quizzes and claims examples**
- 2.The ENCON Challenge – a realistic design scenario**
- 3.The Quiz**

eLearning Centre

- **The course is available in English and French**
- **Addresses both civil law (province of Quebec) and common law jurisdictions (balance of provinces and territories)**
- **For civil law equivalent, click on the fleur-de-lis symbol**

eLearning Demo



MODULE 1 Contracts: Managing Risk Through Written Contracts



[Start Program](#)



Benefits of eLearning

- **Easily accessible**
- **Earn premium credit for successful completion of the course**
- **Track firm participation in the program**
- **Earn continuing education hours**

Who Can Use eLearning?

- **Anyone insured with ENCON and who has access to the internet and sound capability on their computer**
- **Insurance brokers across Canada (recognized for 2 hrs of continuing education credits in every province)**

eLearning Centre

Accessing the **eLearning Centre**:

www.encon.ca/elearningcentre

www.encon.ca/centreapprentissage

- Password protected to ensure an insured benefit
- A PIN will be required to “register” on the site
- Users will create a “username” and “password” for future visits
- PINs will be provided to all brokers , insureds and employees

Course Completion Certificates

- **Automatically generated when you pass the final quiz
(Score: 9 out of 12)**
- **Eligible for continuing education credits**
- **Different versions for insureds and brokers to meet the needs of the provincial regulatory bodies**

Feedback and Metrics

- **Users will complete a short evaluation form at the end of the course**
- **We will develop satisfaction metrics quarterly and annually**
- **We will also develop usage metrics**

Sharing the News

- **We will work with our broker network to inform our insureds about this new course**
- **Looking for “champions” to share the news within individual insured firms – we’ve made it easy**

eLearning Administrator

- **Monitors dedicated mailbox: elearningcentre@encon.ca**
- **Responds to questions and inquiries**
- **Coordinates PIN access – set-up and ongoing**
- **Assists in report development**

What's Next?

**We anticipate adding a new module to the program
approximately every 12 months**