

# ENGINEERS' PROFESSIONAL LIABILITY



## Built for builders

**ENCON** is celebrating the 50th anniversary of its engineers' professional liability program. *IBC* spoke to the company's brain trust about the milestone, the evolving engineering space and what it takes to sustain successful industry partnerships for the long haul

**EVEN IN** insurance, an industry predicated on longevity, a 50th anniversary is cause for celebration. Endurance on that scale signifies both a rock-solid foundation and an understanding of what long-term relevance truly means: that innovation is only a starting point; that a changing marketplace waits for no one; that what's being delivered can – and will – always be improved.

The success of Canadian insurance leader ENCON's engineers' professional liability

program, first launched in 1969, is the result of that understanding. Known for its underwriting and claims expertise and for offering an exhaustive range of specialty insurance products, ENCON has been everything the company's partners, brokers and insureds could ask for: adaptable, collaborative and surgically precise.

"We were approached by the national professional associations back in the '60s," says Ted Bellinger, ENCON's senior vice-

president of business development. "They didn't want just an insurance product. They wanted a sustainable national program."

Five decades later, that program is still firing on all cylinders.

"It's a great part of ENCON's history to have been a chosen partner for the engineering societies," says ENCON president David Cook. "To have our program endorsed by them over a 50-year period just speaks to the quality of what we are able to provide

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and the value that the engineers place on the program.”

## The power of continuity

Engineering has undergone its share of changes over the decades. ENCON's symbiotic relationship with professional groups – Engineers Canada and the Association of Consulting Engineering Companies of Canada – has allowed the company to stay a step ahead of those changes, preparing its insureds for a growing list of exposures, from the risks brought on by an intensifying focus on sustainability and environmental impact to the data protection concerns that accompany the transition from paper to digital.

According to Steve Wilson, ENCON senior vice-president and leader of the company's architects & engineers underwriting department, further challenges have resulted from globalization-related exposures – new markets, new cultures, new laws – and the increasing transfer of risk to professionals, but he stresses that “the fundamental job of providing solutions for customers' insurance challenges will not change.”

“Another constant,” says Karen Corrigan, ENCON vice-president and manager of the architects & engineers claims department, “is ENCON's long-tenured leadership team, which has ensured a dedication to our commitments and service-first philosophy. Over the years, several firms have expressed their reluctance to leave ENCON because of the consistency of working with the same people, who know their business and who they can count on. Our building of these consistent, solid relationships has in many ways been the key to our success.”

## Meeting change head-on

While consistency creates comfort, innovation breeds confidence. ENCON's success in the engineering realm has largely depended on the company's proactive willingness to adapt the engineers' professional liability program to the sector's changing needs.

In Wilson's opinion, the evolution of the

program reflects ENCON's unique relationship with its clients. “We consider ourselves partners with our insureds,” he says, crediting this synergy for ENCON's improved offerings around pollution, design-build and worldwide coverage.

The company has created a small firms program, which boasts fixed premiums and a \$0 deductible, to simplify the insurance-buying process for modestly sized businesses that are claims-free. It has also partnered with law firms across the country with extensive experience in construction litigation and



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defending consultants, and is now the insurance manager of the Ordre des ingenieurs du Quebec, the province's regulatory body for engineers.

“Over the years, we implemented products tailored to the size and type of a firm,” Wilson says. “We offered enhanced policy terms and conditions and ensured our clients were presented with options. Our commitment to driving efficiencies and leveraging new technology has simplified the process of obtaining insurance quotations as a result of shortened turnaround times. For example, submitting an application and obtaining a policy within 24 hours is now a reality.”

One beneficiary of ENCON's flexible approach has been Morrison Hershfield, an employee-owned engineering practice located in Toronto. As Morrison Hershfield's business and projects have grown in terms of size and complexity, company president and CEO Anthony Karakatsanis says ENCON has been instrumental in supporting its potential risks.

“We rely significantly on the support of

professionals like ENCON to give us the confidence to deliver large, complex projects,” he says. “It brings security to our clients. In the rare event that an issue arises, we have a solid and reputable partner in ENCON that will step in as appropriate, should there be an alleged and/or potential error or omission.”

Karakatsanis credits ENCON's hands-on approach to risk management – providing training and educational materials for front-line staff, reviewing contracts and insurance clauses, making senior executives available to address trends, and assessing new risks

– for helping Morrison Hershfield reach greater potential.

“It's an invaluable relationship,” he says. “ENCON has been a wonderful partner to Morrison Hershfield for many decades. We view it as a true partnership.”

In addition to assisting forward-thinking companies, ENCON president Cook also takes pride in the stability the company has provided carriers, brokers and their clients for the last half-century.

“They've been able to rely on ENCON for their insurance needs over that 50-year period and not have to concern themselves with whether insurance was going to be available or whether it was going to meet client needs as defined by the engineering associations,” he says. “They've become accustomed to ENCON looking after their liability and claims requirements, recognizing that, if not addressed, it may affect their professional reputation and customer relationships. I think that's something of which we can be very, very proud.” ■





# Thank you.

For entrusting us with your clients' complex projects  
and depending on us for our underwriting and claims expertise.



Anniversary Celebration  
Engineers Professional Liability Program