



Subscriber Handbook



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CONTACTING US

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E – Mail	Keith Shakespeare	Chief Operating Officer	kshakespeare@curie.org
	John Breen	Manager, Risk Reduction & Loss Control	jbreen@curie.org
	Carrie Green	Manager, Finance & Administration	cgreen@curie.org
	Judy Knox	Administrative Assistant	jknox@curie.org
	Stewart Roberts	Claims Manager	sroberts@curie.org
	Karen Six	Claims & Administration Assistant	ksix@curie.org

Web site www.curie.org

Directions Our office is conveniently located just off the Q.E.W. in Burlington.
Exit north on Burloak Road. Turn left onto North Service Road.
The entrance to our parking lot will be on your left (Reimer Building).

Hours of Operation and Holidays

Monday - Friday, 9:00am to 5:00pm (Eastern Time)
Closed between Christmas and New Years

History

CURIE was formed in 1987 in response to major changes in the availability of affordable commercial insurance coverage for universities. On January 1, 1988, 42 Canadian universities began pooling and collectively insuring their property, liability, and errors and omissions risks through their own risk financing and insurance entity. CURIE now has 58 member institutions.

CURIE was conceived with the objectives and mandate from its subscribers to stabilize insurance premiums; broaden liability exposure coverage; add catastrophe and earthquake coverage; offer higher and more flexible policy limits and deductible options; and coordinate and promote an improved approach to risk management with a focus on addressing the specific needs of universities.

During its early years, the day-to-day operations of CURIE were managed by the Toronto office of Johnson & Higgins, a large and very supportive international insurance broker with the broad range of expertise needed by a new insurer. In 1992, CURIE opened its own office in Oakville with a staff of four dedicated exclusively to serving its subscribers while maintaining the necessary links to the commercial insurance and regulatory environments in which it operates. CURIE is located in Burlington with a staff of six.

Mission Statement

The Canadian Universities Reciprocal Insurance Exchange (CURIE) is dedicated to securing long-term, stable and economical property and casualty insurance coverage in response to the general and unique requirements of universities.

The major objectives of CURIE are:

- to provide subscribers with broad and appropriate coverage;
- to provide subscribers with increased control over their insurance expenditure through an insurance facility owned and managed by its subscribers;
- to develop and maintain a strong emphasis on risk management;
- to establish and maintain equitable subscriber premiums;
- to fund the reciprocal to a level sufficient to pay anticipated liabilities using sound actuarial principles;
- to invest CURIE funds in a prudent manner;
- to handle claims in a fair and efficient manner.

Staff Profiles

Keith Shakespeare - *Chief Operating Officer*

Keith has over 35 years experience in risk management and insurance. He is a Fellow of the Insurance Institute of Canada and an Associate in Risk Management of the Insurance Institute of America.

Keith has served as a board member and President of the Ontario Risk & Insurance Management Society and as a Director of the Risk & Insurance Management Society based in New York. He is a member of the American Risk and Insurance Association, and the Professional Liability Underwriting Society.

He has written and spoken on a wide range of subjects including self-insurance, captive insurance companies, loss control, risk financing and risk management. He has conducted a number of on-campus workshops and seminars.

John Breen – *Manager, Risk Reduction & Loss Control*

John joined CURIE in May 2006. His loss control career began in 1979 as a field representative conducting building inspections and advanced to developing and conducting loss control courses throughout North America. John is a Certified Engineering Technologist and has a C.I.P. designation. Please feel free to contact John regarding any loss control issues or training needs.

Carrie Green- *Manager, Finance & Administration*

Carrie joined CURIE in June 1999. Carrie holds a C.R.M. designation as well as a Bachelor of Arts degree from McMaster University. Please feel free to contact her with any insurance, accounting, information systems, administrative, underwriting, or regulatory compliance issues.

Judy Knox - *Administrative Assistant*

Judy joined CURIE in December 2007. Judy holds a Bachelor of Arts degree from the University of Guelph. She worked in the non-profit sector in communications and fundraising for 12 years.

Her principal responsibilities are administration, reception and subscriber support service pertaining to certificates of insurance. Please call Judy for assistance with renewal and additions to certificates of insurance.

Stewart Roberts - *Claims Manager*

Prior to joining CURIE, Stewart held senior positions in the insurance industry in Toronto, Nova Scotia and New Brunswick. With over 25 years experience in the Industry, he has his C.I.P. designation and R.F. designation as well as a Bachelor of Arts degree from Wilfrid Laurier University. Please feel free to call Stewart with any of your claims/insurance-related concerns.

Karen Six – *Claims & Administration Assistant*

Karen joined CURIE in September of 2003. She has worked in the insurance industry for the past 17 years. Her principal responsibilities are claims administration including Subscriber support. Please contact Karen for any assistance with claims, board meetings, conferences, seminar/workshops, American Appraisal updates, and FTE numbers along with any accounting inquiries.

Summary of Insurance Policies

■ **PROPERTY INSURANCE PROGRAM SUMMARY**

Coverage

The CURIE Property insurance program insures against all risks of direct physical loss or damage up to a \$1,000,000,000 (\$1 Billion) limit per loss.

Earthquake subject to 3% or subject to the following deductibles; minimum \$250,000 deductible and a maximum of \$5 million except BC and Quebec which are subject to a 5% (minimum \$250,000, maximum \$25 million) deductibles. A further exception applies to subscribers with a minimum \$500,000 deductible.

Flood subject to 2% or minimum \$100,000 deductible (except for subscribers with deductibles in excess of \$100,000).

Coverages Available upon Request

Extra Expense to pay for increased operating costs during a loss.

Loss of Rent reimbursement for loss of income on rental properties.

Business Interruption for loss of income and profits on University-owned business operations.

Property Covered

Property of every description owned by the University or by others which the University has agreed to insure. \$50 million limit for miscellaneous property in Canada and United States and \$1,000,000 sub limit for property elsewhere in the world.

Property Excluded

Certain types of property which are more suitably covered by specialized classes of insurance are not insured. Examples include automobiles, aircraft, large boats (over 40 feet in length), fine

arts, books valued over \$1,000, and new buildings during course of construction (but additions and renovations to existing buildings will be included during course of construction).

Coverage Features

- Make interim partial payments to finance reconstruction of damaged or destroyed property
- Allow reconstruction of destroyed buildings on another site
- Provide options for building valuations
 - Replacement costs
 - Reproduction cost (to reproduce building in the same form as prior to loss)
- Pay for auditors' fees, \$100,000 plus 50% of fees above \$100,000 (for costs required to certify a loss)
- Pay for professional fees (for architects' and engineers' costs incurred in repairing or replacing damaged buildings)
- Provide for increased costs due to by-laws, that is, to pay the additional costs:
 - to repair/replace to satisfy current building codes
 - to demolish the damaged portion of a building which is required following a partial loss
- Debris removal (shall not exceed the greater of 25% of the physical damage and business interruption loss or \$5 million)
- Loss of off-premises services - \$5,000,000
- Valuable papers/records - \$2,000,000
- Personal property of officers and employees (maximum of \$5,000 per person)
- Fire brigade extinguishing expenses
- Consequential loss
- Outside North America coverage - \$1,000,000
- Provide a range of deductible options, between \$5,000 and \$500,000 subject to minimum mandatory deductibles
- Provides a high limit of loss - 1 Billion per occurrence

Coverage Options

- Library holdings can be insured on an "obsolescence factor" basis. Contact us if you would like to consider this option or discuss it further.

■ COMPREHENSIVE GENERAL LIABILITY POLICY SUMMARY

Coverage

The policy covers the legal liability and defence costs arising from bodily injury and property damage, including:

- Premises and operations (accidents occurring in the buildings or grounds or at activities related to the university on a world-wide basis)
- Personal injury (including false arrest, detention or imprisonment, invasion of privacy, libel, slander, defamation of character, etc.)
- Sports activities
- Professional malpractice (all "Health Sciences" - medicine, dentistry, nursing, etc. also architects, engineers and other professionals)
- Sudden and accidental pollution
- Tenants legal liability "All Risks" basis (property damage to leased or rented premises)
- Employers' liability (where Workers' Compensation is not applicable)
- Watercraft (up to 1,000 tons gross registry)
- Nuclear liability for subcritical reactors and commercial radioactive isotopes)
- Punitive or exemplary damages

Policy Limit - \$30,000,000 per occurrence

CURIE'S policy provides a very large primary coverage limit of \$30,000,000 on a per loss occurrence basis. This will allow many universities to eliminate a number of "Excess" and "Umbrella"

layers of coverage. Members requiring higher limits than what CURIE will provide can purchase these in the conventional market at attractive group rates.

Deductibles

There are four deductible options available which each university can select to suit its own requirements: \$0 - \$1,000 - \$2,500 - \$5,000.

Exclusions - Some standard Liability coverage exclusions apply, such as:

- Workers' Compensation
- Use or operation of owned aircraft
- Use or operation of licensed automobiles
- War risks
- Where nuclear operator's liability coverage is required by the Nuclear Energy Act.
- Employment Practices Liability
- Intellectual property rights
- Terrorism, cyber risk (for claims above \$5 million)
- Human Rights actions

■ ERRORS AND OMISSIONS LIABILITY POLICY SUMMARY

Coverage

The CURIE policy will indemnify against allegations of wrongdoing in four main areas:

- Governors and Officers, including employees while carrying out their normal duties on behalf of the University.
- Professionals, for rendering or failing to render sound professional advice.
- Fiduciary liability, arising from employees acting as Trustees for University Pension Plans.
- Employee benefit liability, arising out of the administration of the various university benefit programs.

Policy Limit - \$30,000,000 per claim

Basis - Claims Made

Deductible - \$1,000 on Employee Benefits
Liability only

Exclusions

- Fines, uninsurable matters, violation of statute.
- Dishonesty (covered by Fidelity Insurance).
- Bodily injury, property damage, personal injury losses
- Intellectual property rights
- Personal advantage/illegal remuneration.
- Breach of contract.
- Environmental impairment.
- Terrorism, cyber risk (for claims above \$3 million).
- Human Rights actions.

Frequently Asked Questions

■ INSURANCE POLICY CHANGES

Q: How do I request insurance policy changes?

A: Your policy wordings have been designed to keep mid-term policy changes and the resultant paperwork to a minimum. However, there will be occasions when changes are necessary. Examples would include, but not be limited to:

- new buildings where confirmation of insurance is required by a mortgage company, lender, or other funding body,
- additions of affiliated organizations or individuals as insureds where the nature of the affiliation is not presently anticipated by your policy terms, definitions, and conditions,
- unique and/or temporary insurance coverage requirements,
- the addition of site specific, time element coverages such as Business Interruption and Extra Expense.

If you are uncertain as to whether circumstances dictate a policy change, please feel free to contact us. Requests for changes should be received in writing (e-mail is acceptable).

■ INSURED VALUES

Q: How do we report our Insured Values to CURIE?

A: Since 1991, CURIE has retained the services of the valuation firm American Appraisal Canada, Inc. (AACI) to assist subscribers in updating and submitting their annual Statement of Values as required under the terms of their Property Insurance Policies. AACI begin enumerating update information in May of each year with the expectation that even the largest of our subscribers submit their changes no later than the end of July.

Completed updates need only be submitted to AACI who will forward a copy of your completed Statement of Values to CURIE. If you have changes to your values that you would like to have reflected in your policy documents outside of this normal update period (May-July) please forward them directly to CURIE.

■ BUSINESS INTERRUPTION REQUIREMENTS

Q: When and how do we report our Business Interruption coverage requirements?

A: Changes to your insured building and content values need only be reported once per year. Business Interruption coverage changes, however, must be reported as they occur throughout the year to CURIE because of their time-element nature. We will communicate mid-term changes to your Business Interruption values to AACI for inclusion on your subsequent year's Statement of Values.

Because no two subscribers needs for Business Interruption coverage are the same, AACI plays no role in assisting you to arrive at or modify these values from year to year. AACI merely enumerates and consolidates your Business Interruption values within your building and contents Statement of Values to assist CURIE in maintaining its database.

The onus remains with you the subscriber to continually monitor your requirements and report changes as they occur to CURIE. It should be noted that significant mid-term changes to values may be subject to additional or return premiums.

■ NEW PROPERTY REPORTING

Q: When should we report new property?

A: Newly acquired property is automatically covered up to the policy limit for 90 days. After 90 days the limit for unreported newly acquired property is \$50 million. Newly acquired property should be reported to us and we will advise excess insurers if the property value exceeds \$50 million.

Subscribers are also required to report all changes to their insured building and contents values during the "AACI Annual Statement of Values" update.

■ PREMIUM RATING STRATEGY

Q: How are our premiums calculated?

A: Each subscribers' premium assessment is based on a well defined *Premium Rating Strategy*. All subscribers have been assigned *Base Rates* for both property and liability rating purposes. Base Rates are determined on entry into CURIE on the basis of a number of underwriting, actuarial, and historical loss cost factors. These factors are applied equally to all subscribers in a manner that seeks to satisfy the objective of establishing and maintaining equitable subscriber premiums.

To determine premium assessments, Base Rates are multiplied by the underlying exposure unit values (insured values for property, full time equivalent or FTE student counts for liability). Subscribers then have the option of reducing their gross premium costs through the assumption of deductibles that generate credits. After which, provision is made for good or bad loss experience through the application of loss factor discounts or surcharges. Further surcharges may also be applied from time to time at the discretion of your Board to ensure that aggregate annual funding levels are sufficient to meet anticipated loss costs. Details of a subscriber's base rates, deductible credits, and loss factor credits/surcharges are included with your annual Premiums Assessments Invoices.

Endorsements

Changes made by CURIE or requested by a subscriber to any of the terms, conditions, or definitions found within the standard insurance policy documents are issued on Policy Endorsements. All endorsements to policies must be approved and executed by the Attorney-in-Fact.

Endorsements are generally intended to correct or clarify the intent of policy language in circumstances where it may be vague or unclear as to its applicability in unique or unusual circumstances. Under no circumstances are endorsements intended to provide any one subscriber with insurance coverage that would not be available to all subscribers in the absence of the endorsement.

If a subscriber becomes aware of circumstances where the availability of insurance coverage is not clear, we encourage you to call a CURIE representative for clarification or interpretation on the matter.

Certificates of Insurance

For subscribers who have a need to provide *Proof of Insurance* to others, CURIE will, at the request of the subscriber only, issue a *Certificate of Insurance*. A Certificate of Insurance is generally held to be sufficient documentary evidence of an in force insurance policy only and does not confer any rights on the *Certificate Holder* or modify the terms and conditions of the Insurance Policy in any way.

To request your Certificate of Insurance go to our website www.curie.org/certsystem. If you do not have your log-in information or if you have any questions, please contact Judy Knox at 1-888-462-8743 or jknox@curie.org

CLAIMS HANDLING AND PROCEDURES

Reporting Procedure

Any occurrence should be reported to CURIE's Claims Manager as soon as possible.

Claims/Incident Report Form

You can fill out and submit an incident report form online by visiting the CURIE website at www.curie.org/how-to-report-a-claim. CURIE also has printed reporting forms available. To request a supply, please contact John Breen or Karen Six. You may use your own incident reporting form, if more convenient.

Premium & Claims Listing Reports

Subscribers are provided with annual detailed reports of their historical premium assessments and claims listings. These reports are usually issued as at September 30th and mailed during the first two weeks of November. Subscribers' claim status as at September 30th of each year determines the calculation of Loss Ratios for the purpose of Premium Rating & Assessments for the following year. Subscribers requiring particulars of their claims or premiums at any other time of the year are invited to submit their request to Carrie Green.

Adjusters

■ EMERGENCY CONTACT/PROCEDURES

In addition to your own internal emergency procedures, if you need to contact an adjuster, your local adjusting company which normally acts on your behalf, has a 24 hour emergency number and a duty adjuster on call.

Engineering Services

- CGI INSURANCE BUSINESS SERVICES

CURIE funded CGI Engineering Services available.

Plan Review

Involving CGI in the specification process of a fire suppression system (e.g. sprinkler system) or, a fire detection system, (e.g. smoke and/or heat detectors), can prevent numerous future problems and expenses due to improper design or installation.

CGI will review sprinkler system or alarm system installation plans with regard to current National Fire Protection Association (NFPA) requirements as well as current Building and Fire Codes if required. A review prior to installation reduces the potential for improper installation or misunderstanding of the requirements for the installation of a fire suppression or fire detection system.

CGI will inspect the final installation of a sprinkler/ alarm system as installed, and/or at critical stages prior to the installation of drywall or other construction material which may conceal the installation. CGI will also witness the final acceptance testing on behalf of, or in conjunction with the University.

University Water Supply Surveys for New Construction and Renovation Projects

CGI will conduct surveys and assess the available water supply by conducting hydrant flow tests and an analysis of the water supply grid system for a University campus with respect to fire flow requirements for fire suppression systems.

Chemical Labs and Storage Reviews

CGI will conduct surveys to identify and assess the University's operation with regard to chemicals, their storage, handling and disposal to reduce possible exposures to University employees, students and the public in general. This is always done in complete co-operation with the individual University and can involve the entire campus or an individual building operation.

Customized Loss Prevention Work

CGI is available to work with an individual University with regard to reviewing and assessing specific, non-maintenance areas of concern at a particular University including sprinkler plans and drawings. *This type of work must receive approval for funding from CURIE prior to proceeding.*

Property Loss Prevention and Control Engineering Services

- FM GLOBAL

Resource for Factory Mutual Research (FMR) approved equipment, materials and services. FM Global also reviews and assesses fire protection, sprinkler plans and roofing systems for renovation and construction projects.

Chemical Labs and Storage Reviews

- TECHNICAL RISK SERVICES INC. (TRS)

CURIE funded TRS Engineering Service available.

TRS will conduct surveys to identify and assess the University's operation with regard to chemicals, their storage, handling and disposal to reduce

possible exposures to University employees, students and the public in general. This is always done in complete co-operation with the individual University and can involve the entire campus or an individual building operation.

Aquatic Safety Audits

- LIFESAVING SOCIETY

Through the Lifesaving Society CURIE is offering "Aquatic Safety Audits" of swimming pool operations to our subscribers. CURIE will pay 50% of the consulting costs associated with the audit.

Sports Liability Assessments

- MCGREGOR AND ASSOCIATES

Safe Risk Program Stage 1, involves an off site risk assessment of athletics and recreation programs and facilities. Stage 2 involves a review of relevant documentation, as well as an on site visit (typically 2 days) with one of the key final outcomes being the development of prioritized Risk Management plans for the department. Stage 3 consists of a follow up visit (1 day) where the progress of these action plans is evaluated.

CURIE covers the entire cost of stage one and up to 50% of the consultation costs of stage two. All stage 3 consultation costs are also paid by CURIE. The university is responsible for paying all travel expenses for stages 2 & 3.

Student Event Risk Management Program

CURIE is now offering assistance to universities in the area of student event risk management. Through McGregor & Associates, the 'Student Event Risk Management' program provides consultative services and resources to assist Student Services/ Student Life departments and student groups (e.g. Student Unions/ Associations) in planning events from a risk management perspective.

The relationship between Student Life departments and student organizations varies considerably across Canada. In addition, the level of risk management planning for student-run events also varies from institution to institution. Hence the 'Student Event Risk Management' program offered by McGregor & Associates is designed to be flexible, and the overall program can be adjusted and customized to meet specific needs and situations.

The program focuses on a risk assessment process that will be a requirement for all student-run events, and on the major role played by the Primary Event Organizer (PEO). An important element of the campus visitation part of this program is a 'Train the Trainers' workshop where key people are trained on how to train the PEO's.

The program consists of three distinct Stages

Stage 1: Exploring a partnership approach (conducted off-site)

- Data gathering via surveys determines the current situation on campus and the relationship between Student Life and the Student Union(s).
- Analysis provides starting point for risk management planning.

Stage 2: Developing a comprehensive Risk Management approach

Working on-site directly with partners (Student Life and the Student Unions), this Stage involves:

- Review of current policies and procedures related to student events
- Individual meetings with all partners
- Three unique workshops:

Workshop 1: “Implementing an Event Risk Management Process” (see sample agenda on website www.StudentLifeRisk.com)

- Aimed at everyone on campus (students and administrators) directly or indirectly involved with student events

Workshop 2: “The Primary Event Organizer Process”

- Focuses on the process the Primary Event Organizer is required to follow when organizing an event.

Workshop 3: “Train the Trainer”

- Future Trainers will be trained how to deliver a workshop aimed at all Primary Event Organizers.
- ‘Resource and Planning’ manual provided to university
- Final Report documenting results, plans, recommendations.

Stage 3: Follow-up (occurs after one year)

- Evaluation tool is used to assess impact of procedures and training sessions
- Fine tuning of risk management processes based on implementation results

For more details on the program, visit the McGregor & Associates website: www.StudentLifeRisk.com

CURIE will fund all McGregor & Associates consultation costs including travel. However CURIE sponsorship of the student event risk management program does not signify CURIE's intention to re-enter the business of insuring Student Unions and their operations.

Contact John Breen directly if your university is interested in getting involved in this program.

Risk Assessment Services

- **Contract Review**
- **Activity Risk Assessment**
- **General Risk Management Assistance**

Contact the CURIE office for assistance in arranging the above risk assessment services.

Web Based International Travel Program

Interactive courses on the topics of Traveler's Risks; Security Solutions; Institutional & Personal Liability. For more information and to learn how to get started go to www.curie.org and select Web Based Training from our Services menu, or contact John Breen (jbreen@curie.org)

Discussion List

When time and distance prevent you from meeting with your colleagues and peers in person, our email based discussion list is a great way to keep in touch. As part of our mission to establish and maintain an emphasis on the promotion of risk management, CURIE has established an internet discussion list to facilitate information sharing by members of the university and college risk management community. The intended scope

of discussion on this list should appeal to a broad audience including, but not limited to, risk management, insurance, environmental health and safety, finance, legal, campus security, physical plant, and grounds and maintenance professions.

Subscribers-L Discussion List

The Subscribers Discussion List is a private/unmoderated list open only to employees of CURIE member universities.

To subscribe to the list, send an email message to subscribers-l-request@curie.org with the word JOIN in the body of your message.

To unsubscribe from the list send an email message to subscribers-l-request@curie.org with the word LEAVE in the body of you message.

To send a message to other members of the list send your email message to subscribers-l@curie.org.

Business Partners

In addition to the services they perform for CURIE, several of our Business Partners can provide a broad range of value-added service options to subscribers that we would encourage you to explore.

Marsh Canada Ltd. is CURIE's excess and reinsurance broker. Their familiarity with the CURIE insurance program has assisted them in developing a number of comprehensive insurance companion programs that they market to the Canadian University community (e.g. Catastrophic Accident Insurance, Out of Country Travel Insurance). A national firm with offices across Canada, they would be pleased to conduct a no-charge 'Non-CURIE Insurance Audit' for subscribers wishing to access this service.

American Appraisal Canada, Inc. has been privileged to work with CURIE subscribers in the provision of Replacement Cost Studies and Cost of Reproduction New appraisals. While you may be most familiar with these services we wish to remind you that their valuation capabilities span the entire spectrum of property economics. More specifically, they can provide:

- Real estate appraisals to assist in purchase and/or sale decisions.
- Detailed fixed asset programs to facilitate your compliance with the new accounting standards for not-for-profits.
- Appraisals of all types of personal property to establish the tax basis of any charitable donations which your university may receive.
- Appraisals to support lease transactions including the provision of residual values.

Financial Information

CURIE has a fiscal year end of December 31st. Audited Financial Statements are distributed to all subscribers within 120 days of the year-end. We also distribute an Annual Report. CURIE also files annual regulatory returns with the Superintendents of Insurance in the nine provinces where it is licensed.

Surplus Distribution

Section 14 of the Reciprocal Exchange Agreement states that: “the excess of assets over liabilities at the end of each underwriting period is to be apportioned amongst those Subscribers who will continue into the next underwriting period, in the ratio of each Subscriber’s premiums paid to the total premiums paid [participation rate],” and further that “The Board is authorized to distribute this apportioned amount to the extent that it believes prudent.”

Historically, it has been the CURIE Board’s policy to maintain a reserve of surplus equal to approximately 125% of one year’s gross aggregate premium assessment. Surplus amounts in excess of that have on several occasions at the discretion of the Board been distributed back to subscribers. Such distributions of surplus have historically occurred on March 31st following The Board’s approval of the Audited Financial Statements for the prior years’ end. CURIE distributes annually to subscribers a Statement of Surplus Account with their copies of the Audited Financial Statements.

Governance

The CURIE Board is composed of ten persons. Three members are appointed from each of the Reciprocal’s three regions; the Atlantic, Ontario, and West. The Executive Director of the Canadian Association of University Business Officers also sits as an ex-officio, non-voting Member of the Board. The Board traditionally holds three or four business and one annual general meeting per year. Each Board member also acts informally as a liaison person for up to five subscribers in their region. This arrangement is intended to ensure high levels of subscriber satisfaction, management accountability, and Board stewardship. A current list of Board Members indicating liaison assignments and contact information is available from the CURIE office on request.

Board Policies

■ DEFENSE COUNSEL ASSIGNMENT

From time to time CURIE receives questions regarding the selection procedures for CURIE defense counsel. The guidelines outlined below have been approved by the CURIE Board.

CURIE is charged with the responsibility of obtaining, providing and administering insurance coverage in the best interest of its membership as a group. To that end, the Attorney-In-Fact and staff are required to act in a business like manner in their dealings on behalf of CURIE, while remaining aware of and sensitive to the status of members as individual entities within the group, and the unique nature of the Canadian University system.

In the best interest of CURIE and its members, guidelines have been established to inform the process of selection and engagement of legal counsel by CURIE as follows.

Selection of Counsel

When it is determined that CURIE will require counsel to provide solicitor's advice or to defend or prosecute an action on its own behalf or on behalf of its members, it shall retain counsel who demonstrate sufficient qualifications, competence and experience to handle the matter in question.

Without limiting the generality of the foregoing, CURIE will be guided by the following, among other criteria, in selecting such counsel:

1. Experience and expertise in the area in question.
2. A reputation of high ethical standard in practice.
3. Specific location of the proceeding or matter, when relevant.
4. Knowledge of the University culture and community.
5. Absence of a conflict of interest

Panels of Eligible Counsel

From time to time CURIE may create and maintain a panel of eligible counsel in each area in which its members are located and shall seek the advice and direction of the member institutions regarding the names of individuals or firms on such panels. The panels, if created, shall be amended from time to time.

Instruction and Supervision of Counsel

Supervision and direction of counsel rests with the Attorney-In-Fact and such persons as to whom he may delegate such responsibility. The Attorney-In-Fact may from time to time seek advice and direction from the member Universities on matters pertaining to the general carriage of a file and its resolution. Without limiting the foregoing, CURIE will not compromise the position of a member nor make a settlement on its behalf without a full and complete discussion of the matters and liabilities in issue, and without a bona fide attempt to obtain the member's consent.

Conflicts

Where counsel has been engaged and an apparent conflict arises the Chair of the Board shall be contacted for advice in respect of the appropriate course of action.

The fact that a solicitor has done work on behalf of a member as outside counsel does not in itself create a conflict of interest.

Final Authority

Where an issue arises in respect of the engagement of counsel, it is understood that the Attorney-In-Fact of CURIE shall have final authority with such input from the CURIE Board as is deemed appropriate by the Board.