



REPORT NAME: National Insurance Program Report

SUBMITTED BY: Myles Spencer

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The National Insurance Program experienced little change in 2014, following a positive year in 2013. Rugby Canada continues to offer an exceptional insurance program to its members. The Broker of Record, Marsh Canada, and Rugby Canada completed the renewal process for the programs and were able to achieve a significant savings for the General Liability coverage. Upon the recommendation and approval of the Members at the Fiscal 2013 Annual General Meeting, these savings were allocated to support the National Senior Women's Program, Community Rugby plan and the Centre of Excellence. Rugby Canada's ability to secure steady insurance rates has been made possible due to a positive loss history over the past few years.

With respect to the insurance coverage, there was minimal change to the policies; however, Rugby Canada continues to always consider program additions and ways to further enhance the coverage in place for its members. The Travel Medical coverage proved very beneficial to a number of members as clubs and tour groups utilized the out-of-country services when injuries occurred. One specific example during the 2014 Las Vegas Sevens saw a case of young player from Ontario was seriously injured and suffered head and neck trauma requiring extensive care for a period of one week. The Travel Medical Policy was activated and all costs were covered or recouped at a later date.

Claims reporting and processing improved considerably in 2014, resulting in faster benefit payouts than in years past. The ability to purchase optional buy-up limits / coverage for extended medical through Marsh Canada was utilized by a number of Provincial Unions.

Working with our experienced broker, Rugby Canada's objective is to identify opportunities to maximize value in the existing risk management program and provide the best coverage and benefits to all registered participants across Canada. In 2014 Rugby Canada created a risk management framework where a risk identification and assessment exercise was undertaken leading to the establishment of a risk management policy monitored by the Board.

With Rugby Canada embarking on the hosting of an increased number of major international events, there is a consideration to increase the liability limits for the General Liability policy for the 2015/2016 year.

Respectfully submitted,

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