



**REPORT NAME:** National Insurance Program Report  
**SUBMITTED BY:** Myles Spencer  
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In 2015, the National Insurance Program underwent considerable change, following a flat renewal a year earlier. Working with the Broker of Record, Marsh Canada Ltd., Rugby Canada negotiated an additional \$5M in limits, bringing a total of \$10M, under the General Liability policy. In addition, there remained no Participant coverage exclusion on the policy; however, this has been identified as a potential area of concern as the sport casualty business evolves. The AD&D and Travel Medical policies experienced no change in premium, and a new Emergency Travel Medical care provider, Europ Assistance, was implemented. On the Directors & Officers Liability policy, the insurer has pushed for a full bodily injury exclusion, but Marsh was able to renew under the same terms. Claims reporting and processing continued to increase in 2015, and the ability to purchase optional buy-up limits / coverage for extended medical through Marsh Canada was utilized by a number of Provincial Unions.

Overall market conditions remained flexible and competitive despite increasing concern with concussion related injuries. The need to develop and promote player welfare, in particular concussion education, was a major focus for Rugby Canada in 2015. Utilizing world leading educational materials from World Rugby, and learning from the tragedies of Rowan Stringer's death and subsequent effort to pass "Rowan's Law" in Ontario, *Rugby Canada PlaySmart* was developed in late 2015. This initiative is intended to bring greater awareness to those involved in the sport at all levels, including players, coaches and parents alike.

Rugby Canada identified the need to address the risk exposures of the organization through risk identification and through transfer of risk via commercial third party vendors. In late 2015, Rugby Canada applied best practices by deciding to conduct an open and transparent tender process of engagement of an Insurance Brokerage for the initial level of risk control processes and insurance placement. The process was completed in early 2016. Working with Marsh Canada Ltd., Rugby Canada's objective is to continue identifying opportunities to maximize value in the existing risk management program and provide the best coverage and benefits to all registered participants across Canada.

Respectfully submitted,

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