



INTECH's quarterly newsletter allows you to keep up-to-date with our news, services and industry expertise. Every issue will focus on a different division of INTECH.

Issue 03: Risk & Insurance Services  
Fall 2016

## INTECH PERSPECTIVE



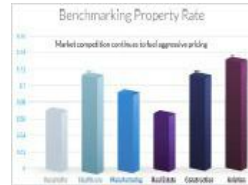
### Replacement Cost Policies versus Actual Cash Value Policies

Replacement Cost and Actual Cash Value are two common...



### Employee use of Personal Vehicles for Company Business

If employees use their personal vehicles on company...



### Is Your Organization Managing Risk Effectively?

INTECH provides expert risk management advisory...



### Developers Errors & Omissions/Professional Liability Insurance

Historically design and contractor roles were clearly...



### Total Completion versus Substantial Completion

The issue of relying on substantial completion as a...



### Computer Crime

As technology evolves there are new ways of cracking firewalls...

## INTECH UPDATES



### INTECH at the Toronto Real Estate Forum

The Toronto Real Estate Forum ("TREF") celebrated...



### Ariana Dalie joins INTECH Risk Management

Ariana Dalie has joined the company as the new...



### CCPPP Conference Wrap Up

INTECH's presence at the CCCPP Conference was...

Toronto Headquarters  
3 Church Street, Suite 400,  
Toronto, Ontario M5E 1M2, Canada

1-800-947-9666 | info@intechrisk.com



INTECH Risk Management is a global Risk Management firm headquartered in Toronto Canada, with offices in North America and Europe.

[FIND OUT MORE](#)