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President's Message

Dear Member,

It is with great pleasure that I serve as President of the Canadian Pharmacists Benefits Association (CPBA) for the 2010/2011 term. I have been involved with CPBA since 2007 and look forward to building on the progress of the Board and in particular, Elmer Kubler, our Past-President.

In recent years, CPBA has positioned itself to be a leading provider of malpractice insurance in the industry and we offer an exceptional product at very competitive pricing.

A major goal of CPBA is to educate constituents on the importance of insurance to their practices and the value of different types of insurance. This coming year, we will be more visible at member provinces' annual conferences to get this message across as many front-line Pharmacists aren't aware of the need for comprehensive malpractice coverage.

CPBA exists to ensure that pharmacists have access to the best coverage possible at competitive rates and the Board, which represents all member associations, works tirelessly on your behalf to further its strategic plan.

I look forward to serving as President and moving our strategic plan forward.

Yours in Pharmacy,
Trent White
President, CPBA

Mark your Calendars and Plan to Attend!

CPBA SPONSORED SYMPOSIUM - OPENING PLENARY SESSION

March 5, 2011

RxA "Trusted Partners in Health Spring Professional Development Event" Fantasyland Hotel, West Edmonton Mall, Edmonton, Alberta

CPBA will be offering an insurance symposium as part of our member associations' event schedule this year. The symposium will include information about your CPBA-sponsored Malpractice Insurance (presented by Bruce Palmer of CPBA's broker, Moore-McLean) and a pharmacist member of the member association, who will speak on best practices in mitigating and managing risk.

The first symposium will be held at the Alberta Pharmacists' Association (RxA) on March 5, 2011, at the Fantasyland Hotel, West Edmonton Mall, Edmonton, Alberta. Watch this newsletter and your association's own communications for information on dates in your province.



Your Malpractice Insurance Corner! Did You know?

It's A Wonderful Life: I am sure many of you know the movie, with Jimmy Stewart as George Bailey, a frustrated business man despairing of a life that he feels is worthless, only to be shown how significant he has been by Clarence, the rookie Angel. One of the scenes Clarence has George re-live was stopping Mr. Gower, the local Pharmacist, from committing a lethal medication error. Sadly, most of us don't have Jimmy Stewart (or even a young George Bailey) around to make sure we don't make errors. Sometimes mistakes happen, and sometimes they can be serious.

Take the case of the Pharmacist who filled and dispensed a prescription to a client for the control of Parkinson's disease. The Pharmacist accidentally dispensed a higher dose than had been prescribed and, as a result, the client claimed to suffer permanent and serious damages. A Statement of Claim seeking \$1,400,000 in general and special damages was filed.

Fortunately, the Pharmacist had a \$2 million Errors and Omissions policy with a Duty to Defend clause. The insurance company was there beside them the entire way, retaining counsel, mounting a defence, hiring expert witnesses and, ultimately, negotiating a mediated settlement. The outcome: \$62,000 to the client to deal with the damages they suffered and \$25,000 paid for legal costs.

A few key facts helped make sure the Pharmacist came out of this in good shape. First, the **policy limits were high enough** to deal with the original claim, so there was never an issue of having to share defence costs. Second, the policy had a **"Duty to Defend" clause**, allowing the insurance company to step in as a partner in the defence rather than just paying for costs when all was done. **The insurer had considerable expertise** in handling this type of claim, and their lawyers, experts, and other professionals were able to handle the case well. And finally, **the claim was reported immediately**, so there was no delay and limited opportunity to let things get off track.

The proper insurance policy is no replacement for a guardian angel, but it can certainly help make sure that your life really does stay wonderful.

Bruce Palmer
Moore-McLean Insurance Group

Alberta Report

The Alberta Pharmacists' Association (RxA), as a member association of the Canadian Pharmacists Benefits Association (CPBA), promotes the value of pharmacists in supporting and advancing the health of Albertans. There have been significant changes in pharmacy practice opportunities in Alberta in recent years, and more opportunities in the scope of practice and the types of practice environments for Alberta pharmacists will continue to evolve. Alberta pharmacists can count on RxA to proactively represent their practice needs by ensuring that our professional liability insurance reflects the evolving role of pharmacists and seamlessly provides pharmacists with effective and relevant coverage.

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I encourage each and every pharmacist to understand their requirements for insurance and ensure their selected insurance option is appropriate for their circumstances. Upfront planning and selection will ensure no surprises down the road. To this end, I believe that RxA's professional liability insurance program, through CPBA, provides the best coverage that is available to a pharmacist in Alberta.

Trudy Holzmann
Alberta Pharmacists Association (RxA)

Manitoba Report

After calling for an expanded scope of practice for many years, Canadian pharmacists are actually assuming new roles and responsibilities within the healthcare system. These new enhanced services create new risks and liability for the pharmacist. Fortunately, the professional liability coverage provided through the Canadian Pharmacists Benefits Association (CPBA) is comprehensive and expands along with the scope of practice.

We know that having the proper professional liability coverage is almost always a requirement to providing new health services; particularly when participating on a health care team, evidence of comprehensive insurance coverage is often a prerequisite. Be assured CPBA, an organization focused on pharmacists' best interests, will continue to offer the best available coverage as pharmacists assume their rightful roles in the health care system.

Elmer Kuber
Manitoba Society of Pharmacists (MSP)

Prince Edward Island Report

The profession continues to evolve at a rapid rate across the country with pharmacists' scope of practice expanding. After years of hard work we are starting to be recognized for the extra impact we can have on improving patients' health and wellness, increasing accessibility to health care, and saving the health care system resources.

Here in PEI we have seen recent changes allowing pharmacist prescribing for continued care prescriptions, with many more changes looming on the horizon. The PEI Pharmacists Association plans to be very active in guiding these changes here at home. It truly is an exciting time to be a pharmacist in PEI.

With these new enhanced services comes new risks and liability for the pharmacist. Fortunately, the professional liability coverage provided through the Canadian Pharmacists Benefits Association (CPBA) is comprehensive and will expand as the scope of practice evolves. CPBA, an organization working for your interests, will continue to ensure you have the best possible coverage now and into the future.

Shawn Callaghan
Prince Edward Island Pharmacists Association

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Newfoundland and Labrador Report

As we anticipate continuing expansion of the scope of pharmacy practice, the Pharmacist's Association of Newfoundland and Labrador (PANL) remains focused on ensuring that the requisite professional liability coverage is in place for its members. Instrumental to this goal is CPBA's commitment to offering and ensuring that pharmacists can access premium insurance plans that provide optimum coverage as pharmacists consider ways in which they can expand their practices and support the healthcare of provincial residents.

With this goal in mind, PANL looks forward to working with CPBA into 2011 as we explore opportunities through which we can offer beneficial plans and coverages to members in support of their new roles within the healthcare system.

Mary Ann Butt
Executive Director
Pharmacists' Association of Newfoundland and Labrador (PANL)

CPBA Sponsored Symposia

Mark Your Calendar & Plan to Attend!

Alberta Pharmacists' Association (RxA) Professional Development Event

Date: March 5, 2011
Venue: Fantasyland Hotel, West Edmonton Mall, Edmonton, AB
Speakers: Bruce Palmer, Moore-McLean Insurance Group &
Trudy Holzmann, CPBA - Alberta Representative

Manitoba Society of Pharmacists (MSP) Annual Conference

Date: April 15-17, 2011
Venue: Delta Winnipeg
Speakers: Bruce Palmer, Moore-McLean Insurance Group &
Elmer Kuber, CPBA - Manitoba Representative

PEI Pharmacists Association Annual Conference

Date: May 13-14, 2011
Venue: TBA
Speakers: Bruce Palmer, Moore-McLean Insurance Group &
Shawn Callaghan, CPBA - Prince Edward Island Representative

Pharmacists' Association of NL (PANL) Annual Conference

Date: September 16-18, 2011
Venue: Greenwood Lodge, Corner Brook
Speakers: Bruce Palmer, Moore-McLean Insurance Group &
Trent White, CPBA - Newfoundland and Labrador Representative