



## Important Information Regarding the New Liability Insurance Program

Dear CPA member:

Some of you may have recently been informed that the Canadian Register of Health Service Psychologists (CRHSP) has partnered with McFarlan Rowlands to offer a liability insurance program to CRHSP members. This is not the same program endorsed by CPA and CPAP (an organization that includes the provincial and territorial associations of psychology as well as CPA).

CPA in partnership with CPAP has offered a liability insurance program exclusive to members of CPA and members of the provincial and territorial associations for decades.

In 2014, after a thorough process of investigation and consultation that included several discussions with our previous broker, McFarlan Rowlands, CPA and CPAP transferred the program to a new broker, BMS. We did this in order to deliver a better program with enhanced coverage at a lower price to psychology practitioners. McFarlan Rowlands did not offer any policy enhancements or premium reductions that in our view, measured up to what BMS proposed. As a result, we moved the policy to BMS who provided a number of coverage enhancements and premium reductions for our June 2014 renewal. The program that McFarlan Rowlands is now offering with CRHSP was never offered to CPA and CPAP. It was developed only after McFarlan Rowlands lost the CPA and CPAP liability insurance account.

Once CPA and CPAP decided to move to BMS but before we began accepting renewals, CPA contacted the Executive Director and President of CRHSP. We explained the rationale and process of moving to BMS and conveyed that the better program and reduced premiums were clearly in the best interests of Canadian psychology practitioners regardless of their organizational membership. Although we did not offer CRHSP a partnership in the policy (they have never historically sponsored an insurance program), we did open the door to discussion and invited them to come back to us with thoughts and suggestions. They did not.

As you consider renewal of your liability insurance for 2014/2015, please consider the following:

- Without the initiative of CPA and the considerable work we expended in investigating and revising a psychology insurance program, there would be no BMS program or the most recent one promoted by CRHSP and McFarlan Rowlands. Instead, every psychology practitioner in Canada would be renewing with the McFarlan Rowlands-brokered program which offered significantly less coverage at much higher premiums.
- BMS Group is a specialist in providing sustainable member liability insurance programs with associations and represents many of Canada's largest health professions. BMS created a health professions insurance alliance which enables us to move to a self-funded, for member by

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member model next year, creating a resource for more program enhancements and reduced premiums over time. This is a trend increasingly common among health professions and, with BMS, Canadian psychology has an option to participate in this kind of insurance opportunity. This will be another tremendous step forward for the profession as it relates to liability protection.

Finally, a word about membership...Membership in any association should be based on the value proposition it holds. The professional liability insurance program offered through BMS is an important member benefit. To be successful in delivering high value and low sustainable premiums, it requires a critical mass of practitioner participation. This participation in turn allows CPA to grow its member benefits in the future. From convention to journals to accreditation to our representation of psychology on many science and practice alliances, CPA is truly the largest and most comprehensive of our national member organizations. Add to all these functions the very significant advocacy activity we undertake on a daily basis, in addition to the resource we extend to our provincial and territorial association partners through the funding of the Practice Directorate, and we believe that membership in CPA has a value add that extends far beyond any single benefit such as the liability insurance program.

Please expect a second email this week from us in which we will respond more specifically to the McFarlan Rowlands/CRHSP offering. This information will let members know how the CPA/CPAP program can meet and exceed the McFarlan Rowlands/CRHSP offering. We trust in your continued support of CPA, your national association, and in the excellent liability insurance program it has worked hard to provide in partnership with our provincial and territorial association partners.

For any further information about the CPA /CPAP BMS-brokered program, please contact [executiveoffice@cpa.ca](mailto:executiveoffice@cpa.ca) or <http://www.psychology.bmsgroup.com/en/faqs>

Sincerely,

Wolfgang Linden, Ph.D.  
CPA, President