



13. Professional Liability Insurance

Member's Questions

1. Why did the College approve Liability Insurance and then recently advise members with weeks notice that they were not continuing with the program?
2. In Fall 2020 the College told members it would continue to administer the professional liability insurance program.
3. After that did anyone indicate to the CAA that it might be in conflict for continuing to administer the professional liability insurance?
4. When was the matter discussed by the Council? What was the outcome? Why did Council change its stance?

The Health Professions Act requires that Colleges determine the type and amount of Professional Liability Insurance (PLI) Registrants must have. It does not require that the Colleges provide or administer the provision of PLI. On October 1, 2021, the Government proclaimed into force Phase 1 of Bill 46 which requires a clear separation of College and Association functions. With this implementation came government guidance. Council was aware that this may be an issue earlier but could not make an informed decision until Phase 1 of the Bill was proclaimed in force and the guidance documents were provided.

The provision of PLI can not be administered by the College unless it could be justified to the Government. Council determined that by providing resources to ensure Registrants had proper insurance, monitoring through Alinity, and implementing an auditing system, we will be more appropriately fulfilling our role to protect the public. Pursuant to an Audit Policy that is being developed, the College will audit Registrants at various times and require confirmation that adequate and current insurance is in place.

The Administering of the PLI was never a conflict of interest in itself. It was the type of coverage that became an issue, specifically the inclusion of Professional Discipline Defence funds, which is a potential conflict. This was acknowledged and was also brought to our attention by a Registrant.