



## News From Aon

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*For immediate release*

## Wrong drug and wrong dosage claims make up 75% of malpractice claims against pharmacists, according to 10-year study from HPSO and CNA

**HATBORO, Penn. (March 28, 2013)** – [Healthcare Providers Service Organization](#), a division of [Aon Affinity](#), the affinity business of [Aon](#) plc (NYSE: AON), together with insurance carrier partner [CNA](#), and in collaboration with association partner, [American Pharmacists Association](#), have released the healthcare industry resource, *2012 Pharmacist Liability: A Ten-year Analysis*.

The report contains an analysis of pharmacist professional liability claims and license protection defense claims paid over a ten-year period from January 1, 2002 through December 31, 2011, along with selected highlights from HPSO's 2012 Qualitative Pharmacist Work Profile Survey.

"Together HPSO and CNA are dedicated to educating pharmacists regarding their risk exposures," said HPSO President Michael Loughran. "This new report provides pharmacists with vital information regarding claims impacting their profession and supplies them with risk management data that can help them manage their own risks."

### Highlights of the report include:

- More than \$16 million was paid in indemnity and expenses for professional liability claims on behalf of pharmacists during the 10-year study period.
- Analysis revealed that professional liability claims were most likely to involve allegations that the pharmacist dispensed the wrong drug. Overdose was the most common patient injury for pharmacist closed claims.
- Seventy percent of paid license protection defense claims resulted in monitoring, education or the issuing of a caution to the pharmacist, while three percent of the licensing board's decisions ended the pharmacist's career.
- Ninety percent of survey respondents who experienced a professional liability claim had been in practice for at least 11 years, which substantiates the idea that the likelihood of experiencing a claim increases with the number of years in practice.

"By sharing claim information, identifying causes of loss, and incorporating

recommendations into the report, we can help enhance pharmacists' risk management procedures and increase public safety," said Bruce Dmytrow, vice president of CNA Specialty Risk Control.

The HPSO/CNA program provides professional liability and license protection coverage for individual pharmacists and pharmacy technicians regardless of their employment status, as well as small community pharmacies and individually owned franchise pharmacies. As of 2012, the HPSO/CNA program insured approximately 70,000 pharmacists.

The complete report, *2012 Pharmacist Liability: A Ten-year Analysis*, and accompanying survey are available at [www.hpso.com/pharmclaimreport2013](http://www.hpso.com/pharmclaimreport2013). To obtain hard copies, please contact David Griffiths at [david.griffiths@aon.com](mailto:david.griffiths@aon.com) or 215.773.4129.

**Read additional HPSO claims studies:** [www.hpso.com/nursing-resources/claim-studies.jsp](http://www.hpso.com/nursing-resources/claim-studies.jsp)  
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#### **About HPSO**

[Healthcare Providers Service Organization](http://www.hpso.com) is a registered trade name of Affinity Insurance Services, Inc.; (AR 244489); in CA, MN & OK, AIS Affinity Insurance Agency, Inc. (CA 0795465); in CA, Aon Affinity Insurance Services, Inc., (0G94493), Aon Direct Insurance Administrator and Berkely Insurance Agency and in NY and NH, AIS Affinity Insurance Agency. HPSO is one of the largest providers of individual professional liability insurance in the U.S., serving over 250,000 health care professionals, and has been answering the insurance needs of healthcare professionals since 1980. For more information visit <http://www.hpso.com>.

#### **About Aon Affinity**

[Aon Affinity](http://www.aon.com/affinity) is a trade name for Affinity Insurance Services, Inc. Aon Affinity combines the specialized knowledge of affinity program management with the extensive resources of a global company to help clients achieve their goals. With an innovative approach to program strategy, from the design of products and services to the delivery of the marketing message, Affinity offers full-service capabilities, technical expertise and industry knowledge to deliver value to clients. Visit <http://www.aon.com/affinity> for more information.

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#### **About CNA**

Serving businesses and professionals since 1897, CNA is the country's 7<sup>th</sup> largest commercial insurance writer and the 13<sup>th</sup> largest property and casualty company. CNA's insurance products include standard commercial lines, specialty lines, surety, marine and other property and casualty coverages. CNA's services include risk management, information services, underwriting, risk control and claims administration. For more information, please visit CNA at <http://www.cna.com>. CNA is a registered trademark of CNA Financial Corporation.

#### **About APhA**

The American Pharmacists Association, founded in 1852 as the American Pharmaceutical Association, is a 501 (c) (6) organization, representing more than 62,000 practicing pharmacists, pharmaceutical scientists, student pharmacists, pharmacy technicians and others interested in advancing the profession. APhA, dedicated to helping all pharmacists improve medication use and advance patient care, is the first-established and largest association of

pharmacists in the United States. For more information, please visit [www.pharmacist.com](http://www.pharmacist.com).

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