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**To:** Psychconsultation  
**Subject:** Professional Indemnity Insurance

I am sorry that this is only a brief correspondence but I did want to make comment on the issue of establishing a minimum level of insurance coverage. The proposal of \$5 million or \$10 million is based on insurance industry offerings of set tiers. From memory there is a lower level of coverage as well. The basis of deciding coverage needs should I think take into account history and objective data, notably what has been the highest claim ever awarded against a psychologist. My understanding is that no claim exceeding a million dollars has ever been awarded and that this type of industry data should be incorporated into decisions about what tiers are offered. Size of practice may also not be the defining feature but perhaps client population serviced. A person doing one day of practice but solely doing assessments for court processes may be more at risk of litigation than a person in full-time practice working with more low risk scenarios.

Best  
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