



July 2022

Dear CDHA members,

In recent years, CDHA has seen staggering increases in professional liability insurance (PLI) premiums as a result of market conditions and claims activity. Since 2016, more than \$2 million in claims costs have been incurred under the CDHA program to defend and protect our insured members. The association decided to absorb \$700,000 in PLI premium increases over the past two years so that your dues could remain unchanged in recognition of the additional stress you have all been facing during the COVID-19 pandemic. By 2026, we anticipate subsidizing PLI by more than \$1 million as part of a five-year financial plan that aims to continue to support you in your financial recovery from the effects of the pandemic.

However, CDHA cannot step away from its commitment to provide essential programs and services to support you in your practice and advance the dental hygiene profession more broadly. Honouring this commitment requires that the association remain financially viable. Unfortunately, our reserve funds are not infinite, and we are moving into a period of historically high levels of inflation.

As a result, CDHA's board of directors has approved a fee increase of \$20 per Active (Practising) member for the 2022–2023 membership year. A significant portion of this fee increase will offset the 160% increase in PLI premiums that has occurred since the start of the pandemic. A smaller portion will address inflation associated with other operational expenses.

CDHA's board of directors and leadership team will continue to closely monitor and adjust our financial plan and will continue to apply due diligence in all aspects of our operations.

In the coming weeks, we'll provide you with additional education on professional liability insurance, such as why you need it, how it protects you, current and emerging risks, and how you can reduce your risk.

Please feel free to connect with our broker, BMS, at 1-855-318-6557 or cdha.insurance@bmsgroup.com if you have any questions about your PLI.

CDHA is here to support you at all times. Please continue to send your questions and feedback to us at info@cdha.ca.

Thank you again for choosing to be a member of your national professional association. As we enter the 7th wave of this pandemic, please stay healthy and safe.

Sincere regards,

Ondina Love, CAE
Chief Executive Officer
Canadian Dental Hygienists Association