



PMC Quality Commitment, Inc. – A Formal Commitment to Risk Management


For over 90 years, Pharmacists Mutual® Insurance Company has been committed to protecting and promoting pharmacists and the profession of pharmacy. That commitment is demonstrated by the way in which Pharmacists Mutual has worked to help pharmacies and pharmacists find ways to reduce medication errors and manage the risks associated with professional liability claims. Pharmacists Mutual formalized its commitment to risk management in pharmacy in May 2000, when PMC Quality Commitment, Inc. (PMC QC) was formed. PMC QC is a wholly owned subsidiary of Pharmacists Mutual that was developed through the collaboration of two pharmacist-attorneys, Ken Baker and David Brushwood, for the purpose of providing risk management consulting services to pharmacies and pharmacists.

PMC QC has developed a system for reducing the number of medication errors that occur in pharmacies. The Sentinel SystemSM is essentially a workflow system comprised of a series of best practices. These best practices cover all aspects of the prescription-filling process and are designed to help pharmacy personnel form quality habits. With quality habits in place, prescription-filling accuracy should improve.

Data collection and analysis is crucial to improving processes and accuracy in pharmacy. With that in mind, PMC QC has developed the Quality ManagerSM, a reporting system that

helps pharmacies track and analyze errors and near misses. When all errors and near misses are recorded in Quality Manager, pharmacies are able to generate valuable reports showing information that helps them make decisions about workflow. For example, the Audit Type report (Figure 1) shows at what point in the workflow an error or near miss was discovered. The hypothetical data in Figure 1 shows that, in this pharmacy, about 35% of errors are discovered by patients. This pharmacy might use this information to find ways to turn those errors into near misses that are discovered before they leave the pharmacy. Other reports that the Quality Manager can generate include those showing the type of error or near miss (e.g. wrong drug) and the point in the filling process (e.g. order entry) at which errors or near

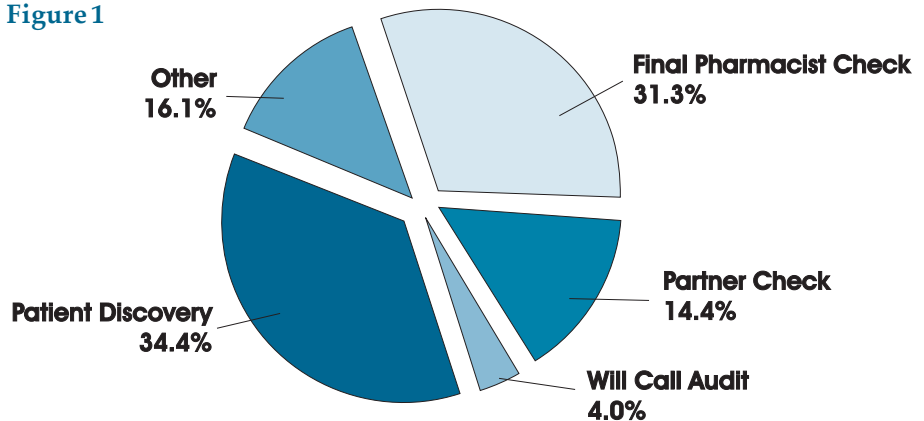
misses occur.

PMC QC is an excellent example of the way Pharmacists Mutual works to provide pharmacists with peace of mind. The Sentinel System and Quality Manager can each stand alone, but used together, they are a powerful system for improving accuracy in pharmacies. By improving accuracy, pharmacy personnel are able to better care for their patients. For more information on PMC QC and how it can help you achieve peace of mind in your pharmacy practice, please call 800-247-5930 ext. 400 or visit www.pmcqc.com. 




Karen Peterson,
R.Ph., J.D.,
Pharmacists Mutual
Insurance Company


Figure 1



Fire Prevention Week Facts:

Cooking fires are the #1 cause of home fires and home fire injuries. 

How many of you took the occasion of Fire Prevention Week in early October or the daylight savings time changeover to **check your smoke alarm batteries?** If you did, congratulations; if you didn't, **DO IT NOW!** 

The Fire Prevention Week Facts in this issue are reproduced from NFPA's Fire Prevention Week website. www.firepreventionweek.org
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Does your business insurance adequately reflect your lease terms?

Example – you rent your business premises and under the terms of the lease you are responsible for maintaining and/or replacing certain landlord installed equipment such as office partitions, air conditioner compressors, heating equipment, etc. You have a claim that is a covered cause of loss. Your claim for inventory, fixtures you installed and paid for, and loss of income are readily paid.

However, claims for damage to those partitions, or compressors, or furnaces are denied because under the terms and definitions in your policy, such items are

not covered business personal property because they are not “made or acquired at ‘your’ expense and which cannot be legally removed by ‘you’.” That could be the situation unless you have a Pharmacists Mutual Business Owners Policy. We add back in \$5,000 in coverage for such a loss with Endorsement 1015, and will pay you up to that amount for Lease Requirements Property Coverage. The PMIC claims examiner will need to see a copy of the written lease in order to make that payment. If your lease makes you responsible for more than the \$5,000 of

landlord’s property, you need to let us know so we can add that extra amount as “building” coverage. There will be a slight extra premium, but it’s well worth it to avoid the shock and surprise of being underinsured.

Check your lease language to see what you are and are not responsible for. If you don’t have your business insurance with Pharmacists Mutual, check your policy or call your agent and ask about this scenario and whether you have coverage. 


Our newest Pharmacist-Attorney Karen E. Peterson, R.Ph., J.D.

In 2003 Pharmacists Mutual Insurance Company welcomed our newest addition to our growing staff of pharmacist-attorneys. Karen Peterson received her pharmacy degree from the University of Iowa College of Pharmacy. Following graduation from pharmacy school she served as Executive Resident with the American Society of Consultant Pharmacists (ASCP). Upon completing her ASCP residency, Karen moved to Portland, Oregon, where she worked as a long-term care pharmacist and later as


pharmacy manager of a specialized compounding and long-term care pharmacy.

Karen and her family then moved to Buffalo, New York, where she worked in a home health and hospice pharmacy setting. Upon acceptance to law school at the University at Buffalo, Karen took a position as a staff pharmacist with a Walgreens, where she worked while attending law school full time. After what Karen describes as “three exciting, but long, years,” Karen graduated *cum laude* from the University at Buffalo Law

School.

Karen joined Pharmacists Mutual Insurance Company as a pharmacist-attorney in the pharmacy professional liability claims area. She is a member of several professional organizations, including the American Society for Pharmacy Law, American Society of Consultant Pharmacists, American Pharmacists Association, and the Iowa Pharmacy Association. 

Fire Prevention Week Fact:

Over the last decade, candle fires have almost tripled. In 1999 alone, an estimated 15,040 home fires started by candles were reported to fire departments. These fires resulted in 102 deaths, 1,473 injuries, and an estimated property damage of \$278 million. 

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We need your e-mail address!

It’s not a secret! Electronic mail is changing the way a lot of companies do business. Pharmacists Mutual is increasingly using e-mail as a primary method of communication, especially for urgent, timely communications needs. Case in point: hurricane mitigation suggestion sheets from the Property Loss Research Bureau arrived in our office 2 days before Hurricane Isabel made landfall in North Carolina in September. We had no means to get that valuable information disseminated in

time to help. However, had we had sufficient numbers of e-mail addresses for you, our customers, we could have done a blanket e-mail to the affected zip codes and gotten that information out in time.

Please provide your e-mail address so we can better serve you. Forward your e-mail addresses to info@phmic.com. Please include your name, **mailing address**, and customer or policy number if you know it. 

Poorplanning

This guy didn't die so he's not eligible for a Darwin Award, the annual tongue-in-the-cheek Internet awards to people who die because of their own casual attitude towards safety, but he tried:

This is a bricklayer's accident report which was printed in the Newsletter of the New Zealand equivalent of our Workers Compensation Board newsletter. This is a TRUE story. The letter begins:

Dear Sir,

I am writing in response to your request for additional information in Block 3 of the accident report form. I put "Poor Planning" as the cause of my accident. You asked for a fuller explanation and I trust the following details will be sufficient. I am a bricklayer by trade. On the day of the accident, I was working alone on the roof of a new six-story building. When I completed my work, I found I had some bricks left over, which, when weighed later, were found to be slightly in excess of 500 lbs. Rather than carry the bricks down by hand, I decided to lower them in a barrel by using a pulley, which

was attached to the side of the building on the sixth floor.

Securing the rope at ground level, I went up to the roof, swung the barrel out and loaded the bricks into it. Then I went down and untied the rope, holding it tightly to ensure a slow descent of the bricks. You will note in Block 11 of the accident report form that I weigh 135 lbs.

Due to my surprise of being jerked off the ground so suddenly, I lost my presence of mind and forgot to let go of the rope. Needless to say, I proceeded at a rapid rate up the side of the building. In the vicinity of the third floor, I met the barrel which was now proceeding downward at an equally impressive speed. This explains the fractured skull; minor abrasions and the broken collarbone, as listed on Section 3 of the accident report form. Slowed only slightly, I continued my rapid ascent, not stopping until the fingers of my right hand were two knuckles deep in the pulley.

Fortunately by this time I had regained my presence of mind and was able to hold tightly to the rope, in spite of the excruciating pain I was now beginning

to experience. At approximately the same time, however, the barrel of bricks hit the ground and the bottom fell out of the barrel. Now devoid of the weight of the bricks, that barrel weighed approximately 50 lbs. I refer you again to my weight. As you might imagine, I began a rapid descent, down the side of the building. In the vicinity of the third floor, I met the barrel coming up. This accounts for the two fractured ankles, broken tooth and severe lacerations of my legs and lowerbody. Here my luck began to change slightly. The encounter with the barrel seemed to slow me enough to lessen my injuries when I fell into the pile of bricks and fortunately only three vertebrae were cracked. I am sorry to report, however, as I lay there on the pile of bricks, in pain, unable to move, I again lost my composure and presence of mind and let go of the rope and I lay there watching the empty barrel begin its journey back down onto me. This explains the two broken legs. I hope this answers your inquiry.

Editor's note: WHEW! 🙌

Insurance implications for dog owners

Did you know that **dog bites cause nearly 800,000 injuries** requiring immediate medical care in the United States each year? This is based on a study conducted by the National Center for Injury Prevention and Control. If your dog bites someone, you can be held legally liable. (Fortunately, this loss is normally covered by your homeowners policy.) Pharmacists Mutual's underwriting guidelines for Homeowner's policies prohibit writing a new policy for the owners of certain breeds of dogs, including pit bulls and rottweilers. However, if you are a dog owner, there are steps you can take to reduce or prevent dog bites, including the following:

1. Carefully consider dog breeds prior to selecting a pet. Some breeds have

worse reputations than others, and a veterinarian can help you decide which breeds might best fit your lifestyle.

2. Spay or neuter the animal as this often decreases the aggressive tendencies of dogs.
3. Seek a veterinarian's advice quickly if your dog becomes aggressive.
4. Socialize your dog from an early age to encourage appropriate behavior.
5. Never leave dogs alone with small children.
6. Avoid aggressive games with puppies and dogs, such as tug-of-war.
7. Do not place your dog in situations where he or she can be teased or feel threatened.
8. Train your dog to obey commands.

There is one other loss exposure concerning dogs you should consider. You may face liability claims if your dog gets out into the road and causes or contributes to an auto accident. Homeowners can be sued for violation of leash ordinances by allowing their dog to "run at large." Use a well-maintained and sturdy fence or other safeguards to reduce this exposure. 🙌

Fire Prevention Week Facts:

In three of every 10 reported fires in homes equipped with smoke alarms, the devices did not work, most often because of missing, dead or disconnected batteries. 🙌

One half of home fire deaths occur in the 6% of homes with no smoke alarms. 🙌

Pharmacists Mutual Companies: Pharmacists Mutual Ins. Co.; Pharmacists Life Ins. Co.; Pharmacists National® Ins. Corp.; Pro Advantage Services, Inc.; and PMC Quality Commitment, Inc.

Risk Management in Pharmacy is published by **Pharmacists Mutual Insurance Company**, P.O. Box 370, 808 Hwy. 18 West, Algona, IA 50511, ph. 515-295-2461.

This newsletter is distributed to policyholders of Pharmacists Mutual Insurance Co.

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Gas pump fires avoidable

As a member of the National Safety Council, I was recently alerted to an awareness campaign concerning **fires caused by static electricity at gas pumps**. The Petroleum Equipment Institute has studied 150 such fires. Some of the findings are surprising!

- ✎ Almost all the cases involved women.
- ✎ Almost all the cases involved the person getting back in the vehicle while the gas was still pumping. The fires then started when the person(s) got back out of the vehicles to remove the nozzle from the fill pipe.

- ✎ Most were wearing rubber-soled shoes.
- ✎ The fact that only a very small percentage of the fires happened to males was attributed to the fact that most men never get back in their vehicles as the gas is pumping.
- ✎ A few of the fires started from cell phone arcing electricity.
- ✎ A few of the fires started even before fueling began, while the gas cap was being removed.

What can be done to avoid these relatively rare, but potentially devastat-

ing fires? Remember, it's the vapors that ignite! You don't need to throw a match into a can of gas to have a problem.

Never get back into your vehicle until the fueling is complete and the nozzle has been returned to the pump bracket. It's the static electricity developed by the friction between surfaces that causes most of these fires. If you must get in the car during fueling, **when you get out, ground yourself** by touching something metal well away from the fill pipe, before touching the nozzle. **Never use a cell phone** when standing within 15 feet of an open gas fill pipe. In addition, this is so obvious; I hesitate to even mention it, **NO SMOKING** around gas pumps. 🚫

Fire Prevention Week Fact:

Although children five and under make up about 9% of the country's population, they account for 17% of the home fire deaths, assigning them a risk twice the national average. 🚫

Do you have any questions or requests concerning

✓ The contents of this newsletter?

✓ Safety Consultation Services?

call **800-247-5930 ext. 229**

or e-mail jack.williams@phmic.com

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