

MEDICAL MALPRACTICE INSURANCE



“THE MEDICAL MALPRACTICE CRISIS THAT HAS BEEN WITNESSED IN THE US AND EUROPE OVER THE LAST DECADE IS SHOWING CLEAR SIGNS OF SPREADING INTO OTHER COUNTRIES. WITHOUT THE NECESSARY INSURANCE PRODUCTS AND EXPERTISE ON THEIR SIDE, MEDICAL PROFESSIONALS IN THESE REGIONS WILL SIMPLY NOT BE PREPARED TO FACE THIS POTENTIAL LITIGATION ONSLAUGHT.”

Andy Bragoli

Group Broking Director, Howden.

THE RISKS

The medical profession has for decades been exposed to the full brunt of litigation. In countries such as the UK and the USA, where multi-million dollar Medical Malpractice lawsuits are commonplace, they have developed highly sophisticated insurance markets and claims management processes. However, in recent years, there has been an upsurge in Medical Malpractice claims in the countries where such products and support are either ineffective or simply not available.

As the doctor-patient relationship becomes increasingly adversarial and local law firms seek to target the medical profession as a relatively new and extremely lucrative income source, access to comprehensive and effective insurance products and services is vital.

THE SOLUTION

At Howden, we have a dedicated medical malpractice team, providing specialist liability products to clients on a global basis. Based in London, the world's largest insurance marketplace for international business, Howden has access to international insurers and reinsurers across the World.

Every product is tailored to precisely meet the needs of each client, including any country-specific requirements. We also offer a broad array of additional covers, including General Third Party Liability, Employers' Liability, Ethical Committee exposures and Clinical Trials risks. This ensures we can provide the most extensive of coverage.

THE SERVICE

The Howden team can offer support with:

- Arranging cover for standalone Medical Establishments, whether State-run hospitals or private clinics/groups
- Participation in Public Tenders
- Structuring regional, national or medical association endorsed schemes, including full product design and distribution advice
- Preparation of risk management and medico-legal support services
- Reinsurance capacity for local insurers to further develop an existing portfolio or indeed launch a new product
- Premium rating models.

OUR CLAIMS TEAM

Effective and efficient claims management is extremely important in Medical Malpractice. They are complex and convoluted cases which often take years to reach a courtroom. At Howden we understand that such cases demand more than the simple movement of claims money and our team provides advice and support throughout the duration of the claim. While no one wants to envisage a lawsuit which could result in a claim, with Howden you can be sure of having the very best people working to get your claim paid.

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