



# Medical Malpractice

Wholesale insurance solutions  
for UK risks

**AMWINS**<sup>™</sup>

GLOBAL RISKS

ABOUT MEDICAL  
MALPRACTICE

WHAT DO  
INSURERS LOOK  
FOR WHEN  
UNDERWRITING A  
RISK?

ABOUT AMWINS  
GLOBAL RISKS

SECTORS

WHAT COVER DOES  
THE INSURANCE  
PROVIDE?

OUR PROFESSIONAL  
AND FINANCIAL RISK  
SOLUTIONS

FACTS ABOUT  
MEDMAL

EXAMPLES OF  
SITUATIONS THAT  
MAY LEAD TO  
CLAIMS

**The power of Amwins Global Risks:  
\$26 billion in annual premium  
working for our UK clients  
just as much as for our global clients.**





## About Medical Malpractice

**Medical Malpractice insurance is not only for hospitals. If you have clients running businesses that provide a professional healthcare service or complementary health service in a clinic or a care home or on a mobile or outpatient basis, you should advise them on this combination of Professional Indemnity and Public Liability insurance that protects them in the event they are sued for medical error or neglect.**

A regulatory requirement for some, for others (such as Nutritionists, Aromatherapists and Dental Nurses), medical indemnity insurance is not statutory but is highly recommended. In practice, an allegation could be made against anyone who provides health-related treatment or advice in a professional capacity.

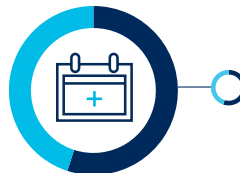
“MedMal” covers professionals and establishments against instances of negligence or malpractice. This can include misdiagnosis, Injury and any harm to a patient. This type of cover is designed to protect during the claims process and includes any costs and defences arising from the claim.



## Sectors



Medical Establishments



Corporate Health Providers



Medical Practitioners

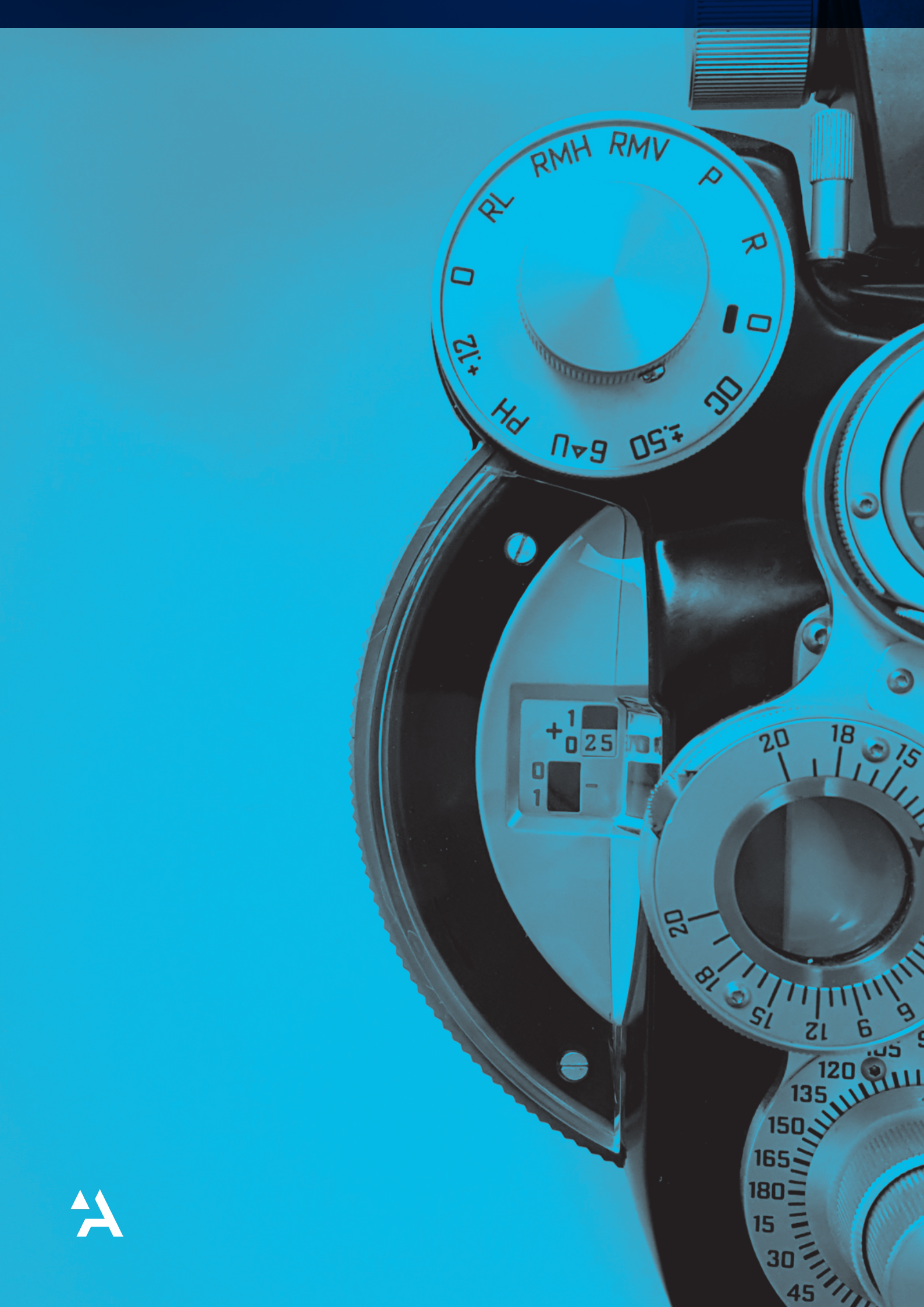


Supplementary Medical & Complementary Medical Practitioners



Specialist (Miscellaneous) e.g. Film Crew Medical Staff, Cruise Liners, Charities and Airlines







## Facts about MedMal

In 2018/19 the NHS paid out **£2.4 BILLION** to meet clinical and non-clinical claims.worldwide<sup>1</sup>

In the UK, more than **1 IN 3 PEOPLE WITH CANCER** use some sort of complementary therapy at some time during their illness<sup>2</sup>

There were over **900** new referrals in 2018/19 in relation to the performance of **DOCTORS, DENTISTS AND PHARMACISTS**<sup>1</sup>

Between January 2010 and March 2019 the General Dental Council received some 15,000 complaints involving **DENTISTS AND DENTAL CARE PROFESSIONALS**<sup>3</sup>

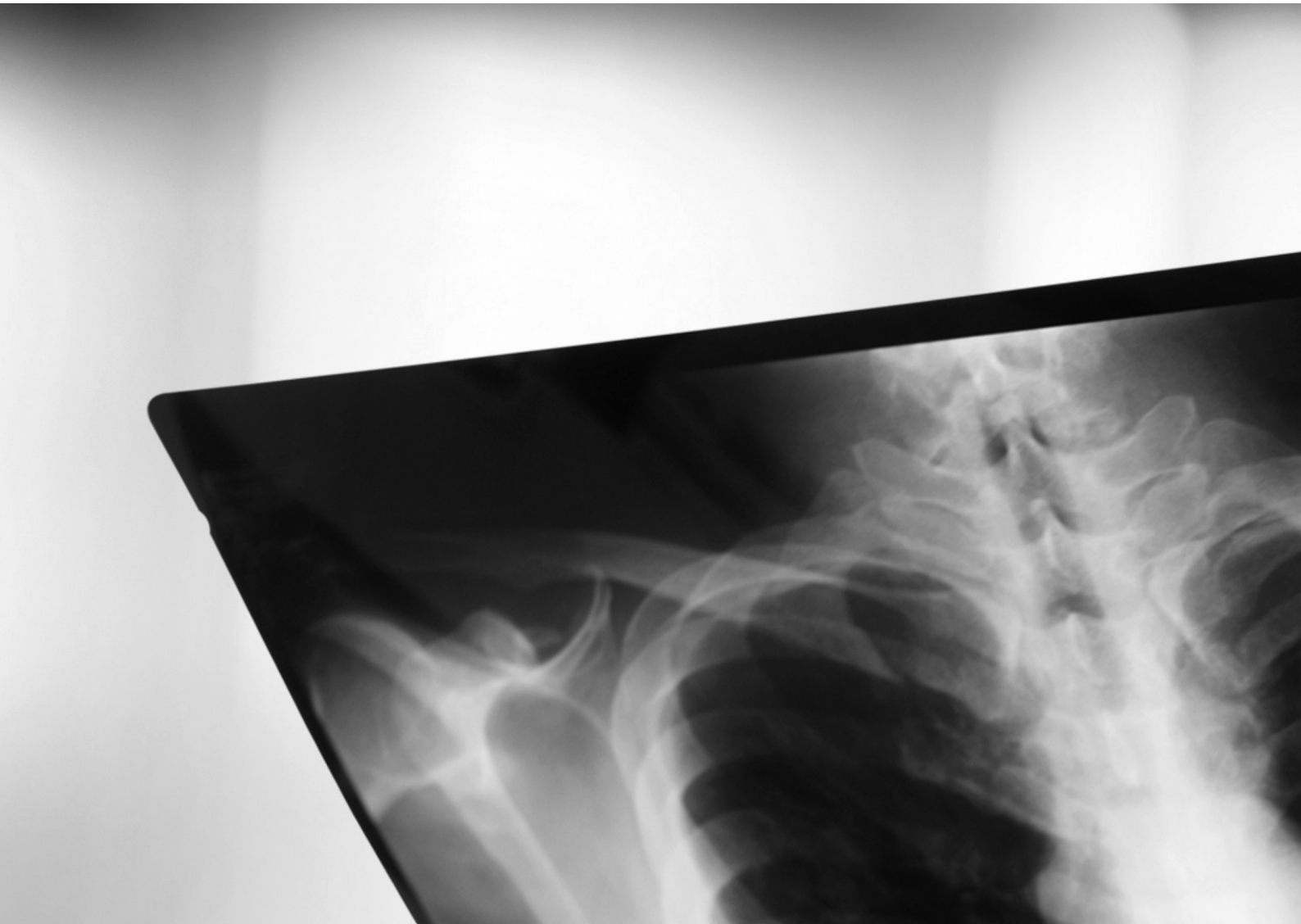
Of **10,678** new clinical negligence claims **50%** of the total claims in value arose from Obstetrics<sup>1</sup>

**SAFETY INCIDENTS** at hospital, mental health and ambulance trusts were linked to more than **4,600** patient deaths from November 2018 – October 2019<sup>4</sup>

### Sources:

1. NHS Resolution annual report and accounts 2018/19 costs briefing published July 2019.
2. All-Party Parliamentary Group for Integrated Healthcare report, December 2018.
3. Freedom of Information report published by the General Dental Council, April 2019.
4. The Guardian: "Deaths of 4,600 NHS patients linked to safety incidents" December 2019 (based on National Reporting & Learning System data).





## What do insurers look for when underwriting a risk?



Type / size of firm



Retroactive exposure



Experience



Risk management



Claims history



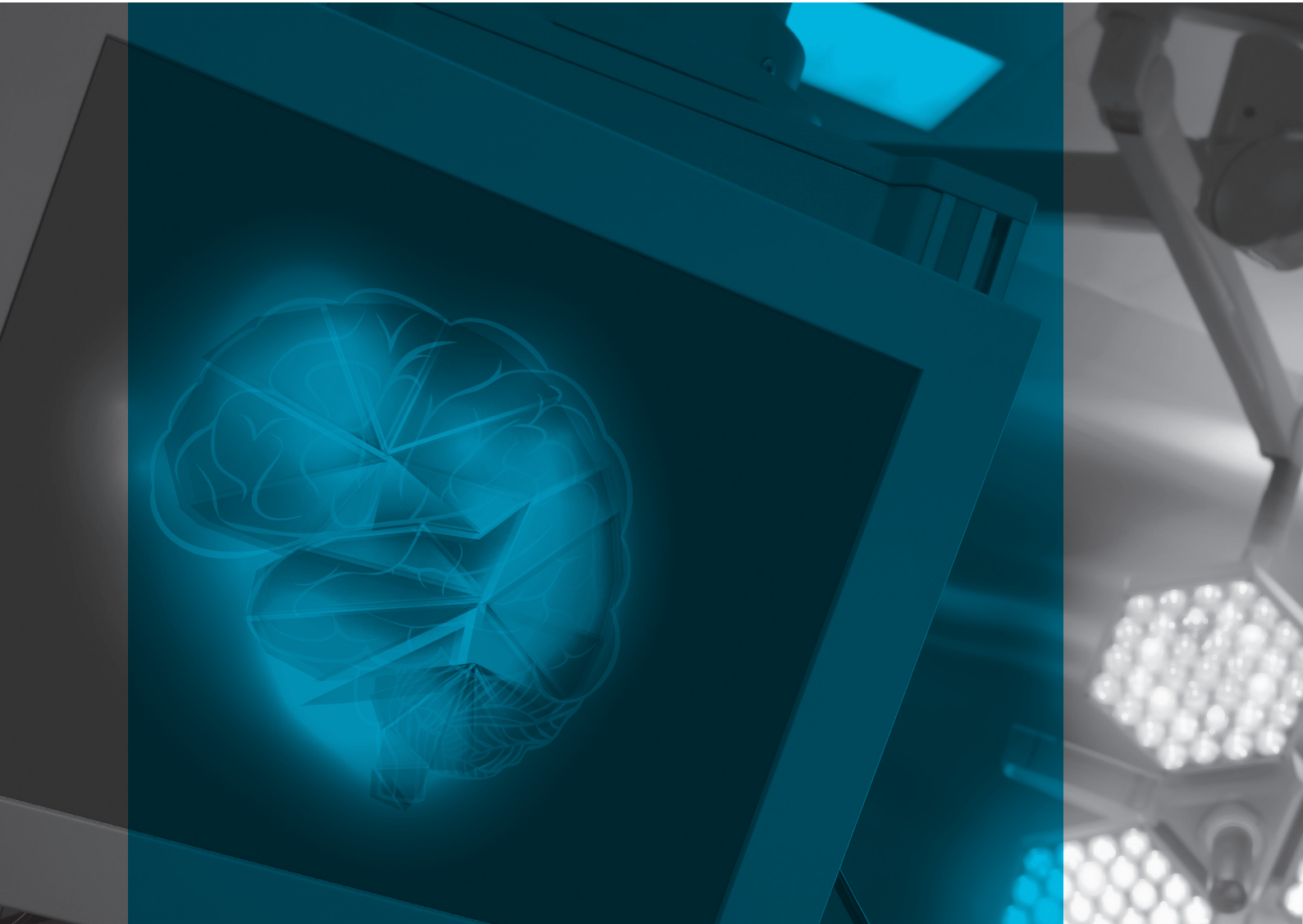
Type of business





**Your usual contacts are ready, willing and able to use their expertise to help you and your clients.**






## What cover does the insurance provide?

- Emergency First Aid
- Run off Cover
- Good Samaritan Acts
- Students
- Legal Representatives Costs
- Subsidiaries
- Unintentional Intellectual Property Infringement
- Libel and Slander
- Vicarious Liability
- Loss of Documents
- Medico-Legal Complaints





A low-angle, upward-looking shot of several hexagonal surgical lights in an operating room. The lights are arranged in a circular pattern and are illuminated, creating a bright, clinical atmosphere. The background is slightly blurred, showing the ceiling and other equipment.

**Alongside continuing  
medical advances come  
frequent claims and  
significant settlements.**







## Examples of situations that may lead to claims



A Pharmacist giving the wrong medication



An Optometrist wrongly diagnosing deterioration of vision



A Doctor failing to diagnose a condition



A Surgeon making an error during surgery



Infections acquired whilst in hospital

**One in four cancer patients experienced a delay to their diagnosis that could have been avoided.**

Swann et al

(Cancer Research UK) 2019





## About Amwins Global Risks

**We may be global by name, but we still have dedicated teams serving only UK clients with UK risks. Your usual contacts are ready, willing and able to use their expertise to help you and your clients.**

For over 50 years we've been wholesale broking as THB (originally Thompson Heath & Bond). Beginning in the UK, we grew to be the largest specialty motor fleet wholesaler in the London Market, and now our UK teams provide wholesale broking services across commercial property and liability, motor fleet and a range of professional and financial risks. And for your UK clients with marine/cargo, energy, aviation or construction risks? We can help here too. We have specialist colleagues in other Amwins Global Risks divisions who place these risks day in, day out.

In terms of professional indemnity, our specialists focus on complex high hazard accounts where we can add real value for our brokers. Areas such as design and construct, cladding risks, brokers' PI and surveyors' professional indemnity.

Management Liability, Medical Malpractice and Cyber Liability risks can be difficult to place, and sometimes difficult to sell to clients too. Bring them to us at Amwins Global Risks. We use our market connections and the leverage that comes from being one of the world's largest specialist wholesale brokers, to find homes for hard-to-place business, and to develop schemes and delegated authority arrangements that are attractive both to our brokers and their clients.

**That's the power of Amwins Global Risks: \$26 billion in annual premium working for our UK clients just as much as for our global clients.**

**And yes, our UK teams are still 100% wholesale – we have no competing retail arm.**



## Our professional and financial risk solutions



Professional Indemnity



Financial Institutions



Management Liability



Cyber Liability



Directors' & Officers'



Medical Malpractice





**We bring our market  
power to help you succeed.**



Amwins Global Risks is the international division of Amwins, the largest specialty wholesale distributor in the world, placing more than \$39.8bn in annual premium. We place over \$2.8bn of that premium, bringing the market muscle and global reach required to find solutions for the most complex risks. With over 750 employees around the world, and a global footprint across more than 120 countries, we've cemented our place as a top 10 contributor to Lloyd's. We're the largest independent wholesale broker, and binding authority broker, in the London Market.

Visit [amwingslobalrisks.com](https://amwingslobalrisks.com) for more information.

---

**For more information, please contact:**



**Joe Williams**

Divisional Director

☎ [+44 \(0\)2074 449 527](tel:+442074449527)

✉ [joe.williams@amwins.com](mailto:joe.williams@amwins.com)



**Ralf Emerton**

Broker

☎ [+44 \(0\)7767 160 960](tel:+44207767160960)

✉ [ralf.emerton@amwins.com](mailto:ralf.emerton@amwins.com)



**Patrick Keane**

Broker

☎ [+44 \(0\)2074 449 549](tel:+442074449549)

✉ [patrick.keane@amwins.com](mailto:patrick.keane@amwins.com)



**Alex Gilham**

Junior Broker

☎ [+44 \(0\)7825 680 965](tel:+44207825680965)

✉ [alex.gilham@amwins.com](mailto:alex.gilham@amwins.com)