

Doctors ‘could be refused indemnity cover unfairly’

Experienced industry player fears insurance based on assumptions rather than detailed analysis may mean medical risks are not accurately assessed.

Doctors are in danger of being denied medical indemnity insurance cover because workplace risks are not being analysed sufficiently, according to industry experts.

The warning has been issued by Medical Risk Services Limited (MRSL), whose senior figures share decades of experience within the medical, insurance and financial services sectors.

The concerns come as many spinal surgeons are now being denied insurance cover – and fears grow that other specialists may soon struggle to source medical indemnity insurance.

Founded in 2004, MRSL provides comprehensive support and cover to protect doctors against potential claims. Its Medical Groups Indemnity product is specifically designed for companies and groups, with premiums based on detailed analysis of risks.

MRSL’s Co-Founder and CEO Roger Houston has a 30-year career in insurance claims.

Significantly, expertise is also provided by a team of highly experienced doctors and insurance professionals able to scrutinise and question evidence being presented as part of a potential claim against clients.

Defensibility is the key

For MRSL, defensibility is all-important. It acknowledges that, due to the blame culture of patients and society, complaints will always be lodged against surgeons, and lawyers will always request notes.

However, the business aims to



Above: MRSL Co-Founder and CEO Roger Houston

achieve a zero-conversion rate of requests progressing to formal claims.

MRSL has been particularly alarmed by recent challenges faced by medical professionals, not least the decision by some Medical Defence Organisations (MDOs) to withdraw cover from spinal surgeons in private practice.

Insurance based on risks

As a former senior manager of the Medical Defence Union, MRSL’s Roger Houston questions the MDOs’ move. “It’s essential that insurance decisions are based on actual risks being taken,” he insisted.

“A lot of work being carried out by back surgeons simply isn’t risky, so doctors are being penalised unfairly if cover is denied based on labels rather than what they’re actually doing.”

He added: “Many are now understandably fearful that the



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Roger Houston



blanket rules could soon be extended to other areas, for example bariatrics and gynaecology.”

According to Roger Houston, MRSL’s focus on covering groups rather than individual doctors offers huge benefits. “It’s vitally important to cover an entity rather than a specific medical professional,” he explained. “Medical Groups Indemnity means a potential claim doesn’t fall on a single individual, with all the personal and emotional pressures that can involve.”

He added: “MRSL’s product provides cover irrespective of who in an organisation actually carried out the procedure.”

Other important strengths of Medical Groups Indemnity include premiums being based on the number and types of procedures being undertaken, ensuring pricing is consistent and transparent.

In addition, the product fully satisfies GMC requirements for

doctors to have “adequate and appropriate” cover in place.

As a Consultant Anaesthetist, MRSL Director Dr Robert Baylis appreciates the huge importance of doctors having support from the moment a potential claim arises.

He said: “The support of experts who have managed claims against doctors for decades is a huge strength of MRSL’s Medical Groups Indemnity. Knowing that support is on hand from a 24/7 helpline from day one, including access to advice from highly experienced doctors and legal experts, is incredibly valuable.

“Doctors shouldn’t feel vulnerable or isolated.”

Underwriting strength

Meanwhile, with a successful background in insurance and financial services, MRSL Director Christopher Cloke Browne sees the support of leading insurers for MRSL’s detailed approach to the risk as a major issue. “Our proprietary approach to analysing the risk of Medical Groups Indemnity policy means MRSL brings a unique dimension to the discussion with underwriters,” Chris added.

“The insurance is underwritten by some of the world’s leading insurers, including the Lloyd’s market.”

■ For further information on MRSL or for full details on the company’s comprehensive range of insurance products, please telephone 0203 058 3733, email enquiries@mrsenterprise.com or visit www.mrsenterprise.com