

PROTECT YOURSELF AGAINST MEDICAL MALPRACTICE CLAIMS



FRONTIER
MEDICAL MALPRACTICE COVER

One of the most contentious issues in our modern day society is healthcare. In our developing democracy it is of the utmost importance to provide quality affordable healthcare to underpin social development and economic growth. As we very well learnt from our Western counterparts, litigious professionals are on the prowl and have now shifted focus onto the medical profession in South Africa. With malpractice lawsuits skyrocketing up to an astounding 900% over the past seven years and insurers running for cover, this has become a burning issue for our professionals as well as other roll players in the industry.

IRM, with a proven track record in developing insurance and related products, with experience in legal cover products dating as far back as 1989 and focused risk management skills, was tasked by a group of medical professionals to take an in-depth look into this issue and to come up with a solution. This was done by:

- An in-depth analysis of historical facts and worldwide development trends;
- A study of litigation history and medico-legal quasi-judicial procedures;
- An analyses of medical professional procedures and risks;
- A detailed analyses of quantified risk factors;
- A study of legal assistance rendered and outcomes;
- A study of traditional sectorial insurance and other indemnification models;
- A needs analyses of medical professionals;

This was all put together & measured against a number of models. Without indulging in the myriad of risk models & actuarial formulae, we clearly identified the essence of the solution by isolating the ominous looming currents:

- Poor or non-existent risk management;
- Unqualified legal practitioners are used to defend malpractice lawsuits;
- This results in enormous financial and other claim related costs;
- The above feeds the litigation volumes;
- Insurers are unable to cope and leaves it up to insured professionals to fend for themselves;
- Professionals employ unqualified attorneys and advocates;
- This results in bigger paydays for lawyers;
- The end result is higher premiums!

This is clearly a vicious cycle and without due care, this will spiral out of control! After years of thorough research all over the Globe, IRM developed a workable solution to the impending problem. The Frontier product was developed around a clearly defined ethic of fairness. We had to strike a balance between the best interests of Medical Professionals, who we deem to be a National Asset, and the patient. This was done by shifting the focus from pure traditional insurance practices and litigation processes, to risk management and risk mitigation models. The Frontier Medical Negligence Cover product was born! It is a two-tier product, with a legal component as well as an indemnity component offering the following:

- Claims made
- Taylor made cover solutions.
- Legal assistance with practice documentation to all our clients at no extra charge;
- Regular updates on new developments in the Medico-Legal environment to ensure up to date compliance with all the latest requirements;
- Legal assistance with risk management and mitigation measures, this includes training of staff;
- Claims or complaints received will be dealt with by "Sympathetic Negotiators";
- Special investigators will investigate claims thoroughly;
- Expert lawyers will take care of all legal and other processes;
- We will protect the reputation of the Medical professional throughout the process (i.e. in press, Social media and other platforms);
- Legal representation in court proceedings (civil and criminal), HPCSA proceedings, Peer Review Boards, and all other legal, administrative and quasi-judicial complaint and disciplinary proceedings). We are proud to have our own Law firms within our group with all the expertise necessary to deliver world class assistance to our clients.

Our model is focussed on the prevention of claims and complaints to minimize risk and to curb unnecessary financial losses. We ensure that the contractual basis of the Doctor/Patient relationship is founded on solid ground which offers the Medical Professional the best possible protection. We ensure that the Patient agrees to a Mediation/Arbitration process to mitigate not only costs, but also to ensure that medical experts adjudicate medical evidence.

All of the above culminates in a unique product, which have been tried and tested over a number of years with enormous success! We are proud of our model and confident in its effectiveness. Because of the nature of our product, it can be "tweaked" to cater for individual needs. It is also possible for Medical Professionals to opt for the Legal component only, as stand-alone product.