

Medical Malpractice Liability Insurance

“The art of medicine consists of amusing the patient whilst nature cures the disease” Voltaire

Healthcare and its provision has changed somewhat since the time of Voltaire. New procedures are practiced and trialled every week with standards and expectations higher than ever. The industry as a whole is complex, with many inter-relating specialties and sub specialties. It is as critical as ever to partner with those who have depth of knowledge in the industry on a global and localised basis in order to secure appropriate protection.

What we offer

CORE CLASSES:

- Medical Malpractice/Healthcare Errors and Omissions
- Commercial General Liability (whether on “occurrence” or a “claims made” basis), including:
 - Products liability
 - Pollution liability
 - Public liability
- Clinical Trials liability (whether contingent or sponsored)
- Healthcare construction liability risks

SUPPLEMENTARY CLASSES (written in conjunction with core classes):

- Incidental/UK Employers’ Liability
- Libel and Slander
- Loss of Documents

What we target

Our experience and relationships extend to the complete spectrum of healthcare providers including:

- Hospitals
- Specialty and multidisciplinary clinics
- Individual practitioners
- Associations of practitioners
- Miscellaneous medical entities/ exposures

We are open to all risk retention structures including:

- Ground-up
- Each and every claim or aggregate self-insured retentions
- Layered retentions

PROGRAMME STRUCTURE:

- Primary or “excess of loss” layers
- Direct or facultative reinsurance

Why we’re different

- Ability to package different liability classes mitigating the likelihood of your claims “falling in between” different insurers
- Knowledge and utilisation of transparent actuarial methods of pricing Medical Malpractice
- Global (excluding US) experience of healthcare enabling facilitation of insured networking cross territory and diffusion of best practice
- In-depth claims experience and relationships with the highest quality lawyers and third party administrators
- Longevity and depth of relationships with clients and brokers with the capability to support this formally through long term agreements (where appropriate)
- Ability to innovate and offer unique insurance structures to meet the client’s needs

