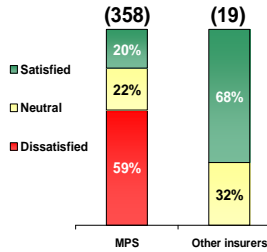


# HKAM Medical Professional Liability Insurance Survey – Result Highlights

**Dissatisfied with the existing medical malpractice insurance, many HKAM members look for alternatives, survey results hint.**



**Figure 1\***. How satisfied are you with the subscription fees for your current MPL insurance?

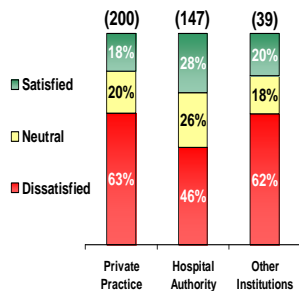
In the attempt to understand your views on the existing Medical Professional Liability (“MPL”) insurance arrangements, the Hong Kong Academy of Medicine (the “Academy”) invited you to participate in a 10-question survey in September 2009. As a result, the Academy received 447 completed questionnaires representing a response rate of 8.5%, which is considered high among similar surveys.

The majority of the survey results support the claim that an alternative MPL insurance scheme, besides the one provided by the Medical Protection Society (“MPS”), may be needed to better suit your needs.

## Key Highlights of the Survey

All survey responses were analyzed in an aggregate manner, some of the inferred results are as follows:

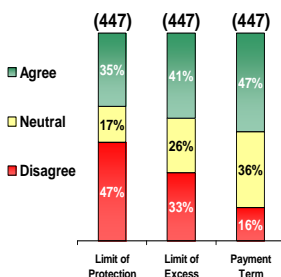
- Out of 377 respondents who considered “Subscription Fee / Insurance Premium” as an important attribute, 211 respondents (56%) expressed dissatisfaction regarding their existing insurance arrangement, which are all coming from the MPS subscriber group. (**Figure 1**)



**Figure 2\***. Given your employment status, how satisfied are you with the subscription fees for your current MPL insurance?

- Further analysing these 377 respondents by their Employment Status (where they could work for more than one institution (i.e. multiple responses allowed) to derive 386 responses about satisfaction level), responses from those engaged in Private Practice of (200) in count, Hospital Authority (147), and Other Institutions (39) all expressed greater dissatisfaction to satisfaction of the subscription fees for their current MPL insurance. The 17% difference in the dissatisfaction category between the Private Practice group (63%) and the Hospital Authority group (46%) may be due to the price difference charged to the two. (**Figure 2**)

- With the exception of Limit of Protection, respondents were keen on having an alternative MPL insurance scheme. While 41% (versus 33% “Disagree”) of the respondents were likely (and very likely) to bear a self-opted Limit of Excess; 47% (versus 16% “Disagree”) of respondents were willing to consider a fixed multi-year Payment Term. (**Figure 3**)



**Figure 3\***. Shall there be an alternative MPL insurance scheme available for you, would you agree to replace your current

- As of Limit of Protection, 35% (versus 47%) of respondents agreed to replace their current unlimited cover under the MPS scheme; these respondents appear to have reservations on giving up unlimited protection. Surprisingly, the “Disagree” group did not opt for the highest limit of protection available. Further analysis reveals that over 51% of these respondents were asking for HK\$50 million or below as their protection amount, reflecting their openness to cap the limit of protection.

- When asked to choose the minimum acceptable limit of protection, 134 out of all 447 respondents (30%) chose HK\$50 million, 129 (29%) chose HK\$25 million, and 102 (23%) chose HK\$100 million; when asked the same question for self-retained excess, 151 respondents (34%) chose HK\$25K as the minimum acceptable level, followed by 125 (28%) for HK\$100K, and 98 (22%) for HK\$50K.

- Notwithstanding the results above, the selections of protection limit and excess vary from one Specialist Practice group to another. A variety of MPL insurance scheme may be needed to address these groups’ needs.

For enquiries about the survey findings, please contact Blue Cross (Asia-Pacific) Insurance Limited at [mppi@bluecross.com.hk](mailto:mppi@bluecross.com.hk).

\* These questions are reconstructed to provide readers with ease to understand the figures; they may or may not be the same as those questions appeared in the survey. Total percentages may not add up to 100% due to round-up errors.