

INTRODUCTION TO MIIAA



Most people never think about medical indemnity..... until something goes wrong. Thankfully, Australia's health system is generally very safe and this does not happen

very often. In the unusual event of a patient being harmed in the process of receiving medical care, medical indemnity insurance ensures that both the doctor and the patient are protected.

In Australia medical indemnity insurance is provided by a small number of medical indemnity insurance companies, each of which is owned by a medical defence organisation. Medical defence organisations and their subsidiary insurance companies are governed by Boards of Directors, made up of both doctors and non-medical members. Since July 2003, medical indemnity organisations have been required to provide indemnity via an insurance contract.

The Medical Indemnity Industry Association of Australia (MIIAA) is the peak body representing the medical indemnity insurance industry.

Medical indemnity insurers are therefore required to meet the same prudential standards as other insurance companies and are regulated by the Australian Prudential Regulatory Authority (APRA).

The Medical Indemnity Industry Association of Australia (MIIAA) is the peak body representing the medical indemnity insurance industry. The members of the MIIAA are the following four insurance companies and their parent MDOs. MIIAA members provide insurance for doctors working throughout Australia, including those in private practice, GPs and specialists (outside of public hospitals).

Medical Indemnity Insurer	Parent Medical Defence Organisation
Medical Insurance Australia Pty Ltd	Medical Defence Association of South Australia Ltd
MDA National Insurance Pty Ltd	MDA National
Australasian Medical Insurance Ltd	UNITED Medical Protection Limited
Professional Indemnity Insurance Company Australia Pty Ltd	Medical Defence Association of Victoria Ltd

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MIIAA represents the medical indemnity insurance sector and provides information on medical indemnity insurance issues to governments, the medical profession and the community. MIIAA is committed to working collaboratively to ensure a secure and stable medical indemnity sector that supports safe, high quality and affordable medical care. This involves providing governments and regulatory agencies with reliable and up-to-date information on medical indemnity issues. The MIIAA provides governments and other stakeholders with a single point of contact for advice and input into policy issues affecting medical indemnity. These include issues such as tort law reform in the States and Territories to provide a fair and efficient system of compensation for people who are harmed through medical negligence.

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MIIAA is also working with the medical profession to reduce the risk and increase the safety of medical care. Medical insurance organisations have significant expertise in collecting and analysing data on adverse events in medicine. MIIAA can use this data to identify risk areas and patterns and trends in adverse events so that effective responses can be developed.

This information can be used to focus on risk management with the aim of ensuring that fewer patients will experience adverse events and that overall consumer confidence in the health system will increase. Fewer adverse events also mean fewer claims and lower premiums. This reduces costs for doctors and means they are more able to keep their fees affordable for patients.

Through working to reduce the risks associated with medical care and developing longer term strategies for reform, the MIIAA is committed to addressing the community's need for a secure and sustainable medical indemnity sector, today and into the future.



MIAA STRATEGIC DIRECTION

The MIAA was formed to provide a forum for medical indemnity insurers to work collaboratively to inform and influence debate on medical indemnity issues.

The MIAA has a unique capability to understand and shape the medical indemnity landscape. The MIAA has access to data, and the capacity to analyse and produce reliable information which can be used to reduce clinical risk and increase the safety of health care. Over the next 12 months the MIAA intends to strengthen this capability to provide data on the underlying cause of claims, for use in developing risk management strategies. This data will be used to identify underlying problems and will provide both insurers and doctors with information not previously available. It could shape the future of medical indemnity nationally.

The MIAA will represent the medical indemnity insurance industry voice on key issues affecting indemnity insurance and develop discussion papers on relevant topics such as indemnity models, system reforms and risk management.

MIAA is committed to working collaboratively with the medical profession and regulators to ensure the future stability of the medical indemnity insurance system. The MIAA recognises the importance of collaborative relationships with key stakeholders, and to this effect it has already established two industry bodies, one on risk management and the other on indemnity. These bodies



bring together organisations with an interest in a secure and stable medical indemnity environment. Collaboration with key decision makers on an individual basis is also important for the future.



Through its committees, the MIAA seeks to identify emerging issues in medical indemnity and develop strategies to address those issues to ensure a secure and sustainable medical indemnity sector over the long term.

The focus of the MIAA for the next 12 months is on:

- Ensuring all stakeholders have a full understanding of the factors shaping the medical indemnity environment
- Working collaboratively with stakeholders to identify emerging issues
- Leading the debate on the medical indemnity environment of the future.

The core focus of the MIAA is on maintaining a strong, sustainable and competitive medical indemnity market for the benefit of all Australians.

WHO WE ARE

Mandy Anderson CHAIR

Mandy Anderson is the inaugural Chair of the Medical Indemnity Industry Association of Australia.

Mandy is Managing Director of Medical Insurance Australia Pty Ltd, which is wholly owned subsidiary of the Medical Defence Association of SA Ltd, where she has been Chief Executive Officer since February 2000.

Mandy has 23 years experience in insurance, reinsurance, risk management and general business management, with a specific emphasis on professional indemnity insurance, including medical indemnity. Mandy is 2004 Telstra South Australian Business Woman of the Year and winner of the South Australian Government Private Sector Award.



Mark Valena DEPUTY CHAIR

Mark is the Chief Executive Officer of the Medical Defence Association of Victoria (MDAV) and the Professional Indemnity Insurance Company Australia (PIICA).

He is also the Deputy Chairman of the MIIAA and chairs the associations risk management committee.

Mark joined MDAV around four years ago. His immediate previous experience is in senior management positions (both corporate and operational) with two of Australia's leading general insurance companies. He is a chartered accountant by training where he worked for one of the major firms specialising in auditing and consulting to the financial services sector and in particular to general insurers.



Peter Forbes

Peter Forbes is Chief Executive Officer of the MDA National Group, comprising MDA National and MDA National Insurance Pty Ltd, and has responsibility for all group operations.

Peter is a Chartered Accountant and has previously run his own chartered accounting firm. In 1995 he ceased full time practice to take on the role of Chief Executive of The MDU, Australasia. During this period and continuing thereafter, he also maintained his role with the MDA National Group.

Apart from his general management experience, he has also been involved in extensive reinsurance negotiations and has worked with APRA and other regulators on medical indemnity issues. He has a particular interest in actuarial and capital issues associated with medical indemnity insurance.



Michael McLeod

Michael McLeod is Chief Executive Officer of both UNITED Medical Protection (UNITED) and Australasian Medical Insurance Limited (AMIL). He is also a director on the Board of AMIL.

Michael's role is one of leadership, directing the provision of membership services through UNITED and the provision of medical indemnity insurance via AMIL.

Michael has worked in the insurance industry for nearly 35 years, starting with the Mercantile Mutual Insurance Company Limited. Prior to joining UNITED, Michael worked in insurance broking, where he was Managing Director for over 8 years of Willis Corroon. Prior to joining Willis he was the NSW based General Manager of Marsh & McLennan. Michael's insurance career has centred around industrial insurance including professional indemnity.

