

Distinctive. Choice.



Protecting the Healthcare Sector

Professional & Executive Risks

Insurance Solutions for the Healthcare Sector

The Healthcare sector in Asia is becoming increasingly sophisticated. Court awards and legal defence costs have been escalating. There is also an increasing trend of patients/customers seeking recourse through the courts, in cases where treatment or care was deemed to be not up to expected standards.

About Professional & Executive Risks (ProEx)

Professional & Executive Risks (ProEx) is Jardine Lloyd Thompson (JLT)'s specialist team providing insurance broking, advisory and risk consultancy to institutions, professional services firms, practitioners and major corporations.

Healthcare is a key ProEx practice area, covering Medical Malpractice, Clinical Trials, and General & Products Liability for a wide range of clients including:

- Public and Private Hospitals
- Health Authorities
- Pharmaceutical Companies
- Clinical Research and Trial Facilities
- Laboratories
- Medical Practitioners
- Clinics, Nursing and Care Homes
- Chinese and Alternative Medicine Providers
- Ambulance and Medical Repatriation Services
- Cosmetic Surgery and Beauty Clinics

Areas of Expertise

JLT have been focusing on the professional services sector in Asia for over 20 years. We have extensive market knowledge and have built strong relationships with insurers and clients.

JLT's ProEx team in Asia consists of a number of multi-disciplined specialists with both insurance and risk management knowledge and with experience in designing and delivering highly customised solutions.

We understand the medical malpractice risks that the healthcare sector is exposed to, and we work closely with clients, helping them understand the issues and mitigate the risks, which include:

- Healthcare Associated Infections (HCAI) which are an issue that all healthcare providers have to tackle robustly
- Obstetric and neurosurgical risks, which are characterised by a low frequency of very high value claims
- Orthopaedic risks, which contribute to a high frequency of claims
- The provision of cosmetic and aesthetic services, which demand close attention to managing patient expectations, by ensuring that adequate patient consent is obtained

- New and emerging risks such as those that arise from the popularity of medical tourism, the increased mobility of healthcare professionals and the risks arising from epidemic and pandemic infections. These issues give rise to special risks that have to be understood and managed carefully.
- Improvements in technology, for example the increasing use of electronic patient records. These developments, while providing significant benefits, can also lead to different types of risks including data privacy and security exposures.
- Informed consent – an increasingly important risk management process
- Incident reporting – vital to ensuring that there are effective processes within healthcare organisations

The management of these risks requires specialised knowledge. JLT's ProEX team can help healthcare institutions and other clients implement strong risk management and governance regimes, leading to the development of a culture of quality and safety that is essential to all healthcare organisations.



JLT is renowned for innovative, performance-driven risk solutions.

Some of the key areas where we have designed customised insurance programmes for our clients include:

- Medical Malpractice Liability
- Public Liability
- Products Liability
- Errors and Omissions (Non-Physical Injury) Insurance
- Directors and Officers Liability
- Dishonesty of Employees (Fidelity Guarantee)
- Clinical Trials Insurance
- Patent Infringement (Pharmaceutical Industry)

Client/Industry-focused solutions

Hospitals and clinics

To minimise the “grey areas” in risk exposures, JLT can place a comprehensive combined programme that offers Medical Malpractice, Public Liability and Product Liability coverage. Such comprehensive cover will minimise claims disputes that can arise if separate policies are taken out.

Pharmaceutical companies

In addition to public and products liability, we also provide cover for clinical trials, product contamination, malicious tamper and errors & omissions, with a wide range of extensions, including intellectual property rights (patent infringement) and libel & slander.

Medical practitioners/healthcare workers

All medical practitioners and healthcare workers can be exposed to third party claims for professional misconduct. JLT offers customised umbrella programmes and schemes, providing comprehensive insurance solutions to a broad range of medical and complementary practitioners.

Hospital authorities

One of our clients in Asia currently manages 41 public hospitals/institutions, 47 specialist outpatient clinics and 74 general outpatient clinics. JLT were first involved with this organisation as their insurance consultant and broker when they were formed over 15 years ago. During this time, we have designed and customised various insurance programmes for the organisation and provided independent risk management services to complement their in-house processes.

Claims handling experience

We have successfully negotiated settlements on behalf of clients ranging from major pandemic-triggered events to complicated problems involving numerous defendants.

We understand that in the Healthcare sector, the manner in which claims are handled initially can be vital to limiting quantum and reputational issues.

About JLT Asia

Jardine Lloyd Thompson (JLT) Asia is a market leader in insurance and reinsurance broking, risk management consultancy and employee benefits services.

Our operations in Asia date back to 1836. Today, JLT Asia is one of the most experienced brokers in Asia, with over 700 staff in 12 locations - China, Hong Kong, Indonesia, Japan, Korea, Malaysia, Macau, Philippines, Singapore, Taiwan, Thailand and Vietnam.

JLT Asia's technical abilities and expertise span a wide range of specialist areas:

- Affinity
- Aviation
- Captives
- Capital Risks
- Construction
- Employee Benefits
- Energy
- Interactive Technology Solutions
- Major Corporate Risks
- Marine (Cargo and Hull P&I)
- Professional & Executive Risks (ProEx)
- Property
- Reinsurance (Treaty and Facultative)
- Risk Management
- Small & Medium Enterprises (SME)
- Wealth Management

Our specialists are renowned for their innovative approach to developing integrated insurance, reinsurance and alternative risk transfer solutions.

Integrity is a hallmark of the JLT organisation. Our quality and compliance regimes are among the most thorough in the industry.

You can obtain more information about JLT Asia at: www.jltasia.com



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