

Indemnity insurance changes possible

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A review of the Indemnity Insurance Fund ("IIF") and seven associated schemes was recently completed and a report provided to the Department of Health. The *First Principles Review Report* - which consulted with key stakeholders including medical indemnity insurers and medical professional groups - assessed the cost, availability and viability of the current Indemnity Insurance scheme.

On balance, the Report found there was merit in continuing the current schemes, however some changes were proposed to the High Cost Claims Scheme ("HCCS"). Under section 30 of the *Medical Indemnity Act (2002)*, an eligible HCCS claim can be lodged by "the practitioner of a medical profession." This has been interpreted broadly to include, amongst other groups, pharmacists and dentists. The Review has recommended that the wording of the provision be amended so that HCCS claims can only be made by medical indemnity insurers on behalf of medical practitioners.

Guild Insurance, who has made the majority of claims in respect of health professionals, has stated that the proposed changes may result in increased premiums for health professionals, however the Report states that the likely impact is difficult to determine. The Government is yet to respond to the Report, which can be read [here](#).

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