


PROFESSIONAL INDEMNITY DOES IT WORK IN UGANDA

November, 2019



Alex Mukasa
Managing Director
Marsh Uganda Limited

ABOUT MARSH

Marsh & McLennan Companies

Four Operating Companies



\$6.9B
34,000+ Colleagues

Insurance broking and
risk management



\$1.3B
2,400+ Colleagues

Reinsurance and
intermediary
advisory services



\$4.7B
23,000+ Colleagues

Talent, health, retirement
and investments



\$2B
5,000+ Colleagues

Management consulting,
economic analysis and
brand consulting

The World's Leading Insurance Broker and Risk Advisor

We help clients quantify and manage risk.
We unlock new opportunities, leveraging
data, technology, and analytics.

34,000+

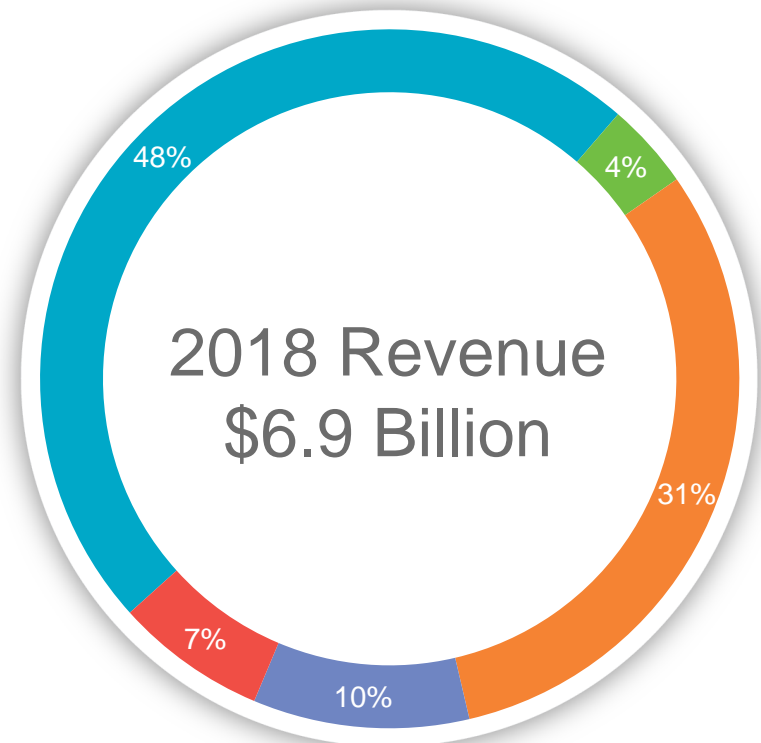
Over 34,000 colleagues serving businesses, public
entities and private clients in more than 130 countries

35+

More than 35 risk, specialty
and industry practices

500+

Over 500 offices worldwide



US

Canada

EMEA

Asia Pacific

Latin America & Caribbean

Why Marsh?

Why Marsh?

Benefits of Industry Specialization

Marsh's HealthCare Practice...

- brings thought leadership to understanding health industry risks and designing solutions to best position our clients to navigate them
- is comprised of the broadest client base that includes hospitals. From this, we have a unique understanding of how the hospital industry is constantly changing and affects your business
- comprises more than 350 colleagues utilizing a real-time, industry knowledge sharing platform which enables us to communicate and share best practices with colleagues and clients, leveraging this for the benefit of each client, regardless of location
- executes regional roundtables, complimentary educational webinars, and networking opportunities, all designed to provide you with the benefit of our collaboration and knowledge transfer so that you receive the very best Marsh has to offer

Leadership, Knowledge, Solutions Thought Leaders and Innovators in the Health Care Industry

MARSH HEALTHCARE PRACTICE

Diagnosing and Managing Physician Practice Risks

MARSH Healthcare Practice

CYBER CAT 3.0 FOR HEALTH CARE: ROBUST, INDUSTRY-SPECIFIC COVERAGE FOR PROVIDERS

MARSH Healthcare Practice

MIMs: PHYSICIAN INSURANCE PROGRAM MANAGEMENT MADE EASY

MARSH Healthcare Practice

MANAGING THE EVOLVING RISKS OF AGING POPULATIONS

MARSH Healthcare Practice

MANAGING RISK FOR GROWTH HEALTH CARE

MARSH Healthcare Practice

Addressing Cyber Risks In the Health Care Industry

MARSH Healthcare Practice

MARSH JLT SPECIALTY

MARSH Healthcare Practice

MEDPREX: ENHANCED MEDICAL PROFESSIONAL LIABILITY AND UMBRELLA COVERAGE

MARSH Healthcare Practice

MARSH & MCLENNAN COMMERCIAL

LEADERSHIP, KNOWLEDGE, SOLUTIONS, WORLDWIDE.

Marsh's HealthCare Practice Overview

MARSH'S HEALTHCARE PRACTICE

LOCAL, ZONAL, AND NATIONAL DEDICATED RESOURCES



Specializations:

- Acute Care
- Managed Care
- SeniorCare
- Physicians Groups
- Academic Medical Centers

MARSH IS THE TRUSTED ADVISOR FOR THOUSANDS OF HEALTH CARE CLIENTS INCLUDING:

7 OF THE TOP **10**
LARGEST HOSPITAL
SYSTEMS

25 OF THE TOP **40**
LARGEST
NOT-FOR-PROFIT
HEALTH SYSTEMS

7 OF THE
TOP **10**
MANAGED
CARE
ORGANIZATIONS

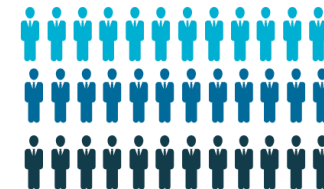
PLACED MORE THAN

\$1 BILLION

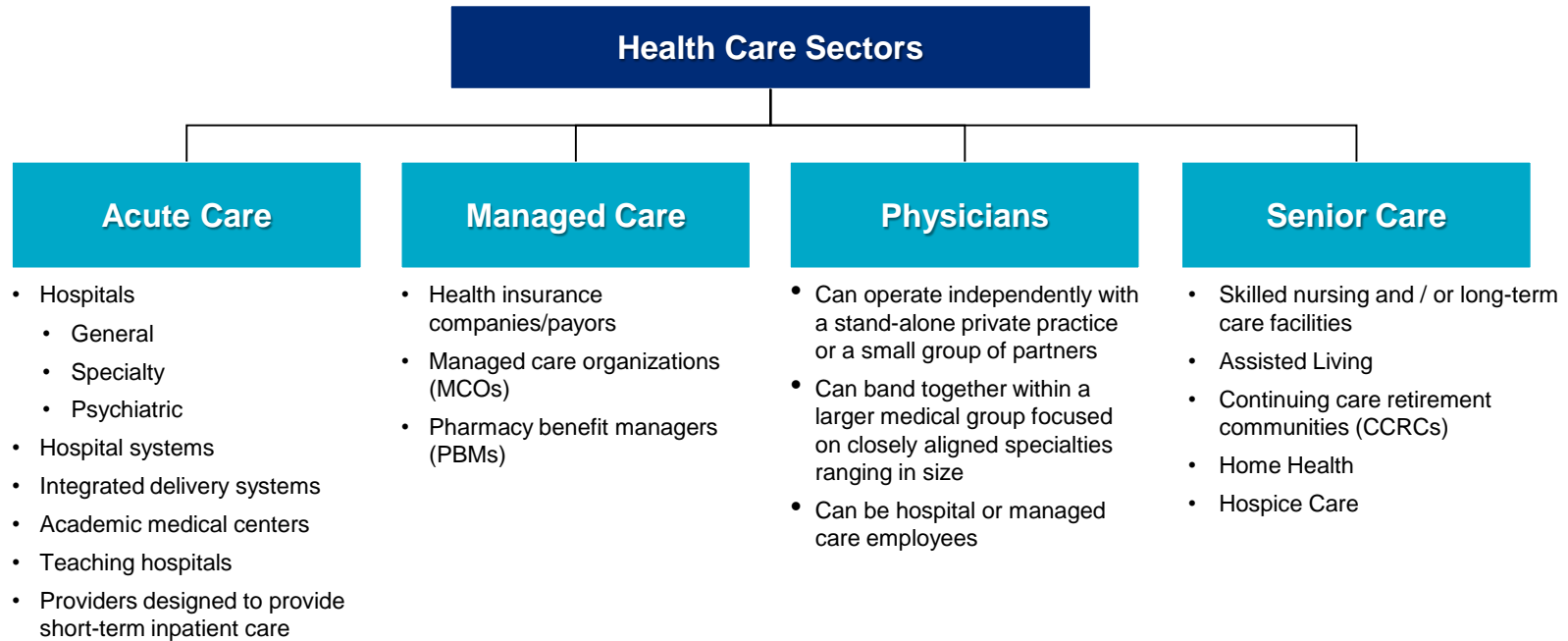
IN ANNUAL PREMIUM/PREMIUM EQUIVALENTS

LEADER IN CAPTIVE DEVELOPMENT

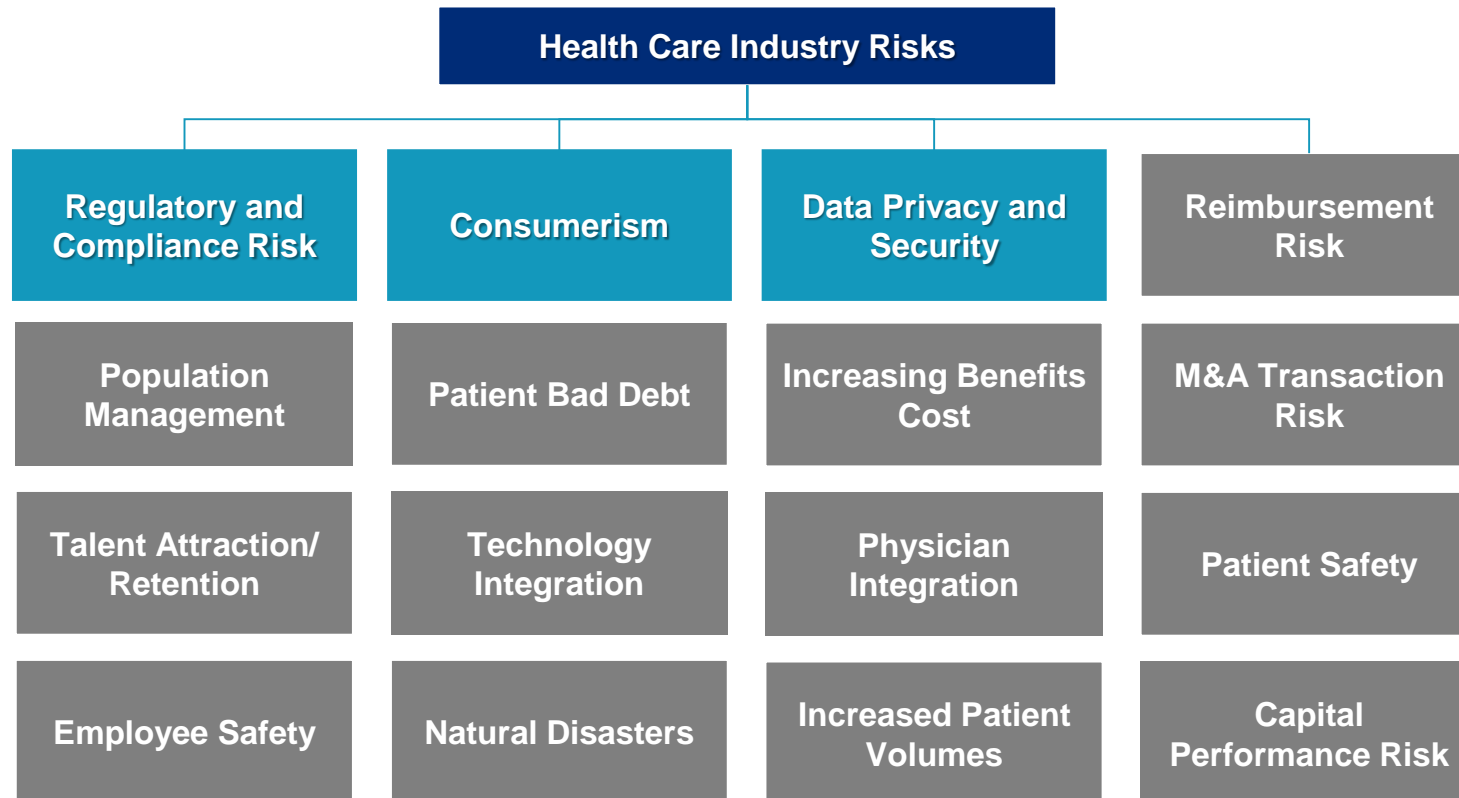
148+
HEALTH
CARE
CAPTIVES



Practice Sectors



General Risk Issues and Key Trends



Industry Seismic Shifts and Disruptive Trends

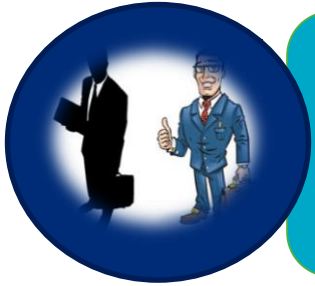


- Redefining the “patient experience” as traditional channels of care delivery are being sidelined as the **Consumer Experience** is propelling **Convenient Care**
- **Regulatory Uncertainty** is driving operating and financial constraints
- Understanding consumer health requires the harnessing and management of **Big Data**
- Utilizing technology will create a competitive advantage in the **War for Talent**
- Exploding demand for **Home Health Care** is being facilitated by remote technologies
- Positioning nursing as dynamic, rewarding, and scientific will transform **Education for Future Caretakers**

PROFESSIONAL INDEMNITY



Who is a Professional?



Someone who possesses special knowledge and skill necessary to render a professional service, and who is subject to the legal, ethical and/or technical requirements of the given profession.



- Special knowledge and skills.
- Standard of care of the profession (Practice Code).
- Licensed/Certified by a regulatory body.
- Continuing Professional Education (CPD).



- Owe duty of care to customers and the public
- Held accountable for breach of duty.

- Professional Indemnity is an insurance policy that provides protection against financial loss resulting from a legal liability to a third party.
- Any professional could be held accountable by law for the advice or service to the general standards of their profession or industry.
- Some business are thus legally required to have PI cover in place and this is where Marsh is able to offer insurance solutions for a wide range of modern professional activities

What is covered;

- Wrongful Act, error or omission.
- Misstatement, misleading statement.
- Breach of confidentiality.
- Unintentional breach of contract.
- Defense costs in addition to Policy Limits (policy retention is not applicable to defense costs).
- Fraud and Dishonesty.
- Unintentional infringement of intellectual property rights.
- Defamation.

- In Uganda, NDA requires all clinical trial sponsors to have insurance.
- The newly enacted Data Protection & Privacy Law also introduces stringent rules for handling information like medical records

Exposures for Health Care Providers

- Wrong Medical results
- Wrong Diagnosis
- Errors during Surgery.
- Breach of customer confidentiality
- Non action

SAMPLE CLAIMS

YEAR	DETAILS	CLAIM AMOUNT
2016	NEGLIGENCE	UGX 570,000,000
2016	UNCONSENTED SURGERY	UGX 300,000,000
2016	NEGLIGENCE	UGX 500,000,000
2016	ERROR AND OMMISSION	\$10,000
2018	UNNECESSARY SURGERY	\$ 150,000
2017	WRONG DIAGNOSIS	UGX 55,000,000

