A South African Solution by a South African Insurer for South African Practitioners

For more information call Service: 011 686 4200

www.ethiqal.co.za
EthiQal is a comprehensive Medical Indemnity solution developed for South African Medical Practitioners by Constantia Insurance Company Limited (Constantia)

EthiQal is launching with premiums which are competitive and reflect local medical risk profiles. We will endeavor to maintain the premiums through risk management and prudent operations.

A new, transparent partnership model will be implemented between Medical Practitioners and Constantia.

Proactive risk management is the cornerstone of Constantia’s interaction with Medical Practitioners and Practitioner Associations. This will include:

- Identification of practice and clinical risks
- Addressing identified risks
- Monitoring and evaluating risk mitigation

We are committed to making a positive contribution to the long term sustainability of the medical sector in South Africa.

The EthiQal Team
Quality indemnity cover

Comprehensive, reliable and sustainable medical indemnity solution developed specifically for the South African market

EthiQal complies with the Regulatory requirements of the Short Term Insurance Act

Occurrence or Claims made

KEY FEATURES of the POLICY:

- **Indemnity level of up to R50,0 million**
- **South African risk rated premiums**
  South African practitioner risk profiles are recognised, measured, mitigated and reflect South African clinical risk and claims
- **Comprehensive legal representation at HPCSA and for civil claims**
- **Retroactive cover and run off**
  Options for claims made policies are available on request
- **Good Samaritan Acts are covered**
- **“Own defence” settlement option**
  Your right to take over your defence up to a pre-negotiated sum from Constantia
At Constantia Insurance Group, we maintain financial integrity and strength in order to provide security and value for our clients and shareholders.

**Constantia’s Capital and Rating**

Constantia has substantial liquid assets to maintain its operations and to settle claims costs, as well as access to capital through its JSE Listed shareholder, Conduit Capital Limited (Conduit). Constantia’s solvency capital exceeds FSB requirements, and its Claims Payment rating is A- (stable outlook).

**Locally held capital and reserves**

Further to the financial reserves held for long tail claims, additional capital is maintained for the EthiQal portfolio amounting to 40%-50% of premium – as per the Regulatory requirements of the Short Term Insurance Act.

Premiums, claims reserves and investment income are invested locally. Our long term commitment to Medical Practitioners includes:

- Stabilised premiums supported by our local investment base
- Conservative accumulation of reserves
- Peace of mind in the risk run off periods and for retirement.

**International Reinsurer Support**

Constantia has won support for EthiQal from the 3rd largest international Reinsurer, which has a AA- international credit rating.

We have a track record of 20+ years of successful partnerships with this Reinsurer, based on shared risk portfolios and local claims mandates.

We are well resourced to meet the obligations of substantial policy exposures, which provides peace of mind to policyholders.

**Shareholder’s long term commitment and investment philosophy**

Constantia’s shareholder, Conduit, is a multibillion Rand organisation. Conduit is committed to the long term success of Constantia, and reinforces this with its long term investment philosophy.

**Proven operational capability**

**Local expertise and decision making**

- South Africa’s most experienced, skilled and cross functional professional team is at your service. We provide you with reliable administration, efficient claims management and legal advice.

- Accredited representatives are available across South Africa to assist on policy advice and support.

- Constantia uses a well proven IT insurance administration system that can be deployed to Associations via web access, or create mobile applications for individual Practitioners.

- Constantia has strong data analytic capabilities – our analysis will support Practitioner Groups to both enhance established Guidelines, and to seek insights on risk exposures.
Litigation is highly stressful for medical practitioners. Expert advice is continually available throughout the medical defence process, which assures medical practitioners that they are well protected.

4 steps of medical defence ...

1. **24/7 MEDICO-LEGAL SUPPORT**
   - Highly experienced South African trusted advisers

2. **MEDIATION** (alternative dispute resolution)
   - Qualified professionals

3. **COMPREHENSIVE LEGAL REPRESENTATION**
   - SA’s leading medical defence attorneys

4. **INDEMNITY and SETTLEMENT**
   - Underwritten by Constantia

... augmented by:

- Support in handling adverse media publicity
- **24/7 Counselling service** to help cope with the psychological challenges following complaints, claims or HPCSA investigations
Integrated risk management mitigates exposures throughout the health care delivery cycle, on a prioritised basis

**Leading providers in clinical and practice risk management are available**

EthiQal’s risk management philosophy includes wide-ranging support services. These services are provided at no or subsidised cost to EthiQal policyholders:

**INFORMATION**
- Newsletters
- Case studies
- Protocols
- Ethical guidelines
- Risk management tips

**TRAINING**
- CPD accredited conferences and workshops
- Re-skilling and upskilling
- Tools and resources

**CONSULTING**
- General advice
- Practice risk management
- Clinical risk management
- Medical Advisory Committee
- Specialist Associations for peer to peer review and mentoring
- Think-tanks involving doctors, funders and hospitals
- Early reporting of adverse incidents
- Reporting and benchmarking

**Collaboration with associations, forums and thought leaders to support best clinical risk decisions in your daily practice**

Peer endorsed risk management education, templates and tools to limit potential exposure in the daily management of your practice

Leveraging technology to mitigate your exposure
Sustainable local engagement model

Transparent engagement with Practitioner Associations when using services and data from health risk management service providers for health care delivery improvements

Future multi-stakeholder collaboration to improve the environment for medical care and reduce the cost of indemnity cover in South Africa