

UMP Release from Provisional Liquidation – 15 November 2003

For members' information, our latest correspondence with UMP is reproduced here, including UMP's response.

4 December 2003

Dear Mr McLeod

UMP members in Singapore were heartened to receive the news that United Medical Protection Limited has been released from provisional liquidation from 15 November 2003.

As you would be aware, UMP members in Singapore were denied assistance by the Provisional Liquidator during the period of the provisional liquidation from May 2002 to November 2003. As the occurrence-based coverage with the UMP was then no longer providing the Singapore members the protection they should be entitled to, the majority of Singapore members had to purchase nose or tail cover and forward cover in order to be able to continue their practice. In fact, some of the UMP members had the misfortune of having to incur legal fees and pay claims themselves because of fresh cases reported before they could secure nose or tail cover.

Hence, we are writing to seek your confirmation of the following points:

1. The professional indemnity cover provided by the UMP was on an occurrence basis. Please therefore confirm that the UMP will resume the provision of the usual occurrence-based coverage and assistance to all Singapore members for incidents which occurred during the period when the doctor concerned was a member. Depending on the individual members, the period in question would be from 1 October 1999 (when UMP entered Singapore) to 31 January 2003 (the last payment of membership subscriptions was effected in January 2002).
2. Some UMP members had decided not to purchase nose or tail cover from another provider as they firmly believed that UMP would come out of provisional liquidation and would once again be able to provide cover and assistance to them. Kindly confirm that UMP will continue to provide the usual occurrence-based cover and protection for this group of members.
3. Some UMP members however, had decided to purchase nose or tail cover in view of the loss of coverage due to the provisional liquidation. Please confirm that UMP will reimburse these members for their cost of purchase of nose or tail cover.
4. Due to the provisional liquidation, members had no or only limited assistance from the provisional liquidator for cases against them. As nose and tail cover from the two medical defence providers (MPS and NTUC Income)

was available only from the later part of June 2002, some members were not able to purchase cover before they had cases against them. For members who had no assistance from the provisional liquidator (because UMP had not already agreed to render before the onset of the provisional liquidation), they were left to fend for themselves and thereby incurred legal fees and paid judgment or settlement sums themselves. For members who received limited assistance from the provisional liquidator (that is, only the professional fees of UMP panel solicitors were paid by UMP), they were left to pay for judgment or settlement sums themselves. Please confirm that UMP would reimburse these members for all such expenses.

Some members have already indicated their wish to claim reimbursement from UMP for the above expenses incurred by them as a result of loss of membership benefits during the period of the provisional liquidation. These claim forms are being collated and will be sent to you in batches over the next few weeks.

We believe UMP will honour their obligations to UMP members in Singapore. We look forward to your favourable consideration of the above points raised and await your early reply. Thank you.

Your sincerely

Dr Wong Chiang Yin
Acting President
44th Council
Singapore Medical Association

12 December 2003

Dear Dr Wong

I refer to your letter dated 04 December 2003 for which I thank you and note your support.

In respect of the issues raised in your letter of 04 December and your subsequent letter of 06 December, I will refer these items for resolution or feedback to the UNITED Board Meeting at the first available opportunity.

The next scheduled UNITED Board Meeting is 30th January 2004.

I will respond in due course.

Yours sincerely

Michael McLeod
Chief Executive Officer
UNITED Medical Protection and Australasian Medical Insurance Limited

44TH SMA COUNCIL

Dr Lee Pheng Soon
 President

Dr Wong Chiang Yin
 1st Vice President

Dr Toh Choon Lai
 2nd Vice President

Dr Tham Tat Yeap
 Honorary Secretary

Dr Tan Sze Wee
 Honorary Treasurer

Dr Foo Chuan Kit
 Honorary Assistant Secretary

Dr Chong Yeh Woei
 Honorary Assistant Treasurer

Members

Dr John Chiam Yih Hsing

Dr Chin Jing Jih

Prof Low Cheng Hock

Dr Soh Wah Ngee

Dr Tan Chue Tin

Dr Tan Kok Leong

Dr Ivor Thevathasan

Dr Wong Tien Yin

Dr Yue Wai Mun