

Medical Malpractice





Our Expertise

Charles Taylor Adjusting has a vast experience in handling major and complex Medical Malpractice claims across the world on behalf of Insurers and Reinsurers. Our experience involves claims made against medical professionals working in public hospitals and private clinics, including elderly care homes, paramedical practices and relating to clinical trials.

Acting either as TPA or loss adjusters, we have experience in handling Medical Malpractice claims made against a range of medical professionals (i.e. Radiologists, Oncologists, Surgeons, Dentists, Obstetricians and Gynaecologists) and paramedical services, involving their alleged civil, criminal and/or contractual liability, as well as handled claims involving alleged losses to the public purse stemming from claims made against medical professionals in the public sector.

To efficiently handle Medical Malpractice cases we proactively manage panels of Medico-Legal experts and Lawyers, which ensure a broad range of expertise and geographical cover. Within the Charles Taylor Group we also have specialists in medical assessment and ongoing care as well as legally-qualified adjusters.

During the claims handling process we always aim to achieve a best possible outcome of the claim, which will include a comprehensive fact-finding exercise, assessments of quantum (general and special damages), legal liability and policy liability. We are often involved in negotiating settlements (i.e out of court and during mediation) and in identifying opportunities for contribution and/or recoveries from other potentially liable parties.

We also have extensive experience in undertaking Audits of TPAs handling Medical Malpractice claims on behalf of Insurers.

Case Studies

Wrongful or delayed diagnosis

including cancer diagnosis with delays in obtaining the appropriate diagnosis leading to death of the patient. We have also handled incorrectly declared "positive" cancer test results leading to extensive yet unnecessary treatment with invalidating effects.

Wrongful diagnosis of baby malformations

, including failure to diagnose a baby's bladder malformation, leading to permanent invalidity, or hip dysplasia leading to mobility issues.

Wrongful assessment of the severity of a disease

, i.e patient's death was attributed to a serious hepatic disease misdiagnosed as gastritis, as a result of the doctor's failure to interpret laboratory tests appropriately.

Negligent prenatal diagnosis

(ultrasound scan), failure to identify foetal malformation, and or to heed distress during childbirth leading to permanent medical conditions or death (mother and/or baby).

Claims due to infections contracted as a result of tainted products, blood transfusions

(hepatitis) or plasma heated above appropriate temperatures leading to death.

Hospital acquired infections during surgery or dialysis (i.e MRSA. These were handled out of court (i.e amicably or in France before the CCI) or during a court expertise process.

Negligent checking/counting of equipment or gauze

following surgery, leading to infection and secondary surgery to remove these from patients.

Wrong surgery protocols or mistakes

: i.e wrong positioning during surgery, wrong use of laser pads under a patient leading to burns, carpal tunnel surgery where the nerve was sectioned, surgery to the wrong limb leading to double amputation, negligent gynaecology surgery leading to sterility, etc...

Wrong treatment drug or dosage: i.e death of a baby with meningitis when an incorrect drug was prescribed.

Below standard aftercare: i.e a breast cancer surgery patient suffering extensive internal bleeding post-surgery leading to her death, or care home patients suffering from necrosis as a result of bedsores being inappropriately assessed and treated.

Delays or failure to transfer a patient to a more appropriate facility

including one for a dialysis centre or the mishandling of a patient during transfer leading to more injuries, including permanent paralysis.

Failure to supervise and secure a patient's recovery from previous attempted suicide.

Clinical trials in which death has occurred

. These trials were mainly connected with a range of terminal illnesses. As the patients were at a medium to advanced stage of illness, death could occur naturally, but families sought compensation given the provisions of relevant applicable legislation governing the subject-matter, where the onus is on the Insured to prove that the trial was not the cause of injury/death. We were also involved in claims following a trial for muscular dystrophy drug development where a claim for pain and suffering was made as a result of the unexpected reaction to administering the drug.

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About Charles Taylor Adjusting

Charles Taylor Adjusting (CTA) is one of the leading loss adjusting businesses in the market. We focus on commercial losses and claims in the aviation, marine, natural resources, property, casualty, technical and special risks markets, many of which are large and complex in nature. CTA is a business of Charles Taylor.

Charles Taylor is a global provider of professional services and technology solutions dedicated to enabling the global insurance market to do its business fundamentally better. Dating back to 1884, Charles Taylor now employs approximately 3,100 staff in more than 120 locations spread across 30 countries in UK & Europe, the Americas, Asia Pacific, the Middle East and Africa.



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