



FROM THE DESK OF THE PRESIDENT

Professor Ismail Borat

SASOG O&G Protection Fund - A Deeper Look

We are excited to provide you with a more in-depth look at the SASOG O&G Protection Fund, set to launch in August 2024 at the SASOG Congress in Sun City. This innovative initiative represents a significant step forward in addressing the medico-legal challenges facing our profession.

Fund Origination / History

The SASOG O&G Protection Fund was conceived in response to critical challenges facing our profession: the loss of experienced O&Gs and reluctance of young doctors to join the specialty, primarily due to rising insurance premiums. Investigations into potential solutions began with my term as president-elect, aiming to address these issues and give members direct influence over their professional future. The fund embodies SASOG's commitment to professional autonomy, financial sustainability, and excellence in patient care. It represents our efforts to create an environment where O&Gs can practice confidently, supported by a protection system that truly understands and responds to their needs.

Operational Infrastructure

We have established a sound operational

framework for the fund:

- **Mediation Services:** We have entered into an agreement for mediation meetings to be facilitated by a distinguished professional organisation, ensuring efficient dispute resolution.
- **Medical Legal Expertise:** We have entered into an agreement with an expert legal team to provide all the necessary medical legal support to our members.
- **Board Structure:** A comprehensive board structure has also been adopted to ensure adequate governance and compliance.

Advantages Over Traditional Insurers

The SASOG O&G Protection Fund offers several key advantages:

1. **For Doctors, By Doctors:** Unlike traditional insurers, our fund is designed by O&Gs & managed by qualified professionals who deeply understand the unique challenges of our profession.
2. **Data Transparency:** We provide full transparency on claims, premiums, and experience data, allowing the fund and members to make informed decisions.

3. **Risk Management Focus:** We replace the profit motive of traditional insurers with a risk management approach, leading to better patient care and member services.

4. **Dynamic Subscription Model:** Compliance with SASOG's guidelines and good claims history will be rewarded with reduced premiums.

5. **No Additional Profits:** The Fund does not aim to make profits like traditional insurers - 25% of premiums are thus available for Fund development, risk reduction investigations as well as returning it to members through reduced premiums, unlike traditional insurers who keep all profits for their shareholders.

6. **Customized Guidelines:** The profession can influence and adjust practicing guidelines based on experienced real-world data with the aim of reducing future risks. This will also contribute to ensuring better patient care is continuously researched and strived towards.

7. **Comprehensive Support:** All Fund members will have access to a professional counsel, expert advice, and assistance with a wide range of legal and ethical challenges.

8. **Potential Savings:** Initial analysis suggests members could save 25 - 30% or more compared to other similar models in

the market.

Traditional Insurance Model vs SASOG O&G Protection Fund

To illustrate the difference between traditional insurers and our Fund, let's look at how a typical insurance premium is split:

In a traditional insurance model:

- Approximately 60% of your premium goes towards claims payments
- Around 15% of your premium covers operating expenses
- The remaining 25% of your premium is typically retained as profit by the insurer to be paid out as dividends to their shareholders

With the SASOG O&G Protection Fund:

- Most importantly, instead of 25% going to insurer profits, this portion will be either:
 - Reinvested into the Fund to build capital for future protection and projects
 - Returned to members through reduced premiums
 - Used to fund research and initiatives to improve patient care, patient outcomes and reduce risks
- While also continuously ensuring to optimize operating expenses

This approach aligns the Fund's interests directly with those of our members, promoting better patient care and better

sustainable practicing conditions for O&Gs.

Looking Ahead

By joining the SASOG O&G Protection Fund, you're not just purchasing assistance - you are investing in the future of our profession. Together, we can change the unsustainable medico-legal trajectory and make our specialization more accessible and attractive to future generations.

To express your interest and receive further detailed communication, please email **sasog-coo@sasog.co.za** or **secretariat@sasog.co.za** before the SASOG Congress in August.

Join us in shaping the future of Obstetrics and Gynaecology in South Africa.

Warm regards,
Prof Ismail Borat
SASOG President