

## Press Ganging – Medical Sickness and the Mail on Sunday Newspaper

### Summary of Presentation

Between August 2000 and April 2001, The Financial Mail on Sunday published a series of major articles about the handling of Income Protection claims by Medical Sickness Society, which sells IP and other products to doctors and dentists.

The articles highlighted the stories of a number of individual claimants who complained that they had been unfairly treated by Medical Sickness, having had their claim turned down or terminated. The claims investigation techniques used by the insurer were heavily criticised. Over the months the articles grew increasingly sensationalised.

In this session the unfolding of the story will be recounted. The ways in which Medical Sickness responded to the articles and the success or otherwise of their approaches will be discussed, and the tactics used by the journalist described.

The issues raised by Medical Sickness' experience will be opened up for discussion. These include:

- The perceived lack of independence of the PIA Ombudsman's Bureau and Independent Medical Examinations
- The use of Private Investigators and their perception by the public and the press
- The perception that insurers presume guilt rather than innocence
- The risk that complainants to the press may get preferential treatment
- Is there a genuine right to reply? Is it worth standing up to the press?
- What is the long-term impact of articles like this?