

**MAJIF ANNUAL REPORT  
2008/2009**

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MAJIF continues to look to the future. In 2003 at our first Risk Management Seminar, we pointed out that everything was in place for a rapid increase in claims against doctors in Jamaica. This increase has now become obvious.

The number of complaints and claims in 2008 was more than double the number in 2007. Not only is there a big increase in the number of claims and complaints, there is an increase in the size of claims. This year we paid out our largest award so far 10 million dollars. We are now working on three (3) court cases and two (2) potential cases.

Fortunately, MAJIF's assets continue to grow and we are still holding premiums down in the interest of our members. The Board of MAJIF has asked our Actuary to revise the premium structure so that when and if we have to increase premiums, the members who have had no claims will not have to subsidize the ones who produce the claims. Our balance sheet is strong but we must be prepared for what is to come.

I would like to publicly mention Dr. Lennox Jacob, one of our members who had a large claim against him but when the judge saw his clinical records, the case was thrown out. As we have said on several occasions "a good record may be your best defense". Dr. Jacob is willing to show his system to any member.

The Board of MAJIF would like to thank our outgoing President Dr. Rosemarie Wright-Pascoe for her contribution to our deliberations over the past two years. We regret that she is leaving.

We hope that all our members will come out and listen to our presentations as we strive to keep down the number of complaints against doctors.

Thank you.

