We are owned by our Australian doctor members and run purely for their benefit. 
That's why we say by doctors, for doctors.
I have been a member of Avant (previously MDAV) since 1979 and never thought I would need to use your services; but when I did, earlier this week, the support I received was just extraordinary.

I had a very significant employment issue arise at very short notice which needed a response on a Monday morning and settlement by Wednesday. I thought I would give Avant a call on a Sunday afternoon, expecting little likelihood of any useful advice in a short timeframe.

I was surprised to be able to speak directly with an on-call solicitor within minutes. She gave me useful advice and recommended whom I should call early Monday morning. I was then able to speak directly to a Special Counsel in Employment Law in Queensland on Monday morning.

I was stunned to have such rapid access to expert advice, and to have documents and my situation reviewed so promptly. The support was timely, comprehensive, clearly very experienced and delivered with empathy and commercial wisdom.

This was one of the most important and vulnerable moments in my entire career, but at all times the team across the Avant system supported me comprehensively. I had tended to think that I was merely subscribed to a big impersonal insurance mob ... but my experience was the complete opposite. I am so glad I am with Avant.

Avant member – August 2018
Delivering more for our members

Over the last financial year, we are proud to have successfully delivered more services than ever before to protect, defend and advise members, while supporting the profession and maintaining financial strength and security.

- **78,800+**
  - We’re protecting more healthcare practitioners and students than ever before

- **6,200+**
  - new members and students

- **2,400+**
  - practices supported by Avant

- **97%**
  - of members renewed their Avant Practitioner Indemnity Insurance Policy in FY18

- **$32m**
  - in premium rebates and dividend payments under the Loyalty Reward and Retirement Reward Plans

- **98%**
  - members’ overall satisfaction with Avant, reported in the Annual Member Survey

- **160+**
  - in-house defence team, including lawyers, doctors and claims managers

- **22,400+**
  - calls answered by Avant’s Medico-legal Advisory Service

- **4,400+**
  - new matters Avant’s defence team advised on

- **$20,000**
  - in net assets per member

- **550+**
  - people insured by Avant’s Life Insurance and supported by personal advisors

- **16%**
  - growth in Doctors’ Health Fund policies
Message from your Chairman and CEO

We once again celebrated many highlights and milestones during the 2018 financial year at Avant.

We proudly marked 125 years of serving and supporting Australian doctors, which presented an opportunity for us as a business to reflect on how far we've come and what we have to look forward to.

Avant was originally established by a small group of doctors who wanted to protect themselves from actions arising out of the practice of medicine – we now represent 78,800 members, health practitioners and students across every state and territory of Australia.

Notwithstanding all the changes to the delivery of healthcare, Avant has stayed true to its heritage of being a mutual organisation, not only in name but in purpose and delivery.

The fact we're by doctors, for doctors still remains at the heart of what we do today. We believe it is the main reason why Avant is Australia's leading medical defence organisation and why more doctors choose us to protect their reputation.

We continue to grow strongly, welcoming over 6,200 new members and students to Avant in FY18, further solidifying our market leader position. We took out insurance for over 400 practices last year, and we continue to encourage practice owners to ensure their business is covered.

Financially, the business is strong and performing well. Our strong claims reserves and capital position mean we can provide a high level of security for our members in what is typically a volatile medico-legal environment.

Robust defence of civil claims has resulted in lower than expected payouts in 2017/18, somewhat counter to the trend we are seeing of more litigation against doctors. This translated into better than expected financial results, allowing us to return more to members than ever before.

In an increasingly regulated environment with practitioners under greater public scrutiny, we have seen complaints on the rise, and this has played out with more doctors seeking our assistance.

In response, we have continued to bolster our medical defence team to over 160 nationwide. Having the largest team of all medical defence organisations, including our very own award-winning specialist medico-legal law firm, means Avant's members receive the very best in defence, protection, advice and support.

In line with our maxim, by doctors, for doctors, we have been able to share a substantial amount of our financial performance; over 37,000 members saved $23 million off their premium payments via our Loyalty Reward Plan, and a further $23 million was notionally put aside for over 41,900 members under our Retirement Reward Plan. 630 members who retired from private practice will shortly be receiving Retirement Reward Plan dividends.

We continue to invest in activities for the benefit of the medical profession, including advocating for improvements to regulation and healthcare systems. We were pleased the Medical Board, after some industry pressure, discontinued its plans to publish links to disciplinary decisions on the public register where no adverse finding is made against the doctor.

We are also pleased the government has indicated it will continue with its support to doctors through the Medical Indemnity Schemes. These have provided stability in indemnity for many years, which have helped keep premium rates lower. Some support was withdrawn in 2016, which led us to have some concerns about future changes. We would like to acknowledge the work of the Australian Medical Association and a number of the larger colleges in working with regulators to explain the benefits of these arrangements.

We continue to work with government, regulatory bodies and other organisations to ensure a working environment that is fair for, and supportive of, doctors. We also plan to support initiatives that look to enhance quality, safety and professionalism in medicine through the recently established Avant Foundation.

In recent years we have embarked on a strategy of diversifying our business model. This is all about protecting our core medical business over the longer term by having a series of other business lines that can provide financial returns if a rapid increase in litigation against doctors adversely impacts this business.

We are delighted by the ongoing success of Doctors’ Health Fund. Over 5,300 health practitioners and their families signed up to the fund, making it (at over 15%) the fastest growing health insurer last year.

We are also pleased with the ongoing uptake of our business, life and travel insurance products. These have proved popular with members. All of these products have been designed to offer high quality coverage, at a good price.

It is encouraging to hear directly from our members the consistently great service they receive from our staff across the business and how satisfied they are with our products, reflected in the 98% overall satisfaction result in the 2018 Annual Member Survey.

We’d like to thank our staff. It is only through their ongoing commitment that we can support our members in the way we do. We are lucky to have such a great team.

Thank you to you, our members, for your ongoing support.

Prof Simon Willcock
Chairman

Andrew Boldeman
Chief Executive Officer
Financial strength and security

Avant has greater net assets than any other medical defence organisation, which means more assets to invest for the benefit of our members.

Financial security assured

Our financial strength and size continues to allow us to provide secure and comprehensive insurance, as well as increasing benefits to members.

We have almost $1.2 billion in net assets, larger than any other medical indemnity provider, giving you the confidence that we will be here over the long term to provide the support and protection you need, when you need it most.

Avant’s net assets per member have remained stable at around $20,000 per member since 2013. This is despite member growth being 37% since FY13.

Maintaining strong net assets per member as we grow is an important plank of our financial strategy.

Strong growth in members

We continue to see strong membership growth – in FY18 we saw a 4% increase in the number of healthcare practitioners and students that we protect. Doctors’ Health Fund policies grew by 16% and the number of new practices covered under our Practice Indemnity Insurance also grew by over 20%.

Continued growth in diversified revenue

In line with our strategy of diversifying our business model, revenue from our core medical indemnity business continues to increase along with revenue from new business lines.
Indemnity insurance results stronger than expected

Due to robust defence of our members against civil litigation and tight expense management, our financial results from indemnity insurance operations have been stronger than expected, with insurance surplus $47 million in 2017/18.

<table>
<thead>
<tr>
<th>Gross earned revenue (less levies and taxes)</th>
<th>2017/18</th>
<th>2016/17</th>
<th>2015/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims expense</td>
<td>(217)</td>
<td>(232)</td>
<td>(206)</td>
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<tr>
<td>Administration expenses</td>
<td>(73)</td>
<td>(72)</td>
<td>(71)</td>
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<tr>
<td>Investment income</td>
<td>15</td>
<td>17</td>
<td>31</td>
</tr>
<tr>
<td>Insurance surplus</td>
<td>47</td>
<td>13</td>
<td>20</td>
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</tbody>
</table>

**Key ratios**

<table>
<thead>
<tr>
<th></th>
<th>2017/18</th>
<th>2016/17</th>
<th>2015/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims ratio</td>
<td>63%</td>
<td>74%</td>
<td>73%</td>
</tr>
<tr>
<td>Administration expense ratio</td>
<td>21%</td>
<td>23%</td>
<td>25%</td>
</tr>
<tr>
<td>Combined ratio</td>
<td>84%</td>
<td>97%</td>
<td>98%</td>
</tr>
</tbody>
</table>

Robust civil claims defence

Medical indemnity claims are inherently volatile and we expect fluctuations from one year to the next, and over decades.

Robust defence of civil litigation against our members over 2017/18 saw lower than expected payout outcomes, which contributed to a strong financial result. This was counter to the general trend we have seen recently, where litigation rates against doctors have risen by 15% over the past three years.

Strong focus on expense management

Avant has been working hard to improve the ongoing efficiency of its operations.

Over the last three years, Avant’s administration expense costs as a percentage of premium/revenue have reduced from 25% to 21%.

Avant’s scale as Australia’s largest medical indemnity provider enables us to deliver our services more efficiently than other providers. We believe that our expense ratios are among the lowest, if not the lowest, of any medical defence organisation.

Solely for the benefit of our members

Being a mutual, owned by its members, Avant does not need to make profits for shareholders. Instead we are run solely for the benefit of you, our members.

Where we see sustainable financial performance, through better than expected civil payouts or expense management, then we seek to pass this on to our members through either lower premiums and/or returning back to our members via our Loyalty Reward or Retirement Reward Plans.

We maintain a high level of capital within our business to ensure Avant is stable and sustainable into the future. A small portion of the investment returns on these assets is invested back into programs that benefit the medical profession. Many of these are covered in later pages.

Solid results allow us to return more to members

Solid financial performance over the last few years has enabled us to continue to reward more members through our Mutual Rewards, Loyalty Reward Plan and Retirement Reward Plan. In 2017/18, our members received a total of $32 million in premium rebates and dividend payments under the Loyalty Reward and Retirement Reward Plans.

We are also supporting members by investing in initiatives that benefit the broader medical profession. These included over $1 million to support the Doctor in Training Research Scholarship Program (now in its seventh year), Quality Improvement Grants and the Avant Foundation, which awarded its inaugural grants during the year.

Future outlook

We continue to see high levels of litigation against doctors. Improvements in quality and safety generally also bring rising expectations of medical practice.

A steady year-on-year increase in patient complaints to regulatory bodies and a tightening regulatory environment is leading to a growing importance of disciplinary matter defence for our doctors.

Avant is proactively mitigating this trend by further bolstering our defence team, through member education, and by advocating for appropriate regulation and processes.
Mutual Rewards

As a mutual, when we make profits we share those with you, our members, and invest back into the medical profession.

Loyalty Reward Plan continues

The Loyalty Reward Plan is our way of saying thank you to members for their loyalty. Under this plan, when our financial performance is strong, we share our success with eligible members via a rebate from their premium, depending on their length of individual tenure with Avant.

In FY18, over 37,000 members were eligible for a premium rebate under our Loyalty Reward Plan, saving them a total of $23 million in premium payments.

We are pleased to announce a continuation of the plan for 2018 renewals, which will see rebates of up to 12% from members’ insurance premiums.

More Retirement Reward Plan dividends

Established in 2014, the Retirement Reward Plan is another way we share our financial success with members. The plan gives Avant the ability to return surplus capital to eligible members by way of a dividend when they permanently retire from medical practice.

The Retirement Reward Plan reflects the current policy of the Board and is subject to change, suspension or termination at any time. Members will not be entitled to receive a payment until such time as the Board declares a dividend to an eligible member.

Over 41,900 members now have a notional allocation under the plan, which can be viewed in our member portal. In total, Avant has notionally contributed $383 million into the plan, including a further $23 million in FY18. Over $8 million of dividend payments have been approved for members retiring from practice in 2017/18.

“Support for the medical profession

Each year we invest a small portion of the return we make on our assets into activities that benefit the broader medical profession.

Our contribution comes in the form of advocating for improvements in systems, support for medical associations, colleges and societies, funding research into quality, safety and professionalism, and sharing learnings from our medico-legal experiences.

37,000+ members eligible for a premium rebate under the Loyalty Reward Plan

$383m notionally allocated to members under the Retirement Reward Plan
Your reputation deserves the best

More members are contacting Avant for medico-legal advice and support than ever before. In an increasingly litigated environment, our expertise and experience across all specialties and jurisdictions can make all the difference.

Medico-legal matters continue to rise

We have seen medico-legal matters against doctors steadily increase since the early 2000s.

In FY18 we assisted our members with over 4,400 medico-legal matters.

The upward trend in matters are against a backdrop of professional standards and codes of conduct being constantly revised, and National Law reforms. Changing social attitudes towards the provision of healthcare are also contributing to a rise in complaints and, by extension, medico-legal matters.

Other factors in recent years include changes to advertising laws and media scrutiny of medical cases.

Matters we advised on and defended in 2017/18

The types of claims we advised on and defended remain similar to previous years, with regulatory complaints making up more than 50%.

With more members likely to have a complaint to a regulator against them, we continue to advocate for a process that is efficient and supportive of the health and wellbeing of practitioners.

Emerging issues

Emerging issues our members sought advice and defence on during the year included:
- the Mandatory Data Breach Notification Scheme’s introduction
- My Health Record opt out rollout
- online rating websites and advertising on social media
- the impact of the UK medical manslaughter case involving Dr Bawa-Garba
- booking fees and informed financial consent
- Department of Health letters concerning opioid prescribing.

More members supported by Avant’s Risk Advisory Service

Referrals to our Risk Advisory Service also rose by 45% this financial year. We assisted over 800 members within their practice to manage medico-legal risks, helping them revise and streamline operations.

The most common medico-legal risk our Risk Advisory Service team advised on was appropriately prescribing medications. Other common issues included communication with patients, privacy protocols at practices, documenting patient information and system risks.

The team also received a higher number of requests for advice on changes to Australian privacy laws, consent of patients, advertising and the use of social media in practices.
Record number of calls to our Medico-legal Advisory Service

Avant’s Medico-legal Advisory Service assists members, healthcare practitioners and students who have an enquiry, need medico-legal advice or support with a claim. The service is often the first point of contact for a doctor when they get a complaint from a patient or a notice from a regulatory body. The service is staffed by over 70 claims managers, solicitors and doctors in our Adelaide, Brisbane, Canberra, Melbourne, Perth and Sydney offices.

This past financial year our Medico-legal Advisory Service has received a record number of calls, over 22,400 from doctors and practice staff across the country – a 4% increase on the previous year. These calls also resulted in over 1,000 medico-legal advices.

Advising members on a range of medico-legal issues

From questions about patient record keeping to receiving Australian Healthcare Practitioner Regulation Agency complaints, our Medico-legal Advisory Service team has helped members handle a range of issues affecting their practice.

Award-winning legal expertise

Avant Law is the largest law firm exclusively dedicated to medico-legal work in Australia, with over 60 solicitors nationwide, solely dedicated to defending and advising Avant members.

Avant Law has been recognised by the industry, winning:
• Australian Law Firm of the Year (Medical Indemnity Insurance), Lawyer International’s 2018 Global Awards
• Best Medico Legal Law Firm in Australia, 2018 Legal Awards
• Australian Law Firm of the Year (Medical Indemnity Insurance), M&A Today’s 2018 Global Awards
• Australian Medical Indemnity Insurance Law Firm of the Year in ACQ5’s Global Awards.

Specialists in medico-legal matters

We continue to develop expertise across every relevant medico-legal matter faced by doctors.

In FY18 we welcomed a solicitor with extensive experience in the disciplinary space, having previously worked at the Australian Healthcare Practitioner Regulation Agency. We are also further bolstering our team with the addition of another solicitor who has over 30 years’ experience in medical negligence litigation.

Our recruitment of 12 new solicitors to Avant Law nationwide has provided us with even more capability to deal with Commissions of Inquiry and large hospital investigations, as well as supporting the management of large civil matters.

Peer support always on hand

When faced with a claim, often a doctor would rather speak with a peer about their circumstances. That’s why medical advisors are on hand to support every matter.

Avant is large enough to have extensive resources, including the clinical experience of 17 medical advisors across the states and specialties, who can support any medico-legal issue.

This year, we have seen a rise in queries about:
• doctor-patient relationships
• Medicare
• medical records
• employment matters
• disciplinary complaints.

Assistance in emergencies

As the provision of healthcare is not confined to usual business hours, in emergencies, our Medico-legal Advisory Service is available out-of-hours.

Last year, our experts answered more than 560 emergency calls, not only providing on-the-spot expertise to navigate the situation but an experienced ear to calm what is often a very stressful circumstance.

Increased investment in defence

To ensure Avant members receive holistic advice and defence tailored to their specialty, jurisdiction and circumstance, we’ve continued to grow our defence team to over 160 staff. They advise on and support every nuance of your practice risk, matter or complaint.

Dr Nicole Williams
Orthopaedic Surgeon
South Australia
Doctors’ perspective

When a member meets with their claims manager and solicitor, a medical advisor is there as a colleague who can interpret the medical jargon and records. This knowledge can have a significant impact on the strategy used for a matter, particularly when combined with years of Avant’s medico-legal experience.
State and territory legal jurisdiction expertise

Avant’s size and scope of work allows us to attract the very best medico-legal solicitors across every matter of law and jurisdiction in Australia.

Medical defence expertise in every state

Matters managed locally

Our Medical Defence Services staff are based in Avant’s offices across Australia. These experts have extensive medico-legal experience and are often dual qualified in health and law, ensuring our members have the best on-the-ground advice and defence.
Comprehensive cover

We’re continuously updating our Practitioner Indemnity Insurance, providing you with the most comprehensive cover and support that responds to the ever-changing environment in which you practise.

Responding to legislative changes – New Privacy Laws

In February 2018 the new Notifiable Data Breaches Scheme came into effect, introducing mandatory obligations on health practitioners to notify of a serious data breach.

To protect members from actions under the scheme, we extended our cover for penalties and fines for privacy breaches up to $250,000, where permitted by law.

We also extended cover under our policy for costs incurred when notifying of a breach.

Increased sub-limits for legal proceedings

Today, according to our data, practitioners are almost three times more likely to be subject to a regulatory matter than 15 years ago.

We have increased sub-limits in our policy for disciplinary, criminal or coronial proceedings or investigations from $1 million to $2 million.

Increased sub-limits for hospital inquiries and Medicare audits

We have also increased sub-limits for Medicare audits, hospital inquiries and other defence actions from $500,000 to $2 million.

Greater civil liability cover as matters increase

Civil matter numbers per Avant member have been 15% higher in the last three years.

In response, we have introduced automatic reinstatement of your Practitioner Indemnity Insurance Policy, if you reach the limit for civil liability cover under your policy.

If you have declared private billings, we now also automatically cover you for amounts you are legally liable to pay as compensation for civil liability, in addition to legal defence costs.

New cover for statutory fines and penalties

We have introduced cover for statutory fines and penalties under workplace health and safety, consumer protection and environmental laws in our policy, where legally permitted.

Emerging issues covered by your policy:

- privacy breach fines and penalties
- telehealth services for overseas patients
- Medicare audits
- employment matters.

Important: Professional indemnity insurance products are issued by Avant Insurance Limited, ABN 82 003 707 471, AFSL 238 765. The information provided here is general advice only. You should consider the appropriateness of the advice having regard to your own objectives, financial situation and needs before deciding to purchase or continuing to hold a policy with us. For full details including the terms, conditions, and exclusions that apply, please read and consider the policy wording and PDS, which is available at avant.org.au or by contacting us on 1800 128 268.

Please note this is not a complete summary of all the policy changes – read the Practitioner Indemnity Insurance Policy Product Disclosure Statement and Policy Wording, and Policy Schedule.
Medical indemnity scheme price pressures being effectively managed

The Commonwealth Government’s legislative change to reduce its contributions to high cost medical claims under the High Cost Claims Scheme came into effect on 1 July 2018.

This change to the scheme has put upward pressure on medical indemnity rates across the industry – a 5% increase in base premiums.

We have sought to mitigate these price pressures through an increased focus on civil payouts, improving efficiency and operational expenses.

Avant has had a leading seat at the table in the review of the Government’s Medical Indemnity Schemes, which support stable and affordable indemnity insurance for doctors. We are happy to say that all the schemes will be retained and a new system for Universal Cover will be introduced with a level playing field for all medical indemnity insurers.

Looking after your wellbeing

A complaint, litigation or a disciplinary hearing are some of the most stressful events a doctor will face, potentially having not only professional impacts but also significant personal impacts.

In addition to our in-house medical advisors, our members also have access to a range of health and wellbeing resources at avant.org.au and a confidential counselling service through our Personal Support Program on 1300 360 364.

Helping you transition into private practice

Moving into private practice can be costly. That is why we introduced the Getting Started in Private Practice Program in 2009, to ease the financial burden on our members during the first years as they work to establish their practice.

Under the Getting Started in Private Practice Program, our members receive reductions on their base premiums – saving 80% on their first year, 60% on their second year, 40% on their third year and 20% on their fourth year.

Our members also have access to a dedicated website, which provides guidance on starting or joining a private practice, as well as practical tools and resources to help minimise risk.

Helping you transition into retirement

For doctors, retiring involves considering many elements of a business built up over many years in practice.

We can support and advise our members on how to smoothly transition into retirement. We provide advice on how to close down your practice, notify patients and other practitioners of your intentions, and appropriately manage the storage and disposal of medical records.

We assist members to finalise business arrangements such as leases and staff entitlements, as well as indemnity insurance, in case a claim arises from an incident reported after you retire. Visit avant.org.au for information on the insurance options for retiring members or contact us on 1800 128 268.

Dr Estelle Blair-Holt
Resident Medical Officer
Victoria

“...my sense of trepidation to this, my first contact with the medico-legal world was quickly put at ease by your caring and understanding professionalism. Above and beyond your legal expertise, I noticed an emphasis by all involved to periodically enquire about my personal wellbeing. It was very comforting...”

Avant member – January 2018

78,800+ healthcare practitioners and students covered by Avant

97% of members renewed their Avant Practitioner Indemnity Insurance Policy in FY18

* The Getting Started in Private Practice Program discounts do not apply to previous or existing members of the Getting Started in Private Practice scheme and only apply from the first year a member becomes eligible and subject to eligibility rules. For the eligibility rules and full details, please read the Getting Started in Private Practice Member Eligibility Rules at avant.org.au/new-private-practice or by contacting us on 1800 128 268.
Protecting your practice too

With litigation against medical practices and businesses rising, we encourage more practices to ensure their business is protected.

Matters against practice entities are increasing

Over time we are seeing practice entities increasingly being joined in a claim against the practitioners who work in the practice, and also claims against the employees and entity. These include an increase in compensation, coronial and employment matters.

Specific adverse events in the last 12 months include privacy breaches by practice staff, errors by clinical staff not covered under the practitioner’s personal cover, and employment disputes between practitioners, practice staff and the insured practice.

More practice staff are requiring medico-legal advice

Throughout the year, over 2,100 calls were received from practices into our Medico-legal Advisory Service – this is an increase of 36% on the previous year.

The most common issues practices required advice on were:
• clinical records (23%)
• administration (14%)
• confidentiality (13%)
• employment matters (10%)
• patient relationships (9%).

Increasing understanding of medico-legal risks to practices

More than 2,200 practices across Australia are insured under Avant’s Practice Medical Indemnity Insurance*.

Over 400 new practices took out a policy in FY18 – an increase of over 20% on the previous year. Despite seeing the highest growth in practices taking out practice insurance, there are still a substantial number of practice entities owned by members that we believe to be at risk.

We encourage all members if they have an ownership stake in a practice entity and have other healthcare professionals in the same specialty working for the practice, to contact us to see if they need separate cover.

We will continue to do more to assist our members to better understand the specific risks they face as both an independent practitioner, and as a contractor or co-owner of a practice.

Business Insurance for unexpected events

Avant’s Business Insurance**, which was launched in 2017, offers medical practices 12 different cover options against unexpected events such as accidental damage, business interruption, theft, property damage and equipment breakdowns.

In addition, since 1 July 2018 we have offered Public & Products Liability cover on a stand-alone basis under the Avant Business Insurance wording to practitioners who require cover.

Practice Expense Cover

Avant’s Practice Expense Cover** provides cover for the everyday costs of running your practice if you are prevented from working due to illness or injury.

“I always appreciate being able to call and speak to someone immediately with regards to medico-legal issues. So nice not to be ‘put on hold’ or told someone ‘will ring you back’, especially when you are running a busy practice.”

Avant member – January 2018

* IMPORTANT: The Practice Medical Indemnity Policy is issued by Avant Insurance Limited, ABN 82 003 707 471, AFSL 238 765. This policy is available at avant.org.au or by contacting us on 1800 128 268. Practices need to consider other forms of insurance including directors’ and officers’ liability, public and products liability, property and business interruption insurance, and workers’ compensation. ** Avant Insurance Limited ABN 82 003 707 471, AFSL 238 765 arranges Avant Business Insurance as agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234 708. The information provided here is general advice only. You should consider the appropriateness of the advice having regard to your own objectives, financial situation and needs before deciding to purchase or continuing to hold a policy with us. For full details including the terms, conditions, and exclusions that apply, please read and consider the policy wording and PDS, which is available at avant.org.au or by contacting us on 1800 128 268.
PracticeHub, supporting practice safety and efficiency

Avant’s PracticeHub is an online practice management system designed to simplify and streamline day-to-day operations.

PracticeHub, helping you manage your practice's operations

Understanding the demands our members face in running a practice, Avant in collaboration with the Australian Association of Practice Management developed PracticeHub, an integrated online platform that aims to reduce the complexities, risks and costs of managing a practice.

PracticeHub’s features include an online policies and procedures manual, personalised training and compliance modules, customisable registers, task management and secure document management systems.

Since its launch in July 2017, on average more than 25 practices per month across Australia have implemented PracticeHub.

New in the year

We have continued to evolve the platform during the year to support the 4,500 practice owners, managers and staff accessing PracticeHub by:

• introducing new functionality, including online training compliance and a task management module
• running our inaugural PracticeHub masterclasses across Australia, which were attended by more than 100 people, to help practices maximise their use of the platform
• helping our GP clients transition to the new 5th edition Royal Australian College of General Practitioners standards for accreditation, as well as the Mandatory Data Breach regime.

“We are so happy we signed up to PracticeHub. The fact it is by Avant is what sold me in the beginning; seeing as you are our medico-legal insurer I figured you had to have it all covered. Then seeing the design and the way PracticeHub interacts, I knew it would be an invaluable management tool and have a dramatic impact on the amount of work I do.”

Practice manager – March 2018

Avant/AAPM Scholarship Program

Avant understands the value of a good practice manager in the successful running of a medical practice.

That is why we have proudly partnered with the Australian Association of Practice Management since 2014 to provide the Avant/AAPM Scholarship Program.

This scholarship allows Australian Association of Practice Management members to further their studies in practice management, and apply their newfound skills and knowledge for the benefit of the practice and its patients.

Congratulations to the five 2017 scholarship recipients:

• Anita Johnson, Medicrew Medical Centre, QLD
• Anna Stuy, Balance Edmonton Family Practice, QLD
• Karen Gunson, Ocean Family Medicine, QLD
• Stacey Moncrieff, Women’s Obstetrics & Gynaecology Specialists, VIC
• Tayla Lawrence, Developmental Paediatrics, NSW

2018 scholarship recipients will be announced at the Australian Association of Practice Management Annual Conference in October 2018.

Applications will open in August 2019.
**Personal protection for you and your family**

As doctors, you understand better than most the unpredictability of life and the difference insurance can make when the unexpected occurs.

It’s a year on since we launched Avant Life Insurance+ and we’re pleased to see the uptake of not only our products but our advisory services provided by the Life & Wealth team.

To date, we have advised and insured over 550 people and are inspired by the specific needs of our members to keep improving the services and products we provide.

**Designed exclusively for doctors**

When undertaking research for which new products to develop, the resounding response from our members was life insurance and personal advice. Members were looking for someone they could trust and who understood their specific specialty needs.

On investigating the market, we found even the most premium of products available did not provide protection against some of the unique risks doctors face.

This is why we designed our own suite of products, developed with a third party insurer, to deliver more of what doctors need – income protection, life insurance, total and permanent disability cover, trauma cover and practice expense cover.

380 of our members chose Avant’s Income Protection for tailored and comprehensive insurance. We covered our policy holders for $53 million p.a. of income in total for FY18.

We plan to further enhance our life insurance range, using the expertise of our medical staff to challenge industry norms and continue to provide life products and advisory services tailored for doctors.

**Avant’s personal advisors working in your best interests**

Last year we expanded our in-house team of financial advisors, specifically selected for their depth of experience and technical knowledge. As salaried employees you can be assured they are focused on achieving the best outcomes for members.

In response to increasing demands for advice, we will be looking to further bolster our in-house team of advisors in FY19 to better support our members across the country.

**Travel insurance designed for doctors**

Whether travelling for business or taking a holiday, Avant’s premium travel insurance has our members covered.

In the 2018 financial year, Avant’s premium travel insurance cover++ protected over 11,200 members as they travelled interstate and across the globe.

The policy is tailored to cover what’s most important to our members, whether travelling for work or when on holidays.

These include medical expenses, emergency assistance, personal accident and life insurance (up to $50,000), trip cancellations and much more.

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**+ IMPORTANT: Life risk insurance products are issued by Hannover Life Re of Australasia Ltd ABN 57 062 395 484 and are distributed by Avant Insurance Limited, ABN 82 003 707 471, AFSL 238 765. Cover is subject to approval and to the terms, conditions and exclusions of the policy. The information provided here is general advice only. You should consider the appropriateness of the advice having regard to your own objectives, financial situation and needs before deciding to purchase or continuing to hold a policy with us. For full details including the terms and conditions (and exclusions) that apply, please read and consider the PDS, which is available at avant.org.au or by contacting us on 1800 128 268. ** **IMPORTANT: Avant Travel Insurance Cover is available under a Group Policy between Accident & Health International Underwriting Pty Limited ABN 26 053 335 892 and Avant Mutual Group Limited ABN 58 123 154 898. The issuers are CGU Insurance Limited ABN 27 004 478 371 and AIA Australia Limited ABN 79 004 837 861. For full details including the restrictions, terms, conditions and exclusions that apply, please read and consider the PDS, and Avant’s Terms and Conditions of Travel Insurance Cover available at avant.org.au or by contacting us on 1800 128 268.**
More doctors and their families choosing Doctors’ Health Fund

Against a backdrop of decreasing uptake of health insurance in FY18, Doctors’ Health Fund grew by more than 15%, making it the fastest growing established health fund.

Quality products and personal service at a competitive price – it’s what we stand for and what makes us one of Australia’s fastest growing health funds.

Our below industry average price increases have been achieved whilst we continue to outperform bigger, open funds in terms of the percentage of medical services provided with no gap.²

**Truly comprehensive cover that delivers more no-gap services**

We have the highest percentage of in-hospital medical services with no out-of-pocket expenses in every state (except Northern Territory) compared to the five largest funds.³ Over 93% of services in FY18 were provided with no gap.

Unlike other funds in Australia, our top hospital cover pays up to the Australian Medical Association’s list of medical services and fees, supporting our members not just as consumers of medical services but as medical professionals and providers.

**Member satisfaction is our focus**

At Doctors’ Health Fund, we never lose sight of our real success, which is reflected in the satisfaction and loyalty of our members. It is therefore pleasing to know that over 94%¹ of our members were satisfied with our services in 2018.

Members attribute their satisfaction to our ‘excellent products’, ‘understanding of the medical community’ and ‘strong customer service’, with those switching from funds often commenting about how our cover and service far exceed their previous experience.

**Keeping choice affordable**

We also strive to ensure our high quality healthcare options provide real value for money. In 2018 we delivered the lowest average premium increase across all health funds. This continues our track record of being below the industry average and other major competitors.

¹ Doctors’ Health Fund Member Satisfaction Research Report 2018.
² 2018 AMA Private Health Insurance Report Card – Percentage of medical services with no gap, Pg 13.
³ Ibid.

Private health insurance products are issued by The Doctors’ Health Fund Pty Limited, ABN 68 001 417 527 (Doctors’ Health Fund), a member of the Avant Mutual Group. Cover is subject to the terms and conditions (including waiting periods, limitations and exclusions) of the individual policy.
Supporting our training doctors

Recognising our members’ roles as future leaders of the profession by supporting their research into the betterment of healthcare and their career development.

Doctor in Training Research Scholarship Program

In FY18 we provided $400,000 in scholarships to 16 young doctors through our Doctor in Training Research Scholarship Program. The scholarships support research that aims to advance medicine and improve quality in the profession across various specialties. Just some of the projects we’ve supported:

- optimising the treatment for diabetic eye disease in Indigenous Australian communities
- developing a series of videos to assist with obtaining consent for common dermatologic procedures
- exploring new technologies to monitor and manage patients with cardiovascular disease living in remote areas
- assessing the surgical safety checklist’s effectiveness in minimising postoperative complications in public hospitals.

Congratulations to our 16 Doctor in Training Research Scholarship Program recipients for 2017:

Dr Aaron Budden, Obstetrics & Gynaecology, NSW
Dr Amanda Poprzeczny, Obstetrics & Gynaecology, SA
Dr Christopher Wong, Cardiology, SA
Dr David Liu, Medicine, QLD
Dr Dylan Morris, Epidemiology/Cardiology, UK (temporary)
Dr Ebony Liu, Ophthalmology, SA
Dr Elie Matar, Neurology, NSW
Dr Elzerie De Jager, Surgical Safety, QLD
Dr George Stanley Heriot, Infectious Diseases, VIC
Dr Rebecca Saunderson, Dermatology, NSW
Dr Sabapathy Krishnan, Oncology, SA
Dr Satish Ramkumar, General Medicine/Cardiology, VIC
Dr Sean Stevens, General Surgery, VIC
Dr Shuichi Suetani, Psychiatry, QLD
Dr Victor Aguirre, Cardiothoracic Surgery, VIC
Dr Wee Loon Ong, Radiation Oncology, VIC

“The Thank you for this tremendous opportunity and honour, I am absolutely thrilled. It really will accelerate my research career and give me an opportunity that I would otherwise not have.”

Scholarship program recipient

Avant and Interplast Student Placement Program

The Avant and Interplast Student Placement Program gives one Avant student member annually the opportunity to travel with the Interplast team to a country in the Asia-Pacific, to observe free reconstructive surgery and medical training to communities in need.

Congratulations to Julie Graham from James Cook University who was the 2017 program recipient. Julie travelled to Tonga with Interplast – read about her experience of a lifetime at avant.org.au.

2017 Doctor in Training Research Scholarship Program recipients’ celebratory dinner
Sydney

Applications for the 2019 program open in August 2019.

The 2018 recipient will be announced in November 2018.

The 2018 recipients will be announced in October 2018.

Applications for the 2019 Doctor in Training Research Scholarship Program will open in February 2019.
Promoting healthcare advancements

Facilitating critical research to improve future medical practice and patient outcomes.

Avant supports medical associations, research institutes, hospitals, universities and medical practitioners to undertake critical research through Avant Foundation Grants and Quality Improvement Grants.

In 2018, we awarded nine Avant Foundation Grants worth $472,000 and eight Quality Improvement Grants totalling $100,000, which look to improve quality, safety and professionalism in medical practice.

### Avant Foundation Grants

<table>
<thead>
<tr>
<th>Recipient</th>
<th>Initiative</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Australian Orthopaedic Association Research Foundation and Project Lead Dr Ian Incoll</strong></td>
<td>The development of a reliable tool to assess skills in obtaining informed consent by orthopaedic surgical trainees.</td>
</tr>
<tr>
<td><strong>Clinical Excellence Commission and Project Lead Emeritus Prof Kim Oates AM</strong></td>
<td>Funding the Clinical Excellence Commission’s ongoing work for the next two years in developing future healthcare leaders in quality and safety.</td>
</tr>
<tr>
<td><strong>Flinders Adelaide Indigenous Medical Mentoring and Project Lead Dr Helen Sage</strong></td>
<td>Financing an Indigenous medical student through the challenging first years of study.</td>
</tr>
<tr>
<td><strong>Prof Wendy Brown – Monash University</strong></td>
<td>The grant will fund ongoing improvements to the quality of bariatric surgery in Australia and New Zealand through the Bariatric Surgery Registry.</td>
</tr>
<tr>
<td><strong>Dr Chanaka Wijeratne – Prince of Wales Hospital</strong></td>
<td>Development of an online module for late career medical practitioners for the pre-retirement phase.</td>
</tr>
<tr>
<td><strong>Dr Rhea Liang – University of Melbourne</strong></td>
<td>The grant will fund a research methods course to be used for a future project focused on women in surgery.</td>
</tr>
<tr>
<td><strong>A/Prof Marie Bismark – University of Melbourne</strong></td>
<td>Study on the trajectory of doctors who accrue multiple misconduct allegations, and how they differ from that of professionals with unblemished records.</td>
</tr>
<tr>
<td><strong>Prof Kumar Visvanathan – University of Melbourne</strong></td>
<td>Analysis of the accuracy of pneumonia diagnosis in the emergency department to improve patient outcomes.</td>
</tr>
<tr>
<td><strong>A/Prof Nola Ries – University of Technology Sydney</strong></td>
<td>Study on psychosocial drivers of defensive practices and low value care in the Australian medico-legal context and applying this knowledge in an intervention.</td>
</tr>
</tbody>
</table>

### Quality Improvement Grants

<table>
<thead>
<tr>
<th>Recipient</th>
<th>Initiative</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dr Leslie Burnett</strong></td>
<td>Improving the quality of pathology reports for clinicians by developing a survey tool that produces a quantitative score of the accuracy, validity and utility of a report.</td>
</tr>
<tr>
<td><strong>Prof Andreas Obermair</strong></td>
<td>Capturing patient feedback on health outcomes to improve interventions through a Patient-Reported Outcome Measures tool.</td>
</tr>
<tr>
<td><strong>Prof Louise Nash</strong></td>
<td>Study to explore how psychiatrists experience Peer Review Groups – their impact on clinical practice, wellbeing and possible revalidation.</td>
</tr>
<tr>
<td><strong>Prof Randy Bindra</strong></td>
<td>Identifying patient factors, before and after treatment of distal radius fractures that influence outcomes.</td>
</tr>
<tr>
<td><strong>Dr Paul Gibbons</strong></td>
<td>Improving outcomes for children and adolescents with orthopaedic disorders by developing the Standardising Orthopaedic Healthcare Outcomes Registry.</td>
</tr>
<tr>
<td><strong>Prof Minas Coroneo</strong></td>
<td>Improving glaucoma management through patient self-monitoring of intraocular pressure.</td>
</tr>
<tr>
<td><strong>Adelaide ENT Surgery (Dr Eng Hooi Ooi)</strong></td>
<td>Improving efficiency and clinical outcomes in ENT surgery using a web-based platform.</td>
</tr>
<tr>
<td><strong>Gisborne Medical Practice (Dr Heena Choksey)</strong></td>
<td>To increase detection and appropriate management of patients presenting to GPs who are at risk of developing chronic kidney disease, cardiovascular disease or type 2 diabetes mellitus.</td>
</tr>
</tbody>
</table>

**Congratulations to our grant recipients.**

Expressions of interest for Avant Foundation Grants and Quality Improvement Grants open **October 2018.**
Strong partnerships to support you

Avant recognises the crucial role of medical colleges, associations and societies in supporting our members and the medical community.

In line with our mission to support members to practise good medicine and achieve their goals, we have continued to build on our partnerships with medical bodies and collaborate on opportunities to advance healthcare across Australia.

As part of these relationships, Avant also shares aggregate claims insights with these organisations to inform their education programs and advocacy activities.

**New partnerships in 2017/18**

We’re pleased to have established a partnership with the Australian Orthopaedic Association, announced at their Bone Camp in February 2018. The partnership is dedicated to enhancing current initiatives for orthopaedic surgeons and trainees in the areas of medico-legal risk management, professionalism, ethics and leadership.

Avant has also recently announced a partnership with the Intensive Care Foundation and the College of Intensive Care Medicine. Through this partnership, Avant will work closely with these organisations to provide solutions to support and protect intensive care specialists throughout their careers.

**Supporting industry events**

Through our partnerships, Avant has supported over 700 local and national events during the financial year, including conferences, local professional body meetings, and hospital and university events, which were attended by more than 49,000 medical professionals.

Our medico-legal experts presented at over 160 events across the country, including at the Royal Australasian College of Surgeons and Australian and New Zealand College of Anaesthetists Annual Scientific Congress, GPDU Conference and Australian Association of Practice Management Conference.

**Associations Avant has proudly supported:**

- Australasian Gynaecological Endoscopy and Surgery Society
- Australian & New Zealand Society of Cardiac & Thoracic Surgeons
- Australian and New Zealand College of Anaesthetists
- Australian Association of Practice Management
- Australian Hand Surgery Society
- Australian Medical Association
- Australian Medical Students’ Association
- Australian Orthopaedic Association
- Australian Society of Otolaryngology
  Head and Neck Surgery
- Australian Society of Plastic Surgeons
- College of Intensive Care Medicine
- Neurosurgical Society of Australasia
- Royal Australasian College of Surgeons
- Royal Australian and New Zealand College of Obstetricians and Gynaecologists
- Royal Australian and New Zealand College of Ophthalmologists
- Royal Australian and New Zealand College of Psychiatrists
- Royal Australian College of General Practitioners
- Royal Australasian College of Physicians
- Urological Society of Australia and New Zealand.

**160+ presentations by our experts**

**700+ events participated in**
Speaking out for the profession

In an increasingly regulated environment, health practitioners’ rights, health and wellbeing should be central to the development of health regulation.

Health Practitioner Regulation National Law reforms

Avant continues to advocate for change but often reform is painfully slow. This year a focus was changes to the National Law arising out of the 2015 Snowball review of the health practitioner National Registration and Accreditation Scheme. The first stage of legislative reforms was passed in late 2017. Avant is engaging in the Council of Australian Governments’ consultation on the second stage of reforms to be passed in 2019. We will continue to argue that any measures designed to protect the public must also take into account the impact on doctors.

We also continue to meet with regulators to raise concerns about complaints handling processes and to suggest improvements. Regular meetings have been held with the Australian Health Practitioner Regulation Agency, the Medical Board of Australia, the Medical Council of NSW and the NSW Health Care Complaints Commission in 2018.

Mandatory reporting

In 2018, we finally saw health ministers agree to change mandatory reporting laws. Unfortunately the proposed changes are a much watered down version of the treating practitioner exemption Avant has been lobbying for.

Nevertheless, in a welcome change, the proposal if adopted will exempt treating health practitioners from reporting another health practitioner who seeks their medical assistance, where they don’t put the public at substantial risk of harm.

Changes to the practitioners register

Avant’s advocacy efforts were instrumental to the Medical Board reversing its plan to publish disciplinary decision links on the public register where there was no adverse finding against the doctor.

We advocated strongly against the decision, arguing it was unfair, punitive and likely to increase stress and reputational issues for doctors.

Our presentation at the Australian Medical Association Conference, which was covered in the media, struck a chord with the profession. Many members contacted us to express concern, thousands of doctors signed an online petition (set up by an Avant member) calling for the decision to be reversed and the media continued to cover the issue.

Professional codes of conduct

This year the Medical Board produced draft revisions for the code of conduct for doctors in Australia and the guidelines on sexual boundaries in the doctor-patient relationship. We have made submissions to both reviews and seek to ensure the standards provide a helpful framework to support doctors in providing care.

Medical Indemnity Schemes

Avant continues to be closely involved in the Health Department’s review of Medical Indemnity Schemes, to ensure their continuation to provide stability for the profession.

We’re pleased the commissioned report into the schemes has acknowledged their benefits and recommended they continue.

The report has also made some suggestions for improvement and we continue to work closely with other stakeholders to ensure the design and implementation are in the best interests of our members.

Submissions during FY18

- Medical Board consultation – Good Medical Practice: A Code of Conduct for Doctors in Australia
- Medical Board consultation – draft revised guidelines: Sexual boundaries in the doctor-patient relationship
- Therapeutic Goods Administration consultation on prescription strong opioid use
- Select Committee on End of Life Choices in the ACT
- Victoria Department of Health and Human Services – Consultation on a statutory duty of candour
- NSW Health – draft policy on managing complaints and concerns about clinicians
- Commonwealth Department of Health’s First Principles Review of the Indemnity Insurance Fund Schemes
- WA Select Committee on End of Life Choices
- NSW Health Discussion Paper – Mandatory Reporting under the Health Practitioner National Law, Commonwealth Health Practitioner Regulation National Law and Other Legislation Amendment Bill.
High satisfaction with our services
We’re thrilled to know that 98% of members who participated in our member survey in FY18 are satisfied with our services. However, we are not resting on this result, and are continuously looking to resolve dissatisfaction by making our service more efficient, easy, tailored, and right the first time, every time.
We appreciate the feedback you give us, either by filling in surveys or over the phone, as it helps us to ensure great outcomes for our members.

Improving our renewals process
We know how time poor our members are so, to ensure your Practitioner Indemnity Insurance Policy renewals are as smooth as possible, we have implemented steps to collect and validate the accuracy of information before issuing your upcoming policy.

New real-time payments
We have partnered with a new payment company to allow members to make real-time renewal payments using PayPal (in addition to current payment methods) through our Member Portal, on the phone or through SMS.
This means you can renew quickly and easily, with confirmation of your renewal emailed to you within 10 minutes of payment.

Responding to your queries sooner
Our team helped our members with more than 294,000 enquiries. We have seen an increase in members using email as their primary contact method and so have made improvements to our response times.
In recognising this shift, we have focused on significantly shortening waiting times for email responses, with over 50% of member emails now responded to within four hours and 80% within a day.
When doctors call our Member Services team, they only have to wait 26 seconds on average before their call is answered.

Updates to our Member Portal
We have worked towards improving the digital experience for our members through several enhancements to both the Avant Member Portal and website, making these simpler and quicker to use.
You can now easily access your Indemnity Insurance Confirmation Certificate, Renewal Pack, Travel Schedule of Benefits, tax invoices and receipts.

“I feel that the communication and customer service from Avant is second to none and that is definitely something I regard highly in any service I engage.”
Avant member – June 2018

294,000+ enquiries answered
98% members’ overall satisfaction with Avant

Prof Nadia Badawi AM
Paediatrician
New South Wales
Dr Nicole Leeks
Orthopaedic Surgeon
Western Australia
Sharing our insights

Avant’s publications and educational resources keep you up to date with major changes in the profession, medico-legal news and topical issues.

**Connect magazine**

Our flagship publication, *Connect*, brings together our experts’ collective experiences and knowledge to provide you with information on best practice and managing challenges you face, day-in day-out.

Through our biannual issues, our members receive unique insights based on our extensive claims data, commentary on legislation and updates on changes to the medical landscape.

**Online educational resources**

Avant has an expansive collection of educational resources developed by our medico-legal experts to assist our members to manage risk, accessible through the Avant website’s Learning Centre.

Our defence team has prepared over 60 factsheets, case studies and articles this year, adding to our library of almost 300 educational resources.

There were more than 1,100 CPD course completions via our Learning Centre this financial year, with content across the platform being viewed over 35,000 times.

**Join us on social media**

To give you even greater access to the latest news, event and scholarship information, resources and articles, we have increased our activities on LinkedIn, Twitter, and now Facebook and Instagram.

During the past financial year, we have shared insights and updates through over 450 posts on our Avant Mutual and Avant Foundation channels – it’s great to see more and more of our members engaging with us via these platforms, with 10,500 engagements throughout the financial year.

**Monthly e-newsletters**

We distributed on average 11 monthly member e-newsletters, providing specialty-specific content across 13 specialties. With over 84% of members reading these in FY18, we’re glad to be providing you with relevant, practical information and tips you can apply to daily practice.

You can access previous issues of *Connect* and e-newsletter articles at [avant.org.au](http://avant.org.au). Submit a request to [editor@avant.org.au](mailto:editor@avant.org.au) if you would like to subscribe to these publications.

**Popular content:**

- Factsheet: How to end the doctor-patient relationship
- Factsheet: What to do when asked to attend an employment meeting
- On the record CPD course: medical records and documentation
- Article: The case of Dr Bawa-Garba – How can we safeguard self-reflection?
- Article: Court finds following clinical guidelines not irrational.

![Monthly e-newsletters]

![Online educational resources]

![Join us on social media]

**key figures**

- 130+ member publications
- 290+ e-learning materials
- 1,100+ CPD course completions
- 450+ social media posts
Your voice in your mutual

Avant’s five advisory councils and committees ensure your interests are effectively represented and enable us to draw upon our members’ expertise and experience.

We would like to thank all those members who have contributed to the member councils and committees during the 2018 financial year. The insights gained have been invaluable to us, right across the organisation.

Members came to meetings around the country across the councils and committees, bringing their varied perspectives. Representing a wide range of careers, each added their voice to inform Avant’s activities.

**National Advocacy Stakeholder Committee**

This committee advises on strategic medico-legal and associated advocacy issues where Avant can drive change on behalf of doctors. Committee members represent several different professional colleges, societies and associations.

**State Medical Experts Committees**

The committees comprise 14 highly regarded medical professionals across a number of specialties drawn from members nationally.

**State Member Advisory Committees**

These committees advise on issues impacting doctors at state level, giving members a voice on issues relevant to Avant. Over 70 members from across Australia are part of the committees.

**Doctor in Training Advisory Council**

The council assists and advises on matters impacting trainees and activities to support young doctors. In FY18, the 13 members representing all mainland states, looked at the issue of doctors’ mental health and dealing with adversity in medicine. They have also continued to contribute to the delivery of our scholarship program for trainees.

**Avant Student Advisory Council**

This council identifies emerging and existing issues affecting medical students. There are 10 council members representing universities across the country.

In FY18 the council has been undertaking an awareness campaign about our partner, onthewards – a free, open access medical education website that looks to address the gap in formal education for medical students and junior doctors.

**Scholarship and grant evaluation panels**

Thank you to all our evaluation panel members for their contributions in 2017/18.

The role of these panels is to provide guidance and advice to Avant on the selection of applicants for our scholarships and grants programs.

The Doctor in Training Research Scholarship Program and Quality Improvement Grants evaluation panels are made up of experts in medical research and quality improvement across various specialties. The Avant/AAPM Scholarship Program panel is made up of experienced practice managers.
Members elected to the Board

Prof Simon Willcock
MBBS (Hons 1), PhD, FRACGP, Dip. Obs., RANZCOG/RACGP, GAICD

My positions at Avant are as Chair of Avant Mutual Group Limited, and of Avant Group Holdings Limited, and a Director of Avant Insurance Limited and The Doctors’ Health Fund Pty Ltd. I am a general practitioner and Director of Primary Care at Macquarie University Hospital.

I have extensive experience in a number of health governance roles, including public and private sector health providers and health education and training organisations. This is augmented by my long interest in the health and wellbeing of my fellow doctors. As Chair of the Avant Board, I am able to utilise this experience to act as an effective advocate for my peers.

Special responsibilities: Chair of the Nominations Committee and member of the Remuneration Committee.

Dr Steven Hambleton
MBBS, FAMA, FRACGP (Hons), FAcD

I have really enjoyed this extraordinary opportunity to be part of the leadership team that drives this group of businesses, which underpin the stability of a large segment of healthcare in Australia. We are in the business for the long haul, from the beginning of medical school to retirement. Our Retirement Reward Plan returns capital to those doctors who stay with us on this long journey. In the next financial year, I’m looking forward to Avant’s new and improved products to help our members protect and improve their businesses.

Special responsibilities: Member of the Risk and Audit Committees.

Dr Jan Dudley
MBBS, FRANZCOG, GAICD

The past year has delivered some excellent outcomes for members. Our success has enabled the Board to innovate, and continue to return funds to members through the loyalty and retirement reward programs. I am particularly pleased Avant has developed a strong advocacy program, providing a respected voice for doctors with governments and regulatory bodies. I look forward to the continued development of in-house legal expertise to provide the very best support for doctors facing complaints or litigation. A strong medical defence organisation is an essential partner for all doctors, and I am passionate about continuing to ensure Avant remains successful, effective and member focused.

Special responsibilities: Member of the Remuneration and Nominations Committees.

Dr Beverley Rowbotham
MBBS (Hons 1), MD, FRACP, FRCPA, FAcD

I am delighted that Avant’s advocacy was heard in the recent Government review of medical indemnity schemes. The stability of these arrangements is vital to securing the careers of Australia’s doctors and peace of mind for both doctors and their families. My passion for Avant derives from the medical indemnity crisis in 2003 when doctors’ livelihoods hung in the balance and I am committed to defending our hard-won security. I am also proud of Avant’s continuing investment in the profession by the establishment of the Avant Foundation. Fostering leadership and research into improving the quality of medical practice will support our members in their efforts to build better and safer workplaces for both doctors and their patients.

Dr William Glasson
MBBS (Qld), FRANZCO, FRACS, FRACGP, FRCOphth, DipAppSc (Opt), GAICD

I am proud of the financial performance of our company as a member of the Group Investment Committee. We will continue to deliver certainty for our members who have legal action against them, and maintain a service-focused organisation. I am most proud of the high level of member satisfaction with our provision of day-to-day services. We are an organisation that is owned by our members and we are here to serve our members at a personal level.

Special responsibilities: Member of the Group Investment Committee.

Dr Douglas Travis
MBBS, FRACS, FAMA, GAICD

The achievement that I am most proud of is providing rock solid defence and security for myself and my colleagues to practise medicine. It has been a difficult indemnity environment with rising claims and problems on many fronts. I have played a small part in keeping Avant on track to keep us safe. This year has also seen the continued roll out of the Avant strategy that is to build a suite of financial related services to make our life easier. I look forward to next year, to see the further strengthening of these services and products for doctors. My desire is to help steer better and more ethical financial services for doctors at a reasonable price while keeping us financially secure.

Special responsibilities: Member of the Group Investment Committee, Audit Committee and Risk Committee.
Business experts appointed to the Board

Mr Andrew Boldeman
BEc, FIA, CEO of Avant Mutual
Mr Boldeman is the Chief Executive Officer of Avant Mutual, and a Director of Avant Insurance and Doctors’ Health Fund. Mr Boldeman is also a Director of the Medical Professionals Liability Association and the Medical Indemnity Association of Australia. He is a former Chief Executive Officer of the Group Life division of TAL, Australia’s largest life insurer. Other previous positions include TAL’s Chief Actuary and leadership roles at management consultancy Tillinghast Towers Perrin.

Mr Peter Beck
BSc, FIA, FIAA, FSA, FASFA
Mr Beck is a Director of Avant Mutual Group Limited, Avant Group Holdings Limited and Avant Insurance Limited. Mr Beck is an actuary by profession and has over 40 years’ experience in banking, insurance, superannuation and investments, working in Australia, New Zealand, Asia, South Africa and the UK. He was formerly CEO of Pillar Administration, CEO of CommInsure, and Group General Manager, Strategic Development and Group Appointed Actuary at Colonial.

Special responsibilities: Member of the Risk Committee, the Audit Committee and the Group Investment Committee.

Mr Bruce Foy
BCom, LLB, FIA, FAICD
Mr Foy is a Director of Avant Group Holdings, Avant Insurance and Doctors’ Health Fund. Mr Foy was admitted as a barrister of the Supreme Court of NSW in 1989, and is a fellow of the Australian Institute of Company Directors. Mr Foy is a professional non-executive Director, being on a number of public and private boards.

Special responsibilities: Member of the Risk Committee and the Audit Committee.

Mr Peter Polson
BCom, MBL, PMD
Mr Polson is a Director of Avant Mutual and Avant Group Holdings and is the Chair of Avant Insurance. He has an extensive background in banking, insurance and financial services. He was formerly Managing Director of Colonial First State Investments, and with the Commonwealth Bank Group as Group Executive, responsible for all investment and insurance services.

Special responsibilities: Chair of the Group Investment Committee, member of the Remuneration Committee and the Nominations Committee.

Mr Peter Polson
BCom, MBL, PMD
Mr Polson is a Director of Avant Mutual and Avant Group Holdings and is the Chair of Avant Insurance. He has an extensive background in banking, insurance and financial services. He was formerly Managing Director of Colonial First State Investments, and with the Commonwealth Bank Group as Group Executive, responsible for all investment and insurance services.

Special responsibilities: Chair of the Group Investment Committee, member of the Remuneration Committee and the Nominations Committee.

Mr Duncan West
ANZIIF (Snr Assoc.), CIP, FCII, BSc (Econ), GAICD
Mr West is a Director of Avant Group Holdings and Avant Insurance. He has over 30 years’ experience in insurance with a particular focus on risk pricing and underwriting, reinsurance, claims and distribution management in both general insurance and life insurance. He has worked in the UK, India and Australia including as CEO of Vero Insurance and CGU Insurance. Most recently he was Executive General Manager of Retail Wealth for NAB. He is a Fellow of the Chartered Insurance Institute. He was formerly Director and President of the Australia and New Zealand Institute of Insurance and Finance.

Special responsibilities: Chair of the Remuneration Committee and member of the Nominations Committee, the Risk Committee and the Audit Committee.

Mr Terry Williamson
BEC, MBA, FCA, FCPA, FCIS, MACS, MIIA, FAICD
Mr Williamson is a Director of Avant Group Holdings Limited and Avant Insurance Limited. Mr Williamson is a Director of Stockland Capital Partners Limited and Stockland Direct Retail Trust, and a member of the Building and Estates Committee of the University of Sydney. He was previously a member of the Board of Advice, School of Business, University of Sydney, an External Member of the Audit Committee of the Reserve Bank of Australia, former CFO of Bankers Trust Australia Limited/ BT Financial Group Limited and a former partner of Price Waterhouse.

Special responsibilities: Chair of the Risk Committee and Chair of the Audit Committee.

The Hon John Fahey AC

The Hon John Fahey is a Director of Avant Mutual Group Limited, Avant Group Holdings Limited and Avant Insurance Limited, and is the Chair of The Doctors’ Health Fund Pty Ltd. He was the Premier of NSW for three years, and then Federal Minister for Finance and Administration (1996-2001). Prior to Parliament, he practised as a solicitor. In 2002 he was awarded a Companion in the Order of Australia. He was appointed President of the World Anti-Doping Authority in 2007, a position he held until the end of 2013. In 2014, he was appointed as Chancellor of the Australian Catholic University. He is the current Chair of the Sydney Olympic Park Authority. In 2017 John was appointed as the Chair of the Australian Building Code Board.

Special responsibilities: Member of the Group Investment Committee and the Remuneration Committee.
State and territory offices

Australian Capital Territory Office
Suite 418, Level 4, 15 Moore Street, Canberra ACT 2601
Telephone 02 6169 4106
Fax 03 8673 5015

New South Wales Office
Level 6, Darling Park 3, 201 Sussex Street, Sydney NSW 2000
PO Box 746, Queen Victoria Building NSW 1230
Telephone 02 9260 9000
Fax 02 9261 2921

Queensland Office
Level 18, 345 Queen Street, Brisbane QLD 4000
GPO Box 5252, Brisbane QLD 4001
Telephone 07 3309 6800
Fax 07 3309 6850

South Australia Office
Level 1, 195 Melbourne Street, North Adelaide SA 5006
PO Box 1263, Adelaide SA 5001
Telephone 08 7071 9800
Fax 08 7071 5250

Tasmania Office
Suite 4, 147 Davey Street, Hobart TAS 7000
PO Box 895, Hobart TAS 7001
Telephone 03 6223 5400
Fax 1800 228 268

Victoria Office
Level 36, Melbourne Central Tower, 360 Elizabeth Street, Melbourne VIC 3000
GPO Box 1606, Melbourne VIC 3001
Telephone 03 9026 5900
Fax 03 8673 5015

Western Australia Office
Level 1, 91 Havelock Street, West Perth WA 6005
PO Box 950, West Perth WA 6872
Telephone 08 6189 5700
Fax 08 6189 5713