



CHECKLIST

MPS vs NZMPI

There are two main medical indemnity insurance providers in NZ: **The Medical Protection Society (MPS)** and **New Zealand Medical Professionals Insurance (NZMPI)**. They may seem similar—they even have similar names—but there are actually significant differences between them.

If you are a **trainee intern** transitioning into an RMO, you'll be presented with a form which asks you to "tick a box" to choose between the two providers. If you are a **practising doctor**, you should still be reviewing your insurance on a yearly basis to ensure you've still made the correct choice and are getting the cover you need. Here is a checklist to help make that choice simple:

MPS	NZMPI
<p>Based overseas (x) Operated out of the UK</p>	<p>Based in New Zealand (✓) 100% NZ owned and operated</p>
<p>Affiliated with the New Zealand Medical Students Association (NZMSA) (✓) Sponsors the NZMSA and provides support to medical students</p>	<p>Affiliated with the New Zealand Resident Doctors Association (NZRDA) (✓) Has a professional link with the NZRDA and works in conjunction to support resident doctors</p>
<p>No guaranteed cover (x) As a friendly society, they have discretionary cover; there is no legal requirement to pay out as there is no policy</p>	<p>Guaranteed insurance cover (✓) If it's in the policy, it's covered</p>
<p>No retrospective cover (x) If a claim arises from an incident before the policy was implemented, you're not necessarily covered</p>	<p>Retrospective cover (✓) If a claim arises from an incident before the policy was implemented, you're still covered</p>
<p>DHB reimbursements (x) You often need to pay your premiums out of pocket, and then be reimbursed by the DHB</p>	<p>No need for DHB reimbursements (✓) Your premiums are paid directly by the DHB</p>
<p>No online application (x) You need to mail in your application form</p>	<p>Fast online application (✓) You can apply directly online and will get rapid notification of acceptance</p>
<p>Global presence (✓) If you're a travelling doctor, MPS can arrange overseas protection</p>	<p>No global presence (x) Protection only typically applies in New Zealand, but cover can be arranged for charity work in the Pacific Islands</p>

We hope this checklist helps you to make an informed choice.