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Respected Dear Sir,

The Consumer Protection act (86) heralded a new era in medical litigation against doctors. Although other remedies existed and are still existing for redressal of grievances of the patients, the provision of C.P. act provided more teeth to the complaintants.

Initially, this resulted into anxiety or even panic amongst the practising doctors. The insurance companies increased their premium for indemnifying doctors after few complaints filed in the consumer forums and anticipating a big spert in future.

Appreciating the situation, few senior doctors managing the affairs of G.S.B., I.M.A. sat together and brought about Professional Protection Scheme after consulting senior advocates and experts in the field. The C.P act gave a valuable gift to IMA by creation of P.P.S. It was perhaps not envisaged that P.P.S. will grow to this extent and help the doctors in the way it is witnessed today.

We have more than Nine thousand members spread all over Gujarat and many more are registering as time passes.

This is a welfare scheme of GSB IMA and there is vast difference in the service provided by P.P.S. as compared to one by insurance companies. The premiums paid to the insurance companies enrich the companies, where as fees paid by members remain with P.P.S. after meeting the expenses. Panel of selected best advocates defend the members successfully, except in very few cases which are grossly bad in merits.

Dedicated worker of P.P.S. take keen interest and prompt action whenever situations arise against members. The service provided by P.P.S. is as professional as one by general insurance commpanies but there are additional elements of care and affection.

P.P.S. is careful about safeguarding the interest and prestige of the members and hence there are no compromises with the party and appeals are always filed wherever complaints are decided against the doctors.

There are clear cut rules framed by P.P.S. without hazels or hidden provisions or long list of rules as with the insurance companies. Our motto is to help the members rather than harass them. Members' satisfaction has resulted into enormous growth in membership.

Regular features like zonal seminars and other educative programmes have aroused enormous interest amongst members in the subject of medicolegal problems, their prevention and management. The vast number of members who enroll for such programmes and attend with rapt attention fill the time limit or beyond tells about the success of such programmes, P.P.S. has invited galaxy of speakers expert in the subject and are still continuing their efforts. The unending questions on various topics of the speakers are glaring example of interest taken by the audience in such programmes.

The finance of P.P.S. are best managed by our office bearers and results are evident. Majority of the members are exempted from paying fees and yet they are defended in suits to the extent of Rs.15 lacs per year. The savings, which otherwise could have gone to insurance companies, are enormous. The glaring example of this is a huge building which we are shortly going to occupy.

Reviewing some 100 judgment which have come in last one or two years, only 14 have been lost, and appeals are pending. Looking to the hazards and risks in the profession this number is insignificant and can be reduced by awareness of doctors in dealing with the patients.

In short, there can not be a better and more friendly scheme than P.P.S. Salute to its planners and executors.

Dr. R. K. Shah



The difference between the impossible and the possible lies in a man's determination.



Big lessons of life are learnt from little mistakes.