

**Consultant 132**

4 October 2012

Dear Sir/Madam

I would like to mention that the dominance of a few players in the market, both in the insurance and the hospital sector, has allowed them to dictate the terms to the clinicians, not always in the interest of the patients. This involves being directed to certain hospitals or clinicians, even though that may not be the patient's choice. In addition the premiums are constantly rising above inflation, though the clinicians are being forced to decrease their remuneration.