

Consultant 31

16 September 2013

Dear Julie Hawes

I understand the Competition Commission is investigating the above matter and I am writing to you with a personal example of the bullying approach used by insurers against doctors. [REDACTED]

In summary, in a letter dated [REDACTED] one insurance company threatened to deregister me unless I immediately repaid "overpayments" of [REDACTED]. In this letter they did not detail how they arrived at this figure and I had no way of understanding what overpayments were being referred to. I wrote to them on [REDACTED] to complain about their unnecessarily threatening behaviour and requesting a breakdown of the £[REDACTED] being demanded. They wrote back on [REDACTED] saying the actual figure owed by me was much greater ([REDACTED]) and gave a breakdown of only [REDACTED] worth of charges. I wrote back to them on [REDACTED] stating that they had made an error and incorrectly capped charges because of coding errors. I also informed them that I was unhappy with their aggressive approach and requested a copy of their complaints procedure. I re-requested evidence to justify the [REDACTED] they were still demanding. It has been [REDACTED] weeks since I wrote to the insurance company and they have not replied.

It is appalling that any company can threaten any individual in this manner on the basis of erroneous evidence and then refuse to apologise and later, even reply to letters.