

The rise in risky cosmetic surgery injections - the increased risk to insurers

31 August 2023  Tim Johnson

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A recent study has found that more than two thirds of people who are administering cosmetic surgery injections, including Botox and dermal fillers in the UK are not qualified doctors. With the UK injectables market predicted to reach a value of £11.7bn by 2026, this increases the risk of such procedures to both patients and insurers.

Reviewing 3,000 websites, UCL identified 1,224 independent clinics and 3,667 practitioners who were delivering cosmetic injections. Of the professions represented, 32 percent were doctors, 13 percent were nurses, 24 percent were dentists and 8 percent were dental nurses. According to the findings, of the 1,163 doctors identified, 41 percent were on the specialist register and 19 percent were on the GP register.

Dr David Zargaaran, UCL Plastic Surgery, commented:

"Without knowledge of the professional backgrounds of practitioners, we cannot adequately regulate the industry".

In response, the UK government is developing policies concerning injectables, with a public consultation set to have already begun this August. Following this, recommendations are expected to inform amendments to the Medical Act, next year.

Professor Julie Davies, UCL Global Business School for Health, a co-author of the study, stated:

"Although the risks associated with injections are often mild and temporary, the physical complications can be permanent and debilitating".

Further, 69 percent of people who responded to the study had experienced long-lasting adverse effects such as pain, anxiety, and headaches.

Considerations for insurers

Considering the adverse implications arising from risky treatments and the unregulated nature of this industry, the rise of cosmetic injectables signifies an increased risk in high value insurance claims. As such, insurers should review their medical malpractice policy, wordings and consider applying or bolstering health and safety obligations and conditions concerning qualifications.

Insurers will also want to look out for regulatory developments in this sector.

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