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Medical Indemnity Providers To Continue Coverage Of Doctors Awaiting APC

By Boo Su-Lyn | 6 January 2026

MMA says MPS and Medefend will maintain professional indemnity coverage of medical practitioners during the period when they're awaiting issuance of their 2026 APC, as long as doctors submitted their APC application by Dec 31, 2025.



Malaysian Medical Association president Dr R. Arasu speaks at a doctors' rally in Putrajaya on May 6, 2025, to protest the Domestic Trade and Cost of Living Ministry's (KPDN) jurisdiction over mandatory drug price display under the Price Control and Anti-Profiteering Act 2011 (Act 723). Photo by Sam Tham for CodeBlue.

KUALA LUMPUR, Jan 6 — The Malaysian Medical Association (MMA) announced today that two medical indemnity providers have agreed to maintain coverage of doctors pending issuance of their 2026 annual practising certificate (APC).

The country's largest doctors' association said it received formal confirmation from Medical Protection Society (MPS) and Marsh's Medefend that doctors who have received certification of indemnity starting January 1, 2026, and submitted their APC applications to the Malaysian Medical Council (MMC) by December 31, 2025, would continue to be fully

indemnified during the period without their certificate.

“This commitment from MPS and Medefend provides vital assurance for our members and the broader medical fraternity, ensuring continuity of indemnity arrangements while awaiting official APC issuance,” MMA president Dr R. Arasu said in a statement.

“MMA values the support of these partners, who have consistently upheld high standards of medico-legal protection for medical practitioners in Malaysia.”

When contacted, Marsh confirmed MMA’s statement.

“This involves doctors who met all the requirements – they’ve submitted their Medefend policy and they have fulfilled their requirement of 20 CPD points.

“As long as they fulfilled all the legal requirements for MMC to issue their APC, then

their insurance cover would have come into effect from January 1, 2026, while waiting for APC to be issued to them,” Ratnawati Osman, senior vice president at FINPRO Healthcare, Marsh, told *CodeBlue*.

CodeBlue has contacted MPS, which is based in the United Kingdom, for confirmation.

In a statement last Saturday, the MMC announced that doctors who complied with requirements and submitted complete applications for their 2026 APC by December 31, 2025, would be permitted to practise medicine pending issuance of their certificate, amid a backlog of reportedly tens of thousands of applications.

The Pharmaceutical Association of Malaysia (PhAMA), which represents multinational drug makers, said its members would not sell their products to medical practitioners without a valid APC, citing the tight regulation of the pharma industry to ensure compliance across all levels of medicine use.