



**All-Party Parliamentary Group on Beauty, Aesthetics and Wellbeing**

**Minutes of Meeting**

***Session 6 – Inquiry session into non-surgical cosmetic procedures: Aesthetic Insurance***

**Date:** Tuesday 22<sup>nd</sup> February 2021

**Time:** 12.30pm – 2pm

**Location:** Zoom

**Members present**

- Carolyn Harris MP, APPG Co-Chair
- Judith Cummins MP, APPG Co-Chair
- Peter Dowd MP, APPG Treasurer

**Witnesses**

- Mark Moloney, Managing Director, Professional Beauty
- Martin Rowe, Head of Operations, CPD
- Eddie Hooker, Hamilton Fraser
- Caroline Larissey, NHBF
- Lesley Blair, BABTAC

**Audience**

- Jo Lloyd, Office of Carolyn Harris MP
- Katherine Morgan, APPG Secretariat
- Victoria McNish, APPG Secretariat
- Allaster Gair, APPG Secretariat

**Minutes of the Meeting**

**Carolyn Harris MP** opened the session and explained that the Group has launched an inquiry into non-surgical cosmetic procedures. She also explained the context of insurance in the inquiry and outlined the need to look into aesthetic insurance as part of the review into non-surgical cosmetic procedures. Following this, she introduced and then invited the speakers to introduce themselves.

**Mark Maloney** introduced himself as the Managing Director of Professional Beauty. He stated that his firm 'introduce' insurance, rather than offer it. For £55, you can be covered as a beauty therapist – as a freelancer or as a salon. They have around 13,000 people covered across their hair and beauty policies.

**Martin Rowe** introduced himself as the Head of Operations at CPD. He noted that CPD have around 400 members in the area of invasive aesthetics. He stated that CPD's view is that strong regulation needs to be applied to the sector and that for insurance, a CPD certificate is not enough to warrant insurance, as training should be required as well.

**Eddie Hooker** introduced himself as the CEO of Hamilton Fraser. His firm were the first insurance broker in the UK to offer a specific malpractice insurance policy for the aesthetic and cosmetic sector. Hamilton Fraser currently insures around 11,000 medical practitioners in the sector, and Eddie noted that predominantly, Hamilton Fraser only insure medical practitioners. He also stated that different insurers have different approaches to risk.

**Caroline Larissey** introduced herself as the Director of Quality and Standards at the NHBF. She stated that NHBF is the principal trade association for the hair and beauty sector, representing around 6,500 salons. As part of the NHBF's Code of Conduct, they ask that all practitioners have the relevant insurance, training and qualifications required to perform their respective procedures.



**Lesley Blair** introduced herself as the CEO and Chair of BABTAC. She introduced the work of her organisation and outlined the issues currently facing the industry in regards to insurance. She urged insurers to ensure that their practitioners are suitably qualified. She also noted that for her, standards are the most critical thing to uphold and highlighted the need for an industry wide standards body.

**Carolyn Harris MP** thanked the panellists for introducing themselves and firstly asked that, as a consumer, if she walked into a salon, should she assume the practitioners would have the suitable qualifications needed to perform whatever procedure was being done, along with having the correct insurance. She asked whether it was possible that the insurance some practitioners have may not be applicable to the procedures some people are undertaking.

**Lesley Blair** answered that just because someone has a certificate on the wall, it doesn't mean that they have any experience, qualifications or knowledge. She noted that BABTAC check certifications at source, but some insurers do not. She claimed that people can print their own certificate, become insured and begin practicing with no quality checks.

**Carolyn Harris MP** agreed and highlighted the case of some consumers who have been victim of incidents, yet had not been able to claim back because their practitioner didn't have the correct insurance. She asked attendees whether they are confident that insurance providers are validating that practitioners are qualified and certified before insuring them.

**Martin Rowe** highlighted the ambiguity of the word 'level', in relation to how people can accredit themselves subjectively, with no national standard to compare against. He noted that any consumer can feel they are being provided with a 'high level' service, but that term is subjective and holds no real standard. He drew parallels with the construction industry, where people have to complete a certain course before they are allowed to work on a site.

**Eddie Hooker** confirmed that his business provide insurance to the medical sector. He noted the problem that insurance is not currently mandatory, unlike car insurance, for example. He also warned that insurance policies often lapse and there is no statutory requirement to renew them, nor a compulsion on practitioners to remain insured. He confirmed that the insurance products he provides require evidence of qualification. He conceded, however, that he does not have the ability to analyse the quality of all the training courses that are available. He subsequently urged that training courses need to be accredited.

**Mark Maloney** stated that the insurance brokers he uses would not allow someone who trained in one area to be insured in another and said that they do undergo spot checks. He then answered that while his organisation will check qualifications, but that there is discrepancy as to what constitutes a sufficient amount of training, with this being the subject of debate in the industry.

**Carolyn Harris MP** asked who would give insurance to someone where they have bought a machine, with in-house training by the manufacturer of the machine, with no recognition by any accreditation service.

**Mark Maloney** argued that there is a difference between invasive and standard beauty treatments in this area, both in the level of risk and in terms of insurance. He claimed that a practitioner would not be insured if their training was different to the service they were hoping to provide.

**Carolyn Harris MP** asked that if someone has been trained to do acrylic nails, which is a dangerous substance to work with, at what point of training would they be given insurance.

**Mark Maloney** answered that the training would be checked, but there would be a debate amongst the panellists as to what constitutes enough training.

**Carolyn Harris MP** asked if Mark was saying that he works with an insurance company that would provide insurance for someone to practice in acrylic nails if they had done a week long course.

**Mark Maloney** answered yes.



**Eddie Hooker** claimed that 99% of insurers do not understand the treatments, training or qualifications they are covering. He ceded that there is a difference that an insurer may only insure a beautician whereas another might insure medical professionals. Overall, he argued, that if a beautician came to his firm at 'level 3', he would expect them to have the requisite training.

**Carolyn Harris MP** asked if a practitioner not having the appropriate training is enough for an insurer to refuse to pay out in the event of an incident.

**Eddie Hooker** answered this would not happen. He did say that there would be an expectation that they had been trained, but would not debate the length of the training.

**Carolyn Harris** summarised that it seemed like as long as a practitioner has the money to pay for it, they can get insured, which worries her greatly. She noted it was something the APPG needs to look at in more detail. She then passed over the questioning to Judith Cummins MP.

**Judith Cummins MP** asked the panel how consumers can know that a salon or practitioner is insured to the appropriate level for the treatment they are receiving.

**Eddie Hooker** answered that effectively, you have no idea as a consumer. He noted that if you see someone in a white coat in a clinic, you will assume they are qualified to perform the treatment and that they are insured. There is no compulsion for insurance and there is no register to check insurance that consumers can use. If you want ultimate consumer protection, there needs to be a database where consumers can check training, insurance and the 'fitness to perform' of the people who are performing the treatments on them.

**Judith Cummins MP** asked to clarify if panellists would support an industry standard and a recognised insurance certificate for the whole industry.

**Eddie Hooker** answered that he would support a standard that all practitioners must adhere to. He would not support a single insurance scheme, but would expect insurers to be compelled to provide a minimum quality of insurance.

**Judith Cummins MP** asked the same question to Mark Maloney.

**Mark Maloney** noted that consumers can, at the moment, ask to see a certificate of insurance, but agreed that most consumers would not ask to see this. He also said that some salons may be performing treatments that their insurance does not cover, so even if they show their certificate of insurance, it may still not be a perfect check.

**Judith Cummins MP** asked what can be done to stop situations where practitioners are not qualified and insured from occurring.

**Mark Maloney** answered that for the more invasive procedures, claims could be expensive, so insurance companies have a financial motive to ensure that the practitioner is suitably qualified.

**Judith Cummins MP** asked how many people are refused insurance and for what reasons.

**Mark Maloney** could not provide an answer but agreed to write to the APPG with a figure.

**Eddie Hooker** stated that his firm turn down around 20% of all applications, generally because they do not have the correct form of qualification or certificate. He noted, however, that that is his firm's own initiative, rather than a nationally required standard. He also noted that as businesses increasingly transact online, insurance can be bought with little to no checks and balances. He stated there are also training organisations out there that have an associate insurer. Those organisations are not checking whether the insurance cover provided is adequate. He summarised that there are a variety of issues to look at to ensure the public are protected.

**Lesley Blair** said that the reason training organisations have associate insurers is because they often will not be insured by anyone else.



**Carolyn Harris MP** asked whether the insurance companies that are insuring the sector are specialist and whether they have specific sectoral knowledge of the qualifications and courses they are insuring.

**Martin Rowe** said that he sacks between 15-20% of the entrants who want to train in aesthetics because they are not capable of practicing. He said it is often obvious when looking at their applications because they are plagiarised or written in poor English. Having said that, he did say he had sacked two doctors, who were improperly trained to conduct the procedures they had applied to perform.

**Carolyn Harris MP** asked to clarify whether these applications are reviewed across the board, or on a spot check basis.

**Martin Rowe** answered that he required CVs to prove someone is competent enough to train. He stated he did not believe two days is enough time to train in anything.

**Carolyn Harris MP** again stressed her discomfort at the apparent lack of training and insurance in the industry. She then asked her original question on specialisation to Lesley Blair.

**Lesley Blair** stated that BABTAC ensures specialist personnel are used for accrediting certifications in house and so the excuse of not having enough manpower to check qualifications is not good enough. She stated she believes the same should be the case for all insurance providers.

**Eddie Hooker** answered that his firm specialises in insurance for medical aesthetics and so understands the courses and treatments, but warned that most insurers do not.

**Mark Maloney** also confirmed that his team would be specialist.

**Carolyn Harris MP** asked why his firm only spot checks if they have specialist knowledge of the industry.

**Mark Maloney** answered that he would need to come back to the APPGs on the details. Mark then made the point that some of the best hairdressers in the world do not have specialist qualifications. He argued that there are certain people who may not have qualifications but are extremely good at what they do.

**Carolyn Harris MP** expressed discomfort at people practicing certain procedures without the requisite qualifications.

**Mark Maloney** then made the point that licensing costs hundreds of pounds, and so if licensing is too strict, it could push people underground. He also stressed that it is important not to overburden salons with regulation.

**Carolyn Harris MP** replied that she had heard this 'black market' argument in her debates with the gambling industry, as an excuse not to regulate. She disagreed strongly that it is a reason not to regulate the aesthetics industry too.

**Mark Maloney** said that standards absolutely need to be improved, but it is not the same analogy as the gambling industry. He said the industry should be careful not to push people underground.

**Carolyn Harris MP** argued that unqualified, uninsured practitioners, performing invasive procedures, are just as, if not more dangerous as gambling products.

**Mark Maloney** replied that while he agreed everyone practicing should be insured, there are nuances in that. It is important to not overburden salons with regulation, he added.

**Carolyn Harris MP** asked whether Mark Maloney was a qualified practitioner.

**Mark Maloney** replied that he was not.

**Carolyn Harris MP** asked those who are qualified, whether it is appropriate for people to be practising without qualifications.



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**Caroline Larissey** answered that she believes whoever is practicing should have a nationally recognised qualification. She said the insurance provider she uses has this as a condition of coverage.

**Lesley Blair** answered that everyone should have the correct and underpinning qualifications to perform procedures, with the correct insurers. She noted that some procedures the industry offers are not safe if not properly performed. She also stated that the people you would push underground by regulating the industry would never have got insurance or qualifications in the first place, and if we make it hard enough that they can not practice, then the problem will dissipate.

**Martin Rowe** said that the CPD's trademark is stolen from time to time and as a result, their trademark lawyers are a large overhead. He then answered that there should be an aesthetics licensing authority, with a national public register that names a practitioner's insurer.

**Eddie Hooker** noted it was paramount that consumers can see visible signs of qualification and insurance when they go to get a treatment.

**Carolyn Harris MP** said there was not enough time to look at insurance in terms of Covid-19 guideline compliance. She then thanked attendees for their time and brought the session to a close.