



Medical Liability Alliance

HSG Family of Companies

11% of premium returned to eligible insureds in 2022

2022 Profit Sharing Marks over

\$15M

Returned to policyholders since 2010

Free CMEs

Coverage **tailored**
for your exposure

Outstanding
loss control assistance

Professional
claim management assistance

For more information on MLA's Quality Caregiver Profit Sharing Plan or medical professional liability coverage, please call Providers Insurance Consultants at:

800-522-2776



HSG Healthcare Services Group

HSG Family of Companies

Healthcare Services Group

Provides management, employees and facilities to operate our Family of Companies as well as providing a vast array of value added services including claim management, risk management, patient safety education and more. We have earned a proud reputation as insurance problem solvers, serving healthcare providers in Missouri, Kansas, and Illinois.

Our Companies

- Missouri Hospital Plan (MHP)
- Medical Liability Alliance (MLA)
- Providers Insurance Consultants, Inc. (ProCon)
- Hospital Association Trust (HAT)
- HSG Charitable Foundation (HSGCF)
- HSG Employee Benefits Consortium (HSGEBC)

Visit us online at

hsg-group.com

for more information on Medical Liability Alliance and other services provided by the HSG Family of Companies.

Medical Professional Liability Coverage

"MLA believes in sharing profits with policyholders."



Medical Liability Alliance

HSG Family of Companies

MLA Specializes in Healthcare Liability Coverage

MLA offers customized professional and general liability insurance programs for healthcare clients of any type and size, with insurance solutions including first dollar coverage, deductible options, and excess limits over self-funded structures or other insured programs

What Programs Does MLA Offer?

First Dollar/No Deductible

- 100% of risk transferred to MLA

Deductible Options

- Lower premium costs for insureds that share in the risk. Deductible options typically range between \$5,000 and \$250,000

Excess Limits

- Up to \$10 million in limits excess of self-insured programs or above existing insurance programs



Medical Liability Alliance

HSG Family of Companies

Who Can We Cover?

Hospitals

- Specialty
- Acute Care
- Community
- Rehabilitation

Physicians

- Individuals
- Groups
- Specialties

Clinics

- Community Health Centers
- Dialysis Centers
- Emergi-Centers/ Urgent Care Clinics
- Surgery Centers
- College/University Health Centers

Laboratories

- X-Ray/Imaging
- Medical
- Pathology
- Quality Control
- Dental

Counseling/ Rehabilitation

- Cardiac Rehabilitation
- Developmental Disability Rehabilitation
- Physical or Occupational Rehabilitation
- Substance Abuse Rehabilitation and Trauma Rehabilitation

Home Care

Hospice Care

Nursing Homes

Assisted Living Facilities

For more information on MLA's Quality Caregiver Profit Sharing Plan or medical professional liability coverage, please call Providers Insurance Consultants at:

800-522-2776

Why MLA?

Quality Caregiver

Profit Sharing Plan

- MLA created the Quality Caregiver Profit Sharing Plan believing good results should be shared with the customers that contributed to the overall success of the company
- Insureds that renew after the first year, have a two-year Loss Ratio less than 60%, and have an overall or 5-year Loss Ratio of no more than 80% qualify
- Checks are provided to qualifying insureds upon renewal
- Profits have been shared every year since 2009

Value Added Services:

Risk Management and Patient Safety

- 24-Hour Risk Management Hotline
- On-Site Risk Assessments and Self-Assessment Evaluations
- Tailored In-Person and Webinar Presentations on Topics of Interest
- Online Education, Including CMEs and CEUs
- Risk Management Premium Discount Program
- Risk Management Guidebook
- HIPAA Audit Tool
- HEALS - Healthcare Event Assistance & Lending Support Program



Program Features

- Broad claims-made coverage
- Incident claims trigger
- Prior acts coverage available
- Guaranteed availability of extended reporting endorsement
- Physician coverage available for employed or contracted doctors
- Locum Tenens available
- Defense costs paid in addition to limit
- Extended reporting for death, disability, or retirement – unlimited duration
- Consent to settle
- Free online CMEs
- Multiple credits available including Risk Management, claims-free, and part-time credits

Value Added Services: Claims

- 24-Hour Claims and Adverse Outcome Hotline
- Representation before licensing boards
- Assistance with non-claims legal matters including depositions and records requests
- Active pre-suit claim investigation, management, and negotiation