



Celebrating 40 Years as a Leading Provider of Medical Professional and General Liability Insurance



Joseph B. Moody, CPCU
President/CEO

July marks 40 years since the first HSG company began providing medical professional and general liability insurance to Missouri hospitals. As you may know, the first and each successive HSG company was formed to offer *SOLUTIONS* to crises facing hospitals and health care providers across the state. The same is true of the extensive value-added services we provide our members and insureds. We strive to go above and beyond traditional insurance programs to offer additional legal services, risk management, educational programs, tools, and other resources that provide cost-effective, valuable *SOLUTIONS*.

As we embark upon our 40th Anniversary year, I am excited about the recent *SOLUTIONS* and successes we have been able to share with our members and insureds, including:

- “A” (Excellent) with a Stable Outlook, A.M. Best rating;
- Lowest expense ratio in the industry;
- Highest dividend ratio in the industry;
- Decreased or maintained rates for the tenth consecutive year;
- Returned record-setting dividend (MHP) and profit sharing payout (MLA) of \$14.9 million in 2016;
- Released the HIPAA Privacy and Security Rule Audit Tool (SRAT);
- Enhanced our HSG Employee Benefits Consortium Strategic Partnership with Vizient, Wallstreet Group, and Tax Favored Benefits;
- Released our newly designed, user friendly website;
- Released our new company-wide *SOLUTIONS* newsletter, designed to provide information useful to risk managers, legal staff, health care providers, human resources staff, CFOs, CEOs, and more.

We hope that the changes we have made and are still making will enhance your experience with HSG in some way. I am very proud to be a part of a company that has spent the past 40 years providing physicians and health care facilities with high-quality, cost-effective *SOLUTIONS* and I am excited to see what the future will bring.

Thank you very much for your contribution to the success of the HSG Family of Companies.