

STRENGTH

Missouri Hospital Plan (MHP) shares its financial strength with Medical Liability Alliance through investment in MLA common stock. That commitment to MLA recognizes the need to share high quality insurance protection with Missouri physicians. Common management by HSG gives MHP and MLA the capability to coordinate claim and risk management operations in an efficient and cost effective manner.

SECURITY

An insurance organization is only as good as its ability to respond. The HSG companies are committed to response before mistakes occur, as they occur, and after a claim is asserted against an insured. Our Risk Management department can perform on-site reviews to identify potential problems and it monitors a 24 hour hot-line for call-in assistance. Our claim staff is composed of seasoned medical professional investigators, analysts, attorneys, and consultants who appreciate the need to settle meritorious claims and rigorously defend those without merit.

STABILITY

It seems that every ten to fifteen years we encounter a "malpractice crisis"; a time when commercial insurance companies decide to abandon their health care policyholders or become insolvent because they have misread the market. Availability of insurance becomes scarce and prices escalate.

The HSG companies are Missouri based. MLA will selectively consider healthcare providers in Kansas and Illinois, however, our primary focus continues to be protection of providers in our state. Our rates are competitive with the other carriers who have specialized in medical professional liability insurance for many years. MLA, like MHP, is rated "A-" (Excellent) by A.M. Best. In their words, "The rating is based on the consolidated operating performance and financial condition of Missouri Hospital Plan (MHP) and its wholly owned subsidiary, Medical Liability Alliance (MLA). This rating reflects the group's strong risk-adjusted capitalization and leadership position in providing professional and general liability insurance for Missouri hospitals, employees, subsidiaries, and related operations."

HSG FAMILY OF COMPANIES

MISSOURI HOSPITAL PLAN (MHP)

The leading writer of medical professional and general liability insurance for Missouri hospitals, their employees, subsidiaries, and related operations.

MEDICAL LIABILITY ALLIANCE (MLA)

A wholly owned subsidiary of MHP that offers medical professional and general liability insurance for physicians, allied healthcare professionals, and healthcare institutions in Missouri, Kansas, and Illinois.

HEALTHCARE SERVICES GROUP (HSG)

Provides management services, staff, systems, third party administration, and office services to healthcare providers affiliated with the companies.

PROVIDERS INSURANCE CONSULTANTS (PROCON)

A wholly owned subsidiary of HSG that provides agency/brokerage services to healthcare clients. Specializes in medical professional insurance and related products and services for institutions and medical professionals.

To apply or for more information contact:

PROCON OR HSG

PROCON

REGIONAL OFFICE

16052 Swingley Ridge Road
Suite 125
Chesterfield, MO 63017
800/522-2776
636/536-0502

HSG, MHP, AND MLA

HOME OFFICE

4700 Country Club Drive
PO Box 1498
Jefferson City, MO 65102-1498
800/234-2297
573/893-5300

THE HSG COMPANIES ARE
RATED "EXCELLENT" BY THE A.M. BEST COMPANY.



PHYSICIAN'S PROFESSIONAL LIABILITY INSURANCE



30 YEARS OF
STRENGTH
SECURITY
AND
STABILITY

HSG

FAMILY OF COMPANIES



PROFESSIONAL LIABILITY INSURANCE



<h3>PRICING BENEFITS</h3>	<ul style="list-style-type: none"> • Deductible Credits • Risk Management Credits • Claims-Free Discount • Experience Rating • Part-time Credits 	<ul style="list-style-type: none"> • Recent Medical School Graduate Credit • Mandatory Defense Deductible Waived for Joint Defense • Flexible Payment Plans
<h3>INSURANCE COMPANY HIGHLIGHTS</h3>	<ul style="list-style-type: none"> • Non-assessable Stock Company • Secure Rating – AM Best A- (Excellent) • Excellent Rated Reinsurance • Missouri Owned and Operated • Formed by and for Missouri Healthcare Providers • 30 Year History of Successful Operations 	<ul style="list-style-type: none"> • Represented by Leading Defense Counsel throughout Missouri • Risk Management Services include: <ul style="list-style-type: none"> – Practice Assessments – Newsletters – Educational Programs with Premium Credit – 24 hour hotline
<h3>*COVERAGE FEATURES</h3>	<ul style="list-style-type: none"> • Broad Claims-Made Coverage • Prior Acts Coverage Available • Defense Costs Paid in Addition to Limit • Defense for Medicaid/Medicare Fraud Suits 	<ul style="list-style-type: none"> • Joint Defense At Physician Option • Worldwide Coverage (if sued in US) • Deductible Options • Defense for Disciplinary Proceedings
<h3>*ADDITIONAL COVERAGES AVAILABLE</h3>	<ul style="list-style-type: none"> • Employees • Professional Corporations or Partnerships • Locum Tenens • Military Deferment 	<ul style="list-style-type: none"> • Property, Premises, etc. • Extended Reporting Endorsement <ul style="list-style-type: none"> - Unlimited Duration - Free in Event of Death, Disability or Retirement
<h3>CONTACT</h3>	<p>Please contact Melissa Heaton or Rich Hansmann at (800) 522-2776 for additional information.</p>	