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HSG | MPL Customer Story

Renewals

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Advanced Technology, Customer Focus

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Speakers Intro



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Agenda

1. About Our Organization
2. Challenges & Opportunities
3. Our Sapiens Partnership
4. Our Outcomes & Opportunities
5. Thank You



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About Our Organization



- The HSG Family of Companies - Missouri Hospital Plan and Medical Liability Alliance - are Missouri's leading medical professional liability insurers
- HSG provides medical professional and general liability insurance for hospitals, physicians, and other healthcare providers through innovative, comprehensive coverage and value-added services in Missouri, Kansas, Arkansas and Illinois
- www.hsg-group.com

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Challenges & Opportunities

The Challenge

Pre-renewal screening: Monitoring loss ratios at multiple levels, including policy, risk, and coverage

Fragmented information sharing: Timely notification of concerning exposures to Claims, Risk Management, and Underwriting, along with scheduling collaborative review meetings, is inconsistent and often manual

Renewal documentation: Generating the appropriate renewal documents based on policy type and risk profile

Renewal data analytics: Explaining premium changes resulting from claims-made step progression, base-rate adjustments, exposure increases or decreases, and other rating components

Inconsistent, manual communications: Indications and quotes are communicated manually and inconsistently, creating delays, rework, and potential errors

Challenges & Opportunities

The Opportunities

Pre-renewal screening:	Automating timely notifications when loss-ratio thresholds are exceeded at the policy, risk, and coverage levels
Fragmented information sharing:	Automatically and promptly notify Claims, Risk Management, and Underwriting when intervention is required
Renewal documentation:	Map required renewal data requests and automate their distribution to the appropriate stakeholders
Renewal data analytics:	Provide deeper data analytics to clearly explain the drivers of renewal premium changes
Inconsistent, manual communications:	Generate standardized, consistent, and automated communications throughout the renewal process

Our Sapiens Partnership

GhostDraft:
Provides generated standardized documents across most underwriting workflows

Renewal quote functionality:
Enable multiple renewal proposals to support analysis of premium implications across various options and subjective rating components

Insured tracking:
Capture and maintain additional insured data to support the automatic generation of underwriting documents

Our Outcomes & Opportunities

01

Loss-ratio calculation and alerts:
Automatically calculate actual and trended loss ratios over user-defined timeframes including 5-year, 10-year, and overall periods at the policy, risk, and coverage levels, with automatic notification to the service team when thresholds are exceeded

02

Renewal data collection:
When the loss ratio is acceptable, automatically generate and distribute the appropriate data collection requests to insureds

03

Renewal premium analysis:
Show premium change percentages and dollar values by driver, including claims-made step progression, exposure changes, base-rate changes, other rating components, and projected trended loss ratios over 5- and 10-year periods

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Questions?

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Thank You!