



# Keystone Connection



## THIS JUST IN....

### **PMIS Newest Broker of Keystone Products**

Professional Medical Insurance Services, one of the most respected medical insurance brokers in the United States, will represent Keystone Mutual.

“Keystone’s reputation for integrity, its distinguished board and management team and rock-solid financials make Keystone Mutual a compelling choice for Missouri doctors,” said Jeff Combs, account executive at the PMIS Midwest regional office in Clayton.

“At times like these, we advise clients to minimize risk and look to names they can trust,” Combs said. “Lloyd’s of London is the gold standard for financial stability, and Keystone Mutual is backed by Lloyd’s.”

“Our partnership with PMIS is an extension of our promise to Missouri doctors to deliver the best professional liability coverage at competitive rates,” said Jim Bowlin, Keystone’s chairman and chief executive officer. “PMIS is highly respected and will enable Keystone to reach more physicians.”

## **Keystone Mutual is Missouri’s Fastest Growing Medical Malpractice Insurer**

Keystone Mutual has achieved critical mass, successfully filling all of its “preferred class” of policyholders.

“These first 30 policyholders were key to our success,” said Dr. Jerry Middleton, Keystone’s Vice President. “They are respected leaders in their fields, with excellent underwriting histories,” he said.

Jim Bowlin, Keystone’s chairman & CEO, added, “our first policyholders will receive a greater reward – a larger share of ownership – if the Company ever demutualizes and converts to a stock carrier.”

“The market has begun to realize the incredible value we offer that is specifically tailored to Missouri’s physicians,” he said. Keystone Mutual’s growth in 2008 has earned it the distinction of being Missouri’s fastest growing medical professional liability insurer.

### **Tony Lyons Appointed Vice President – Sales**

Mr. Tony Lyons, of St. Louis, has been added to the Keystone

Mutual management team as Vice President – Sales. Tony has over 15 years of property and casualty insurance experience, and has previously achieved numerous sales awards in the industry. He received his undergraduate degree with honors from The Valparaiso University.

“Tony is an exceptional talent who brings to Keystone Mutual deep understanding of insurance and an outstanding track record as a producer,” said Jim Bowlin, Keystone’s chairman and CEO. “We are delighted to have him on board.”

Lyons holds life, health, property and casualty insurance licenses from the state of Missouri and holds a securities license issued by the Financial Industry Regulatory Authority.



## ‘I SWITCHED’

### **Dr. Harry Eggleston Chooses Keystone Mutual**

Dr. Harry Eggleston, a widely known St. Louis ophthalmologist, has become the latest Missouri physician to switch to Keystone Mutual. Dr. Eggleston's Eagle Eye Care practice is among the most well-known ophthalmology surgery centers in the region.

“We are delighted to have such a well-respected physician among our ranks,” said Jim Bowlin, Keystone's Chairman & CEO. “We know that Dr. Eggleston made a careful examination of his professional liability insurance options, and chose us because we offer better pricing and value,” he added.

### **Missouri Foundation for Health Taps Keystone's Marsha Mills**

Keystone Mutual Board Member Marsha L. Mills has been elected to a three-year term on the 15-member board of the Missouri Foundation for Health.

“We congratulate the Foundation on naming Marsha Mills to the board,” said Jim Bowlin, Keystone's chairman and chief executive officer. “Marsha is dedicated to placing vital health care services within the reach of all Missourians.”

Mills, an executive with Delta Area Economic Opportunity Corporation, administers grants that provide health care and other services to low-income individuals in six Bootheel counties. Mills

previously was deputy director for the Missouri Department of Insurance.

The nine-year-old Missouri Foundation for Health has distributed more than \$300 million in grants to community health organizations serving the uninsured, underinsured and underserved in 84 Missouri counties and the City of St. Louis.

### **Risk Manage Focus of Keystone Commentary**

Keystone Mutual has included another offering in its ongoing risk management series, Keystone Commentary. The latest in the commentaries, “How to Handle Poor Outcomes,” helps policyholders manage risks when sound treatment yields an adverse result. “It is essential that our policyholders have the latest risk management tools available,” said Scott Lakin, Keystone's president. “This article addresses one of the most difficult

situations – bad outcomes that have nothing to do with our policyholders' treatment,” he said.

A copy of the article is available at at [keystonemutual.com](http://keystonemutual.com).

### **Practice Pointers - Bedside Manners**

Keystone Mutual is dedicated to enhancing its policyholders' risk management skills, and each issue of Keystone Connection will highlight useful tips.

While training and expertise are important, the role of good bedside manners cannot be underestimated. “People don't sue people they like,” says Tad Eckenrode, a St. Louis attorney who was selected for Keystone's defense panel. “Minor issues can land in court if you're not friendly, but I've seen major errors pass by when the doctor was nice,” he said.

For more information, please visit [keystonemutual.com](http://keystonemutual.com).