

# INSIGHTS FROM HM LEADERS

## Q&A

WITH

**KRISTEN  
BAKER**

VICE PRESIDENT  
OPERATIONS

JOINED HM:

**2000**

**HM** Insurance  
Group





**QUESTION 1:**

**WHAT IS THE BEST PIECE OF  
CAREER ADVICE YOU HAVE  
RECEIVED?**

Work hard, stay true to who you are, and trust that everything else will fall into place.

## QUESTION 2:

# HOW DID YOU END UP IN THE STOP LOSS INSURANCE INDUSTRY?

I first connected with HM Insurance Group (HM) during my time at PricewaterhouseCoopers, when HM was one of my audit clients.

When a manager role became available in HM's Finance department, I applied since I had already developed strong relationships with the team, enjoyed working with the group, and gained a solid understanding of the company and its products.

### QUESTION 3:

# WHAT IS THE BIGGEST CHANGE YOU HAVE SEEN IN THE MARKET?

One of the most significant challenges continues to be the rising cost of health care, driven by persistent medical inflation, expanding access to high-cost specialty drugs, and increasingly complex treatment pathways that place added pressure on both providers and payers.

## QUESTION 4:

# WHAT IS YOUR FAVORITE THING ABOUT OUR COMPANY?

The people at HM truly make it an exceptional place to work. I've stayed for 25 years because I consistently feel respected and valued as part of the team.



## QUESTION 5:

# WHAT WAS YOUR FIRST PAID JOB?

I got my start as a swimming instructor at my high school's pool. I completed a swimming instructor course during my freshman year, and when I turned 16, I earned my lifeguard certification and worked as a lifeguard through my first year of college.

## QUESTION 6:

# SHARE SOME FUN FACTS ABOUT YOURSELF.

I spend a great deal of time attending musical performances and watching soccer.

My daughter is a wonderful violinist, plays the piano and guitar, and has an amazing singing voice – so we attend many performances throughout the year.

I'm also a soccer mom. My son plays high school and club soccer, which means most weekends (and many weeknights) are spent at the soccer field.

My kids truly define this season of my life, and I am enjoying every moment as my daughter prepares to head off to college in the fall... and my son isn't far behind.