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Holding Company

PRELUDE

Curiosity got the best of us.

2018 was a year of reflection for us. Looking back, we realized we had grown beyond our original mission of protecting physicians from medical malpractice claims. Something needed a change. It was us. More specifically, our brand and name.

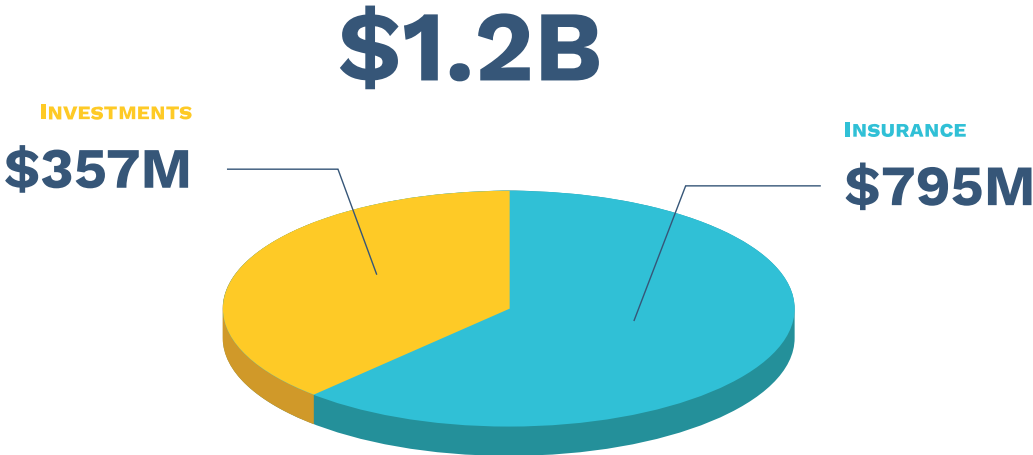
Our members voted in November to transform Medical Mutual Holdings into Curi—a Medical Mutual Company. A new name that reflects the constant curiosity we bring to our members every day. Although this name brings excitement and a new look and feel, we remain focused on delivering additional services, products, and opportunities to help our members in medicine, business, and life.

FINANCIALS

Smarter investments. Healthier rewards.

We aim to invest our members’ premium dollars with the same care and precision they use to manage their practices—balancing risk and reward to grow their company on their behalf.

TOTAL ASSETS UNDER CONTROL



SURPLUS

\$509M

Protecting members. Fueling innovation.

Our strong surplus helps shield us from risk and drive our innovation and growth—increasing the value of membership and diversifying our revenue streams.

CONSOLIDATED NET INCOME

2018



2017



2016



2015



OPERATING CASH FLOWS

\$41.3M

Steady growth starts with positive cash flow.

2018 proved to be positive for cash flow once again, helping us to grow the company for the benefit of our members, and to continue our track record of healthy Legacy Fund and Policyholder Dividend awards.

INVESTMENTS

Fully vested in you.

We diversify our investments to mitigate risk and meet our obligations to members and regulators. We spread our risk across three categories:



CORE PORTFOLIO

The most conservative, our core portfolio establishes our solid financial foundation.



SURPLUS CAPITAL

Surplus funds are more aggressively invested to generate higher returns and fund innovation on behalf of our members.



STRATEGIC INVESTMENTS

By investing a small percentage of our portfolio in other operating companies, we aim to gain a positive financial return while also gaining exposure to how other successful companies run their businesses.

END NOTES

Disclaimer.

All insurance products and services are provided by licensed insurance companies that are subsidiaries of Curi Holdings, Inc. Not all insurance products and services are available to all persons in all states. Not all Curi affiliated companies are mutual companies, and not all Curi members are insured by a mutual company.

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