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Message to Members

MESSAGE FROM CEO & CHAIRMAN

Dear Member,

As we write this message about Curi's 2019 performance, the medical profession is facing one of the most profound challenges it has ever confronted: the COVID-19 pandemic. Many doctors are heroically putting themselves in harm's way to care for their patients, while others are seeing a dramatic drop in patient visits that leads them to pause—or even shutter—their practices. A deep uncertainty about physicians' health and financial future hangs over everything they do today.

Curi has stepped in to help our members face this challenge in every way that we can. Among other steps, we have put a hold on premium collection; built out a robust library of COVID-specific tools and resources; and shared vital information about the disease through a new online portal, daily member emails, and a webinar series.

It's clear to us that a big part of why Curi is in such a strong position to give you the support you need to weather this crisis—and, we hope, even thrive in the future—is the work we did in 2019 to adapt your company to the changing world around us. We didn't just take on a new name when we rebranded last year; we also fully reshaped ourselves into an organization that is purpose-built to help physicians in medicine, business, and life.

In the report that follows, we'll go into detail about our success last year in driving value to you, our member owners. We continued to deliver outstanding financial results, across the enterprise; we refined our strategy and introduced the right brand to represent that strategy; we built out a robust wealth management solution and staffed it with the right team to meet your unique needs; and we got to know our members better than ever before.

Since we were founded in 1975, our promise to our members has been that we will stand shoulder to shoulder with you when you need us most. We're proud of the work we did in 2019 to help us deliver on that promise, grateful to be able to serve you and count you as part of our community, and hopeful about what we'll be able to do together in the future.

Sincerely,



A. Dale Jenkins
Chief Executive Officer



Robert E. Schaaf, MD
Chairman

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