

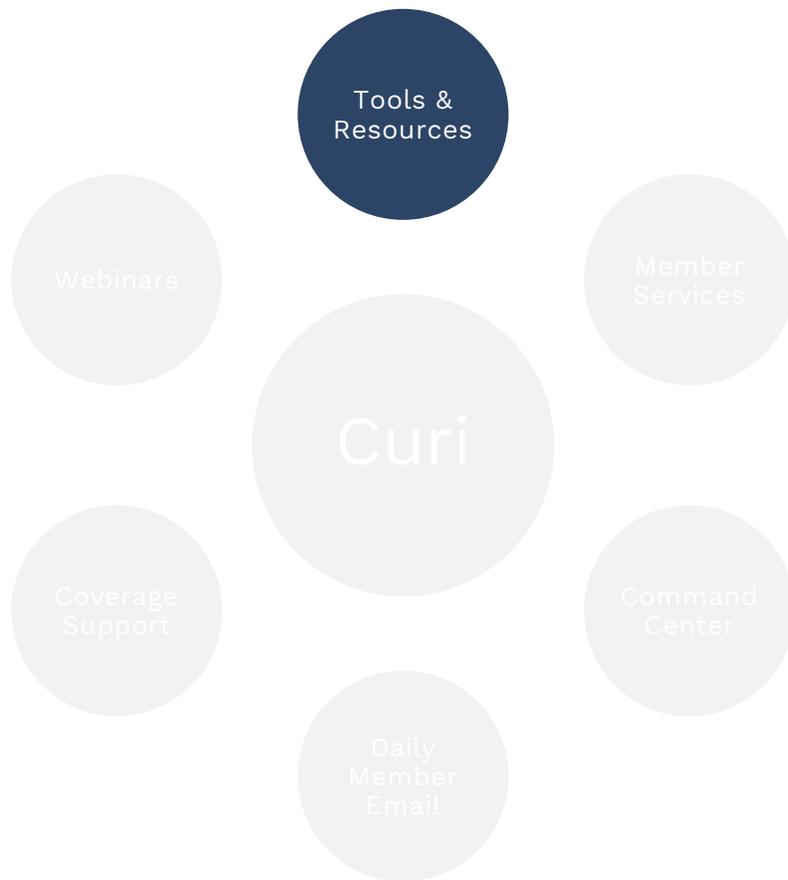
A close-up photograph of a person's eye, showing the iris and eyelashes, is overlaid on a dark blue background that forms a large, irregular shape on the right side of the page.

Member Services Update

COVID-19 Response



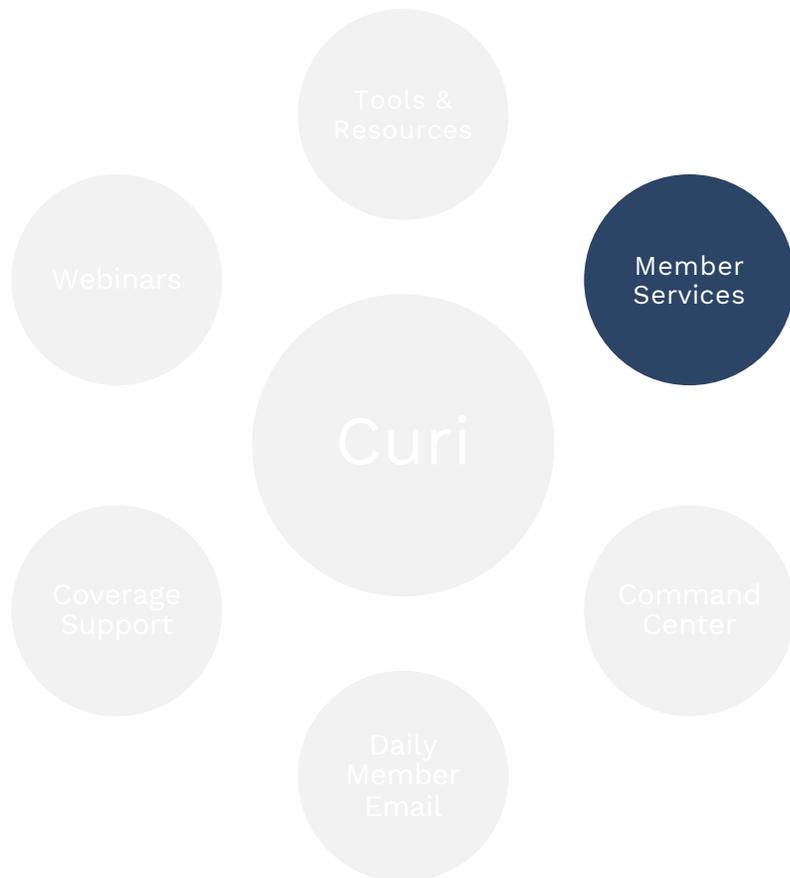
COVID-19 Response



Tools & Resources

- Developed multiple COVID-specific tools and resources:
 - Back to Business Resource Guide
 - Telehealth Guide
 - Infection Control FAQs
- Risk Management team responded to at least **401 COVID-related outreaches** March 10–August 31
 - Phone and email
 - Subjects including telehealth, practice management, and scope of practice
 - At least **204 hours** total
- Retained Medical Management Associates and Smith Anderson for member support with practice management and employment law
 - \$50K pool of consulting time for practices

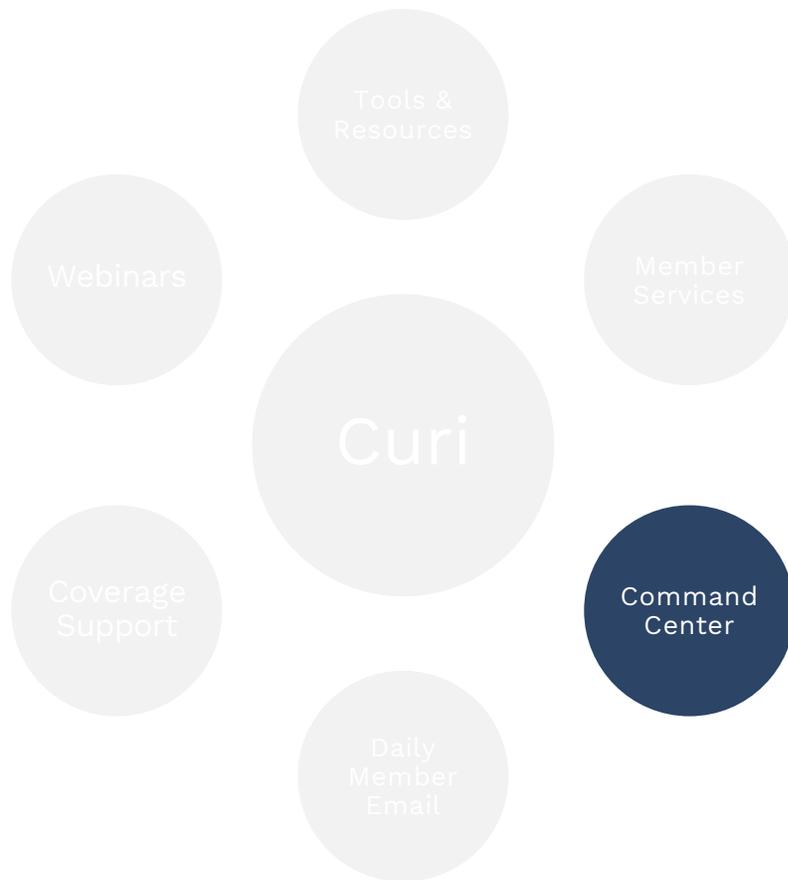
COVID-19 Response



Member Services

- Member Services representatives responded to **582 COVID-related emails** from members between March 9 and August 31
 - Subjects including telehealth, billing, leaves of absence
- HR|Experts—dedicated on-call human resources consulting for Curi members
 - Responded to **1,295 COVID-related phone calls and emails** March-August
 - Spent **300+ hours** supporting members with COVID-related questions March-August

COVID-19 Response

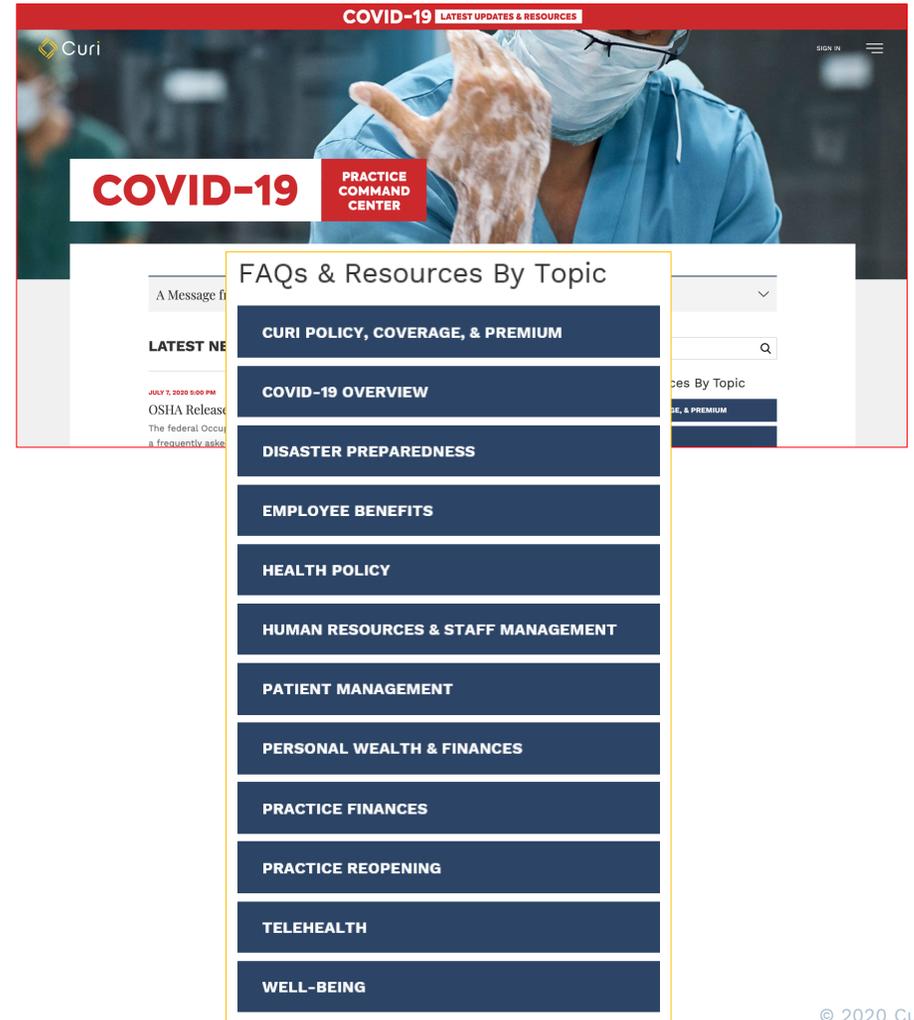
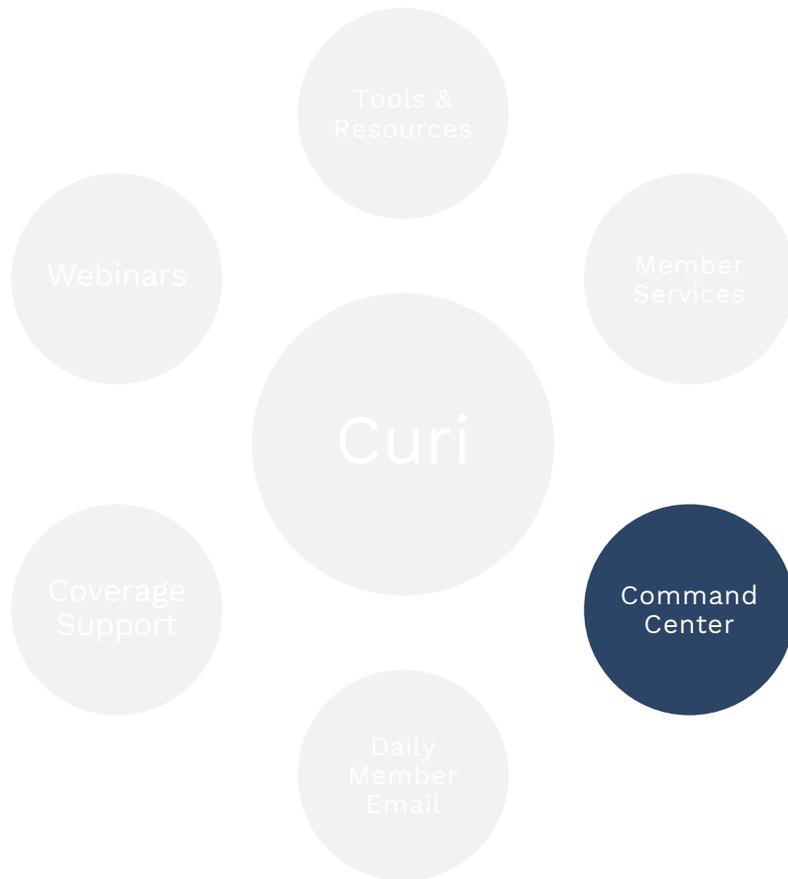


COVID-19 Practice Command Center

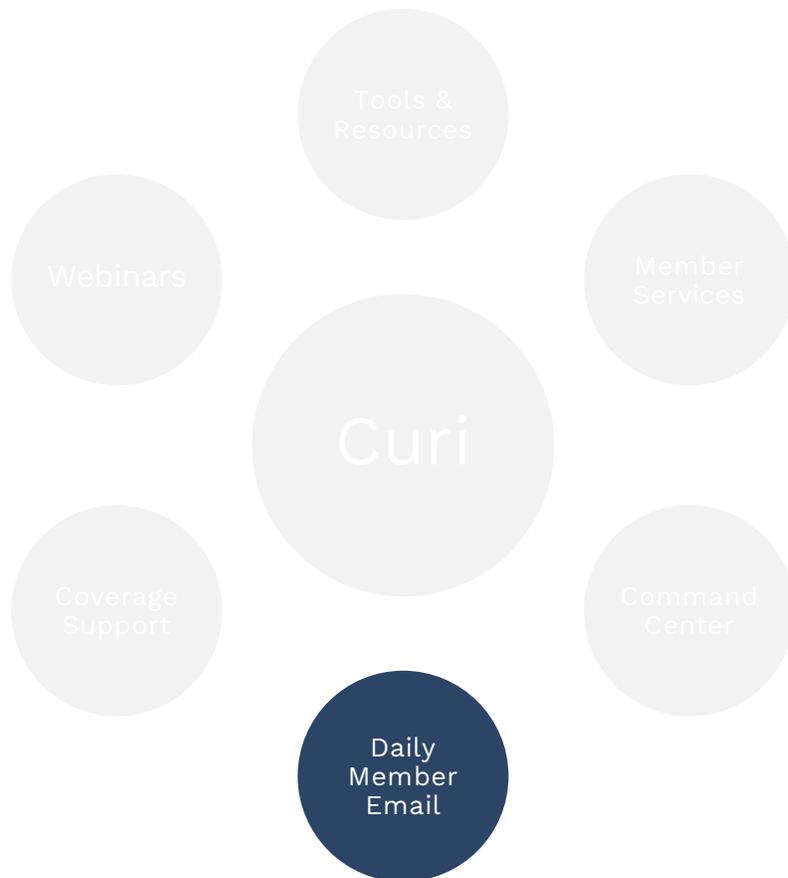
- COVID-specific landing page within Curi website
- Divided into FAQs, Resources, and Latest News
- **37,167 page views** between April 3-August 31



COVID-19 Response



COVID-19 Response



Daily Member Email

- Email sent daily or near-daily (as news warrants) to all Curi physician members, practice administrators, brokers, and external partners
- Covers Curi-specific news and resources, federal news, and relevant state-specific news
- Reach:
 - **63 emails** sent March 20-Sept. 15
 - **9,947 recipients** on list
 - **27.4% open rate** (6% higher than industry average)
- Very well-received by members:

Good afternoon Jim,

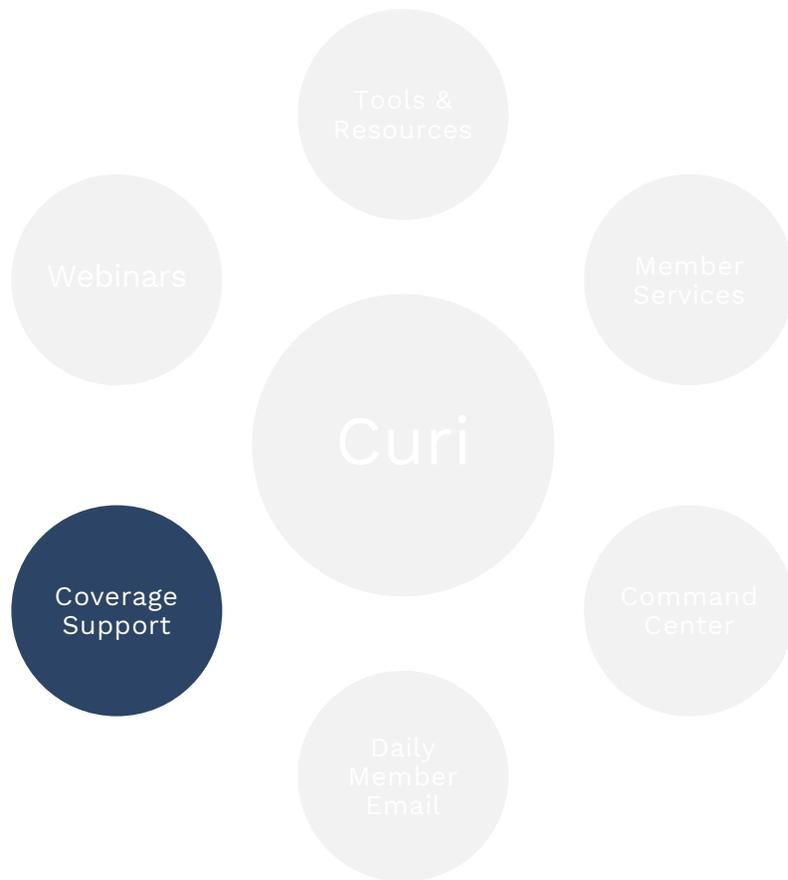
This is VERY helpful information and we appreciate Curi and their forward thinking of taking care of their client relationships.

Wishing you and your family well.

Warmly,

© 2020 Curi

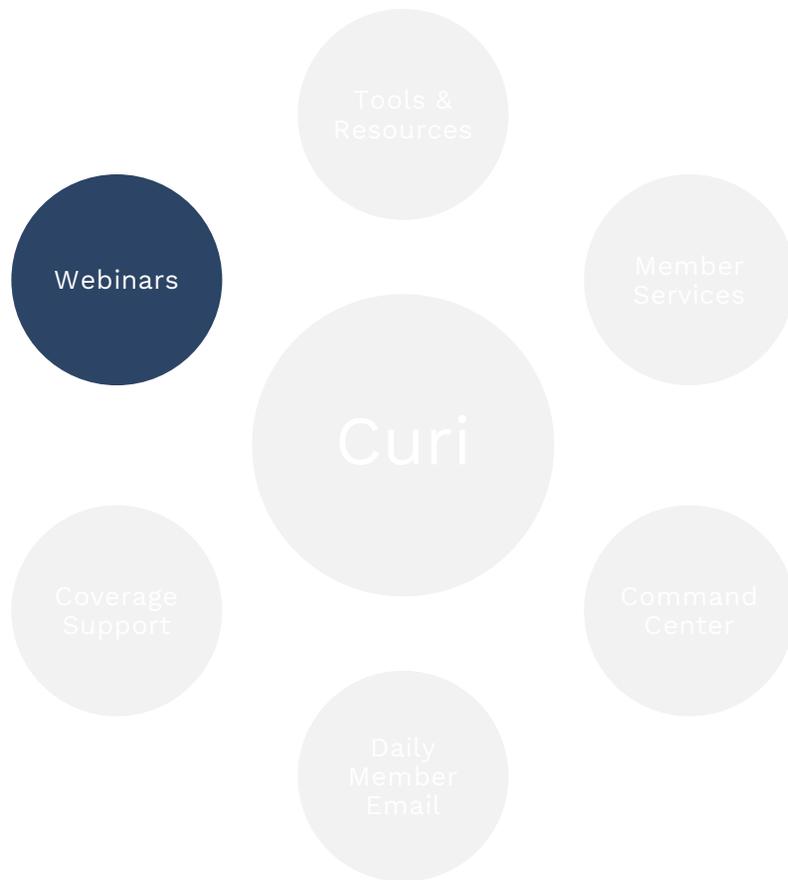
COVID-19 Response



Coverage Support

- **Suspended all premium invoicing** from March until June 30
- Offered **suspended MPL coverage** up to one year for any practices needing to close temporarily
- Offered **leave of absence coverage** of up to one year for any furloughed physicians/APPs
- Relaxed qualifications for **Part-Time discount**

COVID-19 Response



Webinars

- Series of six COVID-specific webinars:
 - Managing a Practice's Retirement Plan During COVID-19, April 30
 - Practice Financing and Relief Funds, May 7
 - Telehealth Pre- and Post-COVID, May 14
 - Risk, Policy, and Professional Liability, May 21
 - Practice Management in a Pandemic, May 28
 - HR Best Practices and Legal Compliance, June 4
- Engaged attendee base
 - **311 attendees** total
 - Average **52 per webinar**
 - Attendee **satisfaction score of 4.5 out of 5** in post-webinar surveys

eMD and Broad Regulatory Policy Updates

Automatic Coverage: Cybersecurity & Regulatory

Malpractice isn't the only risk your practice faces. That's why Curi automatically provides you with two other coverages, at no additional charge, as part of your medical professional liability policy.

e-MD[®] Network Security & Privacy

Designed to provide a comprehensive solution to protect your network security and privacy exposures, this coverage is automatically provided at **\$50,000 per medical practice**.

- » Privacy breach costs, patient notification expenses, and patient support and credit monitoring expenses
- » Privacy regulatory defense and penalties
- » Network asset protection—coverage for lost income related to business interruption expenses

Broad Regulatory

This coverage automatically provides your providers with **\$50,000 each** toward reimbursement of defense costs, fines, and penalties.

- » Billing error proceedings (RAC, qui tam, commercial payor)
- » Allegations of OSHA, ADA, Stark, and EMTALA violations
- » Disciplinary proceedings related to professional conduct/competency issues, including actions by any professional review body (hospital or managed care organization) or state licensing board

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Network Privacy & Security Coverage

Designed to provide a comprehensive solution to protect your network security and privacy exposures. Coverage begins with \$50K per claim. Additional coverage available up to \$10 million in limits.

MULTIMEDIA LIABILITY
Coverage for third party claims alleging copyright or trademark infringement, libel or slander, or plagiarism. Covers both online and offline media.

SECURITY AND PRIVACY LIABILITY
Coverage for third party claims alleging liability resulting from a security or privacy breach, including the failure to safeguard online or offline information, or the failure to prevent virus attacks, denial of service attacks or the transmission of malicious code.

PRIVACY REGULATORY DEFENSE AND PENALTIES
Coverage for defense costs and regulatory fines/penalties incurred in defending against regulatory investigations of privacy or security breaches.

PRIVACY BREACH RESPONSE COSTS, PATIENT NOTIFICATION EXPENSES, AND PATIENT SUPPORT AND CREDIT MONITORING EXPENSES
Coverage for public relations expenses incurred in response to a privacy breach, but prior to the publication of an adverse media report, in an effort to avert or mitigate the potential impact on the insured's reputation. Also provides coverage for expenses incurred in notifying affected parties of a privacy breach where there is no legal requirement to do so.

BRANDGUARD*
Coverage for lost revenue directly resulting from an adverse media report and/or notification to customers of a security or privacy breach.

NETWORK ASSET PROTECTION
Coverage for amounts incurred to recover and/or replace data that is compromised, damaged, lost, erased, or corrupted due to accidental damage or destruction of electronic media or computer hardware, administrative or operational mistakes in the handling of electronic data, or computer crime/attacks. Covers business income loss and interruption expenses incurred as a result of a total or partial interruption of the insured's computer system directly caused by any of the above events.

CYBER EXTORTION
Will pay extortion expenses and extortion monies as a direct result of a credible cyber extortion threat.

CYBER TERRORISM
Coverage for income loss and interruption expenses as a result of a total or partial interruption of the insured's computer system due to a cyber terrorism attack.

PCI DSS ASSESSMENT
Provides coverage for the fines and penalties levied by the Payment Card Industry Data Security Standards council (VISA, Mastercard, AmEx, Discover, and JCB) against merchants who are not PCI DSS compliant.

Visit curi.com/practice-services to learn more.

INSURANCE UNDERWRITTEN BY
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA
*BrandGuard® is a registered trademark of Tokio Marine HCC and is used with permission.

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Broad Regulatory Protection Coverage



Amid increasing state and federal regulations, managed care requirements, and professional reviews, physicians today have much more to worry about than just practicing medicine.

Our regulatory and compliance coverage offers reimbursement of defense costs, fines, and penalties up to \$50K per insured (now with no deductible).

- ✓ Allegations of improper disposal of medical waste materials
- ✓ Allegations of OSHA violations
- ✓ Allegations of ADA violations
- ✓ Income tax audits (individual return only)
- ✓ Meaningful use
- ✓ Proceedings by the government alleging violations of EMTALA or Stark*
- ✓ Disciplinary proceedings related to professional conduct/competency issues, including actions by any professional review body (hospital or managed care organization) or state licensing board*
- ✓ Billing error proceedings (RAC, qui tam, commercial payor)*

*Additional coverage available up to \$1 million in limits.

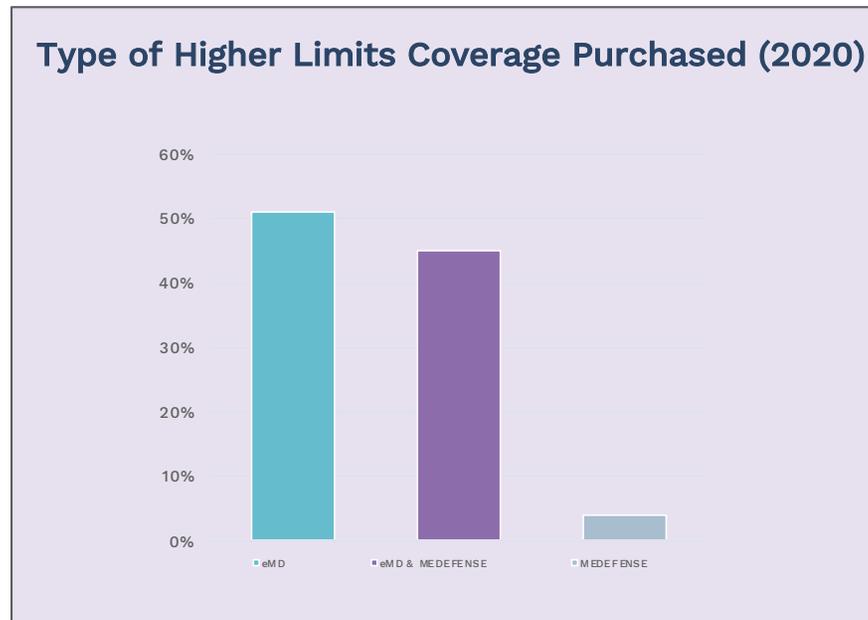
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MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA

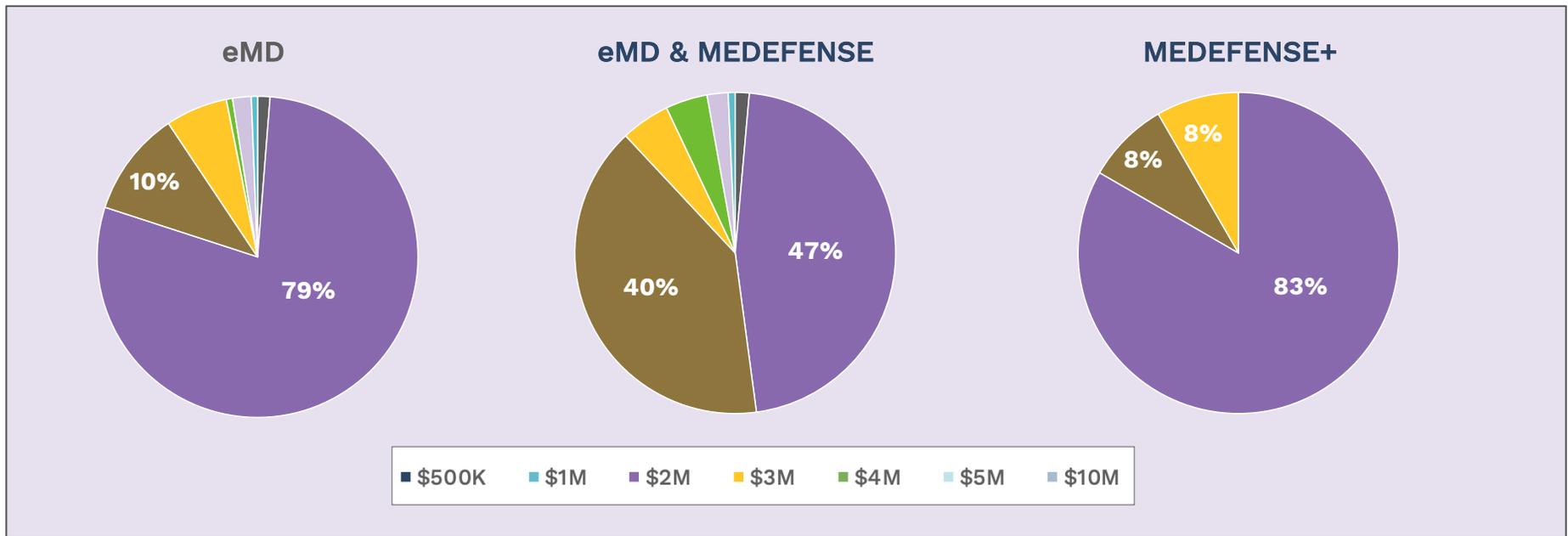


Do You Need More Cyber & Regulatory Coverage?

In addition to the amount that's automatically included with their MPL policy, many Curi practices elect to purchase higher cyber and regulatory coverage.



Higher Limits Elected by Curi Practices (2020)



What's New...

- NAS acquired by Tokio Marine (April 2019)
- Converting from NAS Lloyd's Coverage Form to TMHCC (eff. Nov. 1st)
- With new policy comes enhancement to eMD higher limits cover
 - Additional Limits
 - Post Breach Remediation
 - Bricking Loss Coverage
 - Court Attendance Cost
- Requirements
 - Segregated server back-up
 - Dual authentication for remote access to servers and email



• Dual authentication for remote access to servers and email

- NA
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<u>Old</u>	Docs	\$1M Medefense Plus	\$1M e-MD	\$1M <u>ew</u>
	1	\$924	\$638	
	2	\$1,540	\$708	\$1M
	3	\$2,144	\$863	\$1M
	4	\$2,735	\$1,101	\$1M
	5	\$3,314	\$1,334	\$1M
	6	\$4,851	\$1,953	\$1M
\$1M eMD	7	\$5,544	\$2,231	\$1M
	8	\$6,222	\$2,504	\$1M
	9	\$6,884	\$2,771	\$1M Response
	10	\$7,531	\$3,031	\$1M
	11	\$8,174	\$3,290	\$1M
	12	\$8,815	\$3,548	\$1M
	13	\$9,452	\$3,804	\$1M
	14	\$10,086	\$4,059	\$1M Legal Defense
	15	\$10,716	\$4,313	\$1M
	16	\$11,344	\$4,566	\$1M
	17	\$11,969	\$4,817	\$1M
	18	\$12,590	\$5,067	\$1M
	19	\$13,208	\$5,316	\$1M
	20	\$13,823	\$5,564	\$1M

eff. Nov. 1st)

s cover

servers and email

New Member Benefit: Cybersecurity Threat Assessment

MEMBER BENEFITS

Security Threat Assessment

As part of our commitment to offering comprehensive risk management to our members, Curi is offering you access to a new **Security Threat Assessment**. The assessment is valued at \$500 but is provided at no additional charge to Curi member practices, as a benefit of membership.

The assessment is provided by One Source, whose team of highly skilled security experts will leverage best-in-class technology to evaluate your practice's cybersecurity policies, vulnerabilities, and protective measures in three steps:



Discovery

Identify security vulnerabilities and evaluate your practice's risk exposure



Consultation

Develop a plan to establish a secure network with minimal exposure, using industry best practices and customized mitigation strategies



Tracking

Monitor the evolution of cybersecurity protective measures and policies through ongoing assessments of your practice's security progression

The link for the free assessment is <https://ms.onesource.net/curi/>. When prompted, enter the referral code **CURI**. [Click here](#) to learn more about this new benefit.

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Security

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Discovery

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The link for the free assessment is [Click here](#) to learn more.



The screenshot shows the One Source website's 'Managed Security Store' page. At the top, there is a navigation bar with the One Source logo and various menu items like 'SOLUTIONS', 'CHALLENGES', 'INDUSTRIES', 'COMPANY', 'RESOURCES', 'BLOG', and 'NEWS & EVENTS'. Below the navigation bar is a hero image with the text 'Managed Security Store'. Underneath, there is a section titled 'Managed Security Products' featuring the Curi logo. A paragraph explains that Curi has partnered with One Source to offer an External Security Threat Assessment valued at \$500 as a member benefit. Below this, there are five product cards, each with an icon, a title, a brief description, and a 'DISCOUNTED FOR MEMBERS' label. The products are: External Threat Assessment (FREE FOR MEMBERS), Internal Threat Assessment, Cofense PhishMe™, Cofense Triage™, and Cofense PhishMe™ + Triage™. Each card has a 'Learn More' link and an 'ORDER' button. At the bottom of the page, there is a footer with the text 'Learn more about how One Source uses the Cofense suite to provide the complete security awareness solution' and the One Source logo.

Curi is offering you access to this assessment at no additional charge to Curi members.

Members can also leverage best-in-class security measures in three steps:

Tracking

Monitor the evolution of cybersecurity protective measures and policies through ongoing assessments of your practice's security progression

Use the referral code **CURI**.