Broker of Record Guidelines

Curi Holdings, Inc.'s subsidiary insurance companies (collectively "Curi") do not encourage Broker of Record ("BOR") changes; however, Curi recognizes that it is part of the business, and it does happen on occasion.

Policyholders may want to change their BOR for various reasons. As a result, Curi permits policyholders to choose their preferred Curi Broker.

Curi will accept a request to change the BOR when it meets all requirements below.

I. Requirements Applicable to All BOR Requests

1. To be accepted by Curi, a BOR request must meet all of the following requirements:
   - Be submitted on the policyholder's organization letterhead matching the named insured/policyholder on the policy declarations page;
   - Be addressed to Curi;
   - Be dated and signed by an Authorized Representative of the policyholder;
   - Include the Authorized Representative's title; and
   - Identify all active policy number(s) applicable to the request.

   For purposes of these guidelines, an Authorized Representative is an individual authorized by the policyholder to make decisions regarding medical malpractice insurance coverage and execute policy applications.
2. BOR requests and all related BOR communications must be submitted by email to **BOR.requests@curi.com**.
3. Curi allows one BOR request and one rescission per account or submission during a policy term or quoting cycle. Curi reserves the right to review and approve additional requests when circumstances warrant.
4. Upon receipt of a complete BOR request (the "Notification Date"), Curi will notify both the incumbent broker and the requested new broker. The policyholder will have seven (7) business days from the Notification Date to rescind the BOR request. For purposes of these guidelines, business days are Monday through Friday, including Curi-observed holidays and days on which Curi's offices are closed.
5. Curi reserves the right, at any time during its review or processing of a BOR request, to contact the policyholder or its Authorized Representative directly to verify the authenticity of the request, confirm the policyholder's intent, obtain additional information, or resolve any questions or discrepancies. Any such verification will be conducted at Curi's discretion based on the facts and circumstances of the request.

II. BOR Requests for Existing and Renewal Business

1. For renewing policies, BOR requests must be received no later than 7 business days prior to the policy effective date.
2. Upon expiration (or waiver) of the rescission period, the new broker will be recognized as the servicing broker.
3. For BOR requests received within 30 days of the renewal effective date, commission entitlement for the upcoming renewal policy term shall remain with the incumbent broker, including any tail endorsements issued during that policy term. The new broker will become eligible for commissions beginning with the subsequent renewal policy term.

III. BOR Requests for New Business Submissions

1. Curi follows a "first in" approach whereby the broker who submits a complete submission containing the required underwriting information, documentation, and/or application for Curi to evaluate the risk and provide a premium indication or quote will be recognized as the broker of record for the submission.
2. Incomplete submissions, requests to reserve or block an account, or submissions that do not contain sufficient information for Curi to begin its underwriting evaluation will not establish broker-of-record status.
3. A subsequent broker may replace the first-in broker by submitting a valid BOR request from an Authorized Representative of the prospective policyholder. The BOR request will be subject to Curi's standard notification and seven-business-day rescission period.

IV. Restrictions and Exceptions

1. BOR requests are not permitted on direct-written business.
2. BOR requests involving movement from retail to wholesale are not permitted on admitted business.

V. General Administration

These guidelines are intended to provide general direction regarding BOR requests. Curi reserves the right to review and address BOR situations on a case-by-case basis.

*These are guidelines only. BORs can vary from one scenario to another and Curi reserves the right to treat BOR situations on a case-by-case basis. In some instances, there may be escalation to Curi leadership for a response.

Curi subsidiary insurers are Medical Mutual Insurance Company of North Carolina, Medical Security Insurance Company, MMIC Insurance, Inc., and MMIC Risk Retention Group, Inc.

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