

DIAMOND SUMMIT 2025

Focusing on Relationships & Results



Diamond
SUMMIT

Welcome

JASON SANDNER

CEO, Curi

**2025**

Deepening Relationships

1

***Externally* with clients and broker partners!**

2

***Internally* with each other ...**
to provide the framework so we can continue to provide exceptional service to our external partners!

MPL Insurance Trends

RYAN CRAWFORD

CEO, Curi Insurance

Curi's Vision and Mission

OUR VISION

To be the trusted partner in medicine, business, and life.

OUR MISSION

By providing valued advice and support, we help strengthen care, mitigate risk, and build financial futures to enhance the lives of those we serve.

Curi Leaders

BUSINESS DEVELOPMENT



Jim Kay
SVP, Client and Broker
Partnerships



Amber Popham
VP, Broker Services



Gabe Roco
SVP, Business
Development



Taylor Myers
VP, Business
Development

UNDERWRITING



Brian Tucker
SVP, Underwriting



Derek Gordon
VP, Underwriting,
Specialty Segments



Sean Farrelly
VP, Underwriting,
Core, Physicians,
Alt Risk

LEGAL & CLAIMS



Nick Ghiselli
General Counsel,
Curi Insurance



Jason Newton
Chief Legal Officer,
Curi



Kristi Wright
SVP, Claims



Kristen Janicek
Senior Director,
Claims Operations

Meeting Evolving Needs of Healthcare

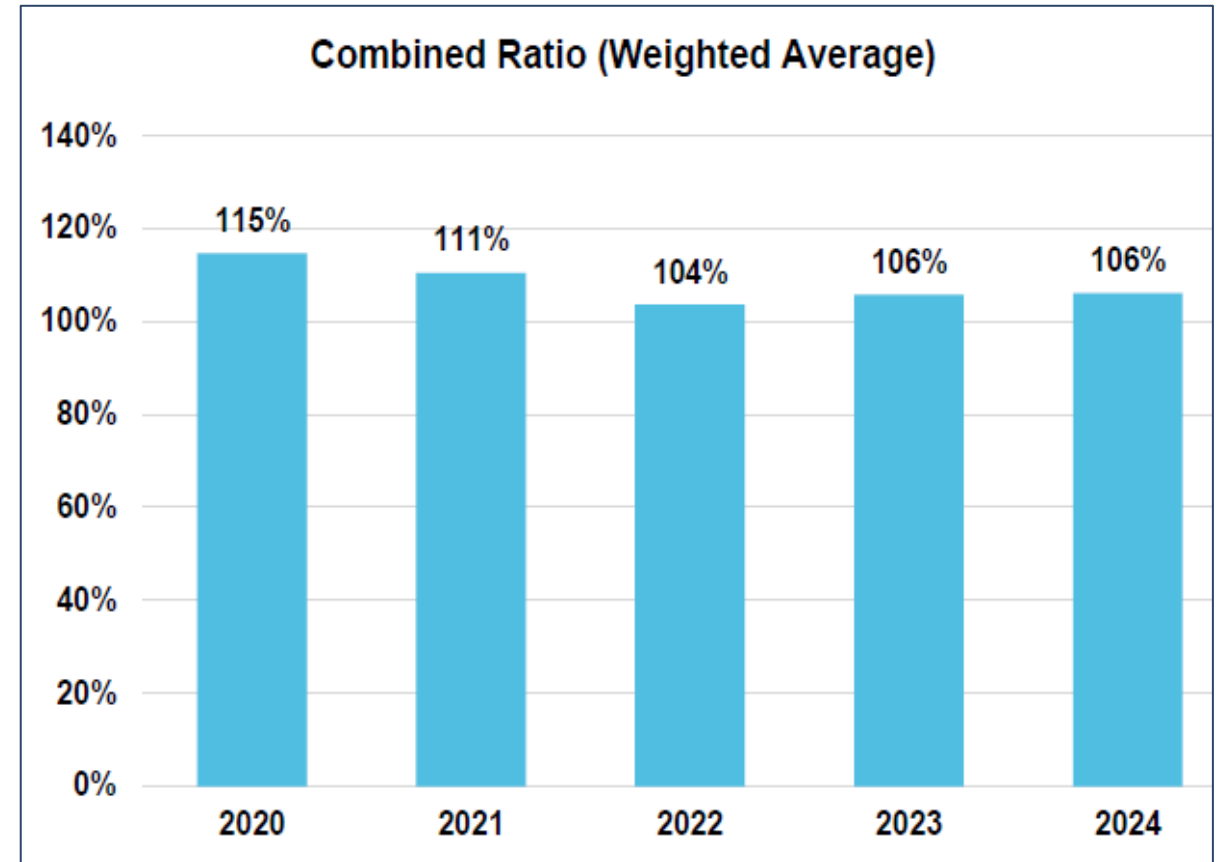
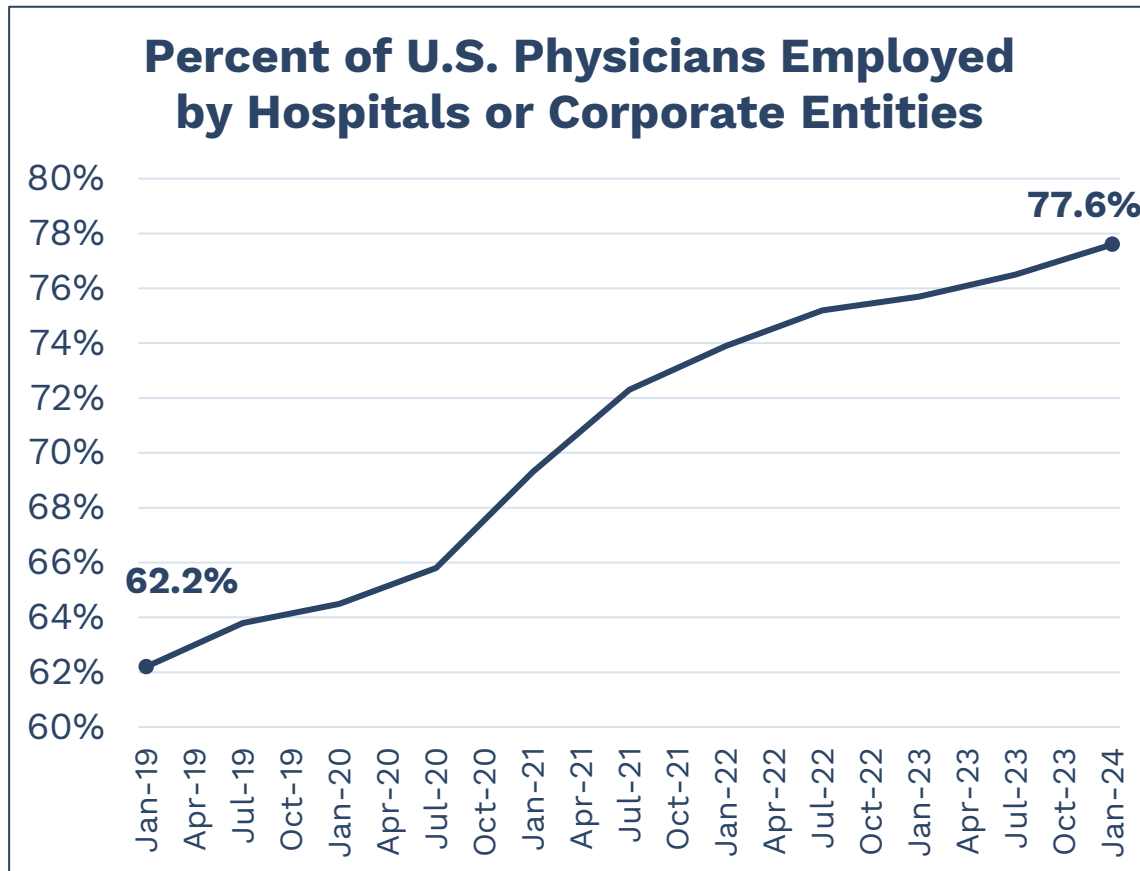
HEALTHCARE DELIVERY CHANGES

- More providers employed by hospitals/systems
- Care models and insurance-buying behaviors are shifting
- Hospitals and provider groups are growing, taking on own risk
- Tech expands access and care, adds coverage complexities

MPL STRATEGIES

- One-size-fits-all MPL less viable
- Alternative risk solutions
- Risk management services are expanding – telehealth advisory tools, HR On-Call
- Managing complex cases
 - Litigation education
 - Peer consult program
 - Damages reviews
 - National trial counsel
 - Combating severity

Employment Trends: Moving to Hospitals



Source: Avalere Health Physician Advocacy Institute Physician Practices and Employment 2019-2023_April 2024 Source: Industry Combined Ratio, Source: Milliman '24 MPL Highlights

Industry Impacts of M&A



MPL CARRIERS

Fewer, larger



BROKERS

Fewer, larger



HEALTHCARE PROVIDERS

Fewer, larger

Industry Results

- ➔ Vary by underwriting company and by state
- ➔ Underwriting results are poor, propped up by reserve releases
- ➔ Capacity remains strong
- ➔ Reinsurance market continues to be firm: aggregate limits, claims with multiple plaintiffs, and adjacent exposures (i.e., auto, cyber)
- ➔ Curi remains focused on diversified offerings, enhanced capabilities, and improved support services to strengthen our partnership and help serve our clients' evolving needs.

Claim Trends, Tort Reform & Healthcare Advocacy

NICK GHISELLI

General Counsel, Curi Insurance

JASON NEWTON

Chief Legal Officer, Curi

Claims Philosophy & Trial Results

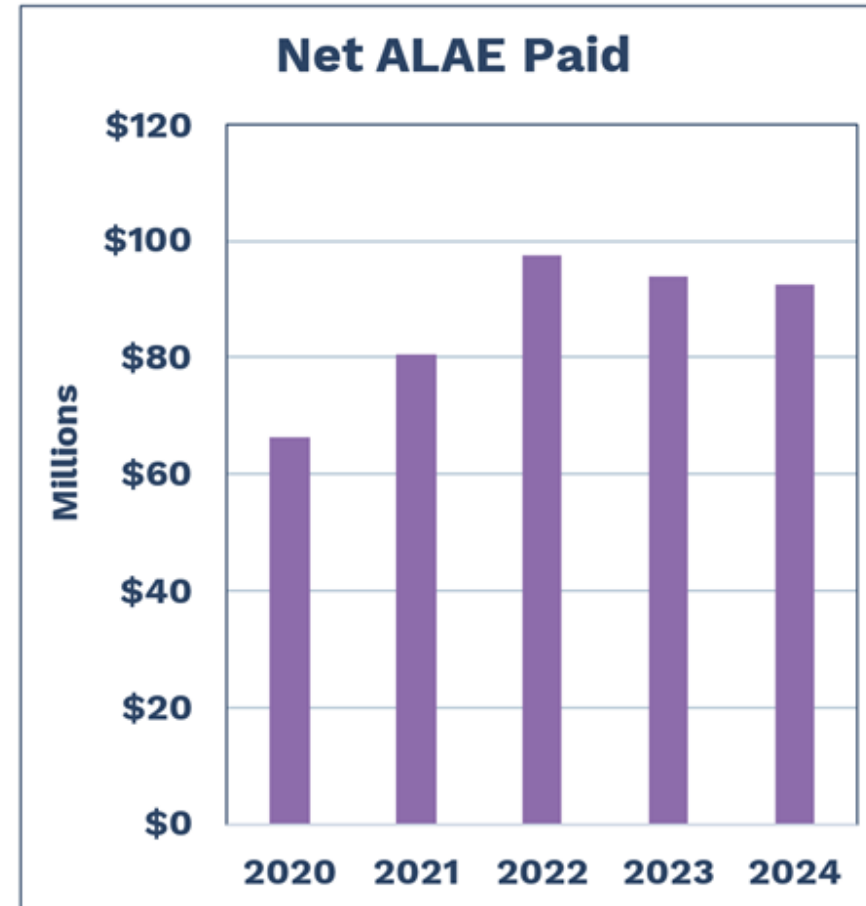
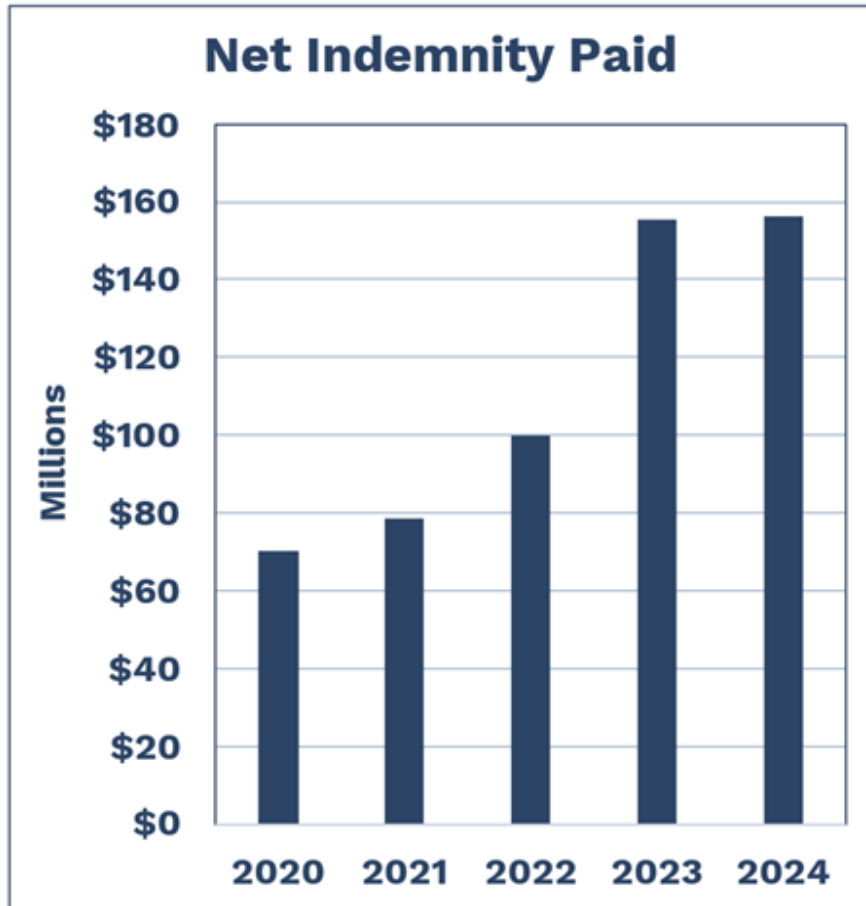
Claims Philosophy: We defend good medicine to protect those who serve to enhance health—and life—for all of us.

Trial Results:

- ☑ **2024:** 77 wins; 15 losses; 3 hung (84%)
- ☑ **2025 YTD:** 18 wins; 4 losses; 3 hung (82%)



Net Indemnity & Expenses



Note: 2021-2022 combined results from Curi and Constellation

Services Offered to Defense Counsel

- ✓ **Research:** expert and jury
- ✓ **Electronic jury:** "mock jury"
- ✓ **Searches:** social media, medical literature, ABMS, criminal, civil
- ✓ **Multiple experts** on cases and **two attorneys at trial**
- ✓ **Professional expert witness preparation**
- ✓ **Physician on staff** to assist with early review
- ✓ **National Counsel**
- ✓ **State defense counsel** meetings
- ✓ **OB delivery nurse**
- ✓ **Damages consultant**
- ✓ **Jefferson cups** for defense verdicts!



What is Tort Law & Reform

Tort is a wrongful and negligent act leading to physical, psychological, or financial harm or property damage.

This area of law is primarily concerned with **liability for the harm caused, typically warranting the award of damages**. The injured party is entitled to make a claim to recover compensation. This is not a contract or guarantee of payment.

In the United States, tort reform proposes changes to the civil justice system focused on two crucial areas:

- **Conditions to filing a lawsuit:** reducing the ability to litigate
- **Limits recovered:** reducing the amount of money that can be received

Tort Reform WORKS!

*Nominal dollars and indemnity payments capped at \$1 million.

https://www.mplassociation.org/Web/Publications/Inside_Medical_Liability/Issues/2023/articles/DSP_Noneconomic_Damage_Caps.aspx



Why Curi Advocates for Our Clients

1. **Eager to sue:** Society is too eager to sue, leading to frivolous lawsuits.
2. **Large awards:** Jury awards are too large.
3. **Defensive medicine:** Doctors practice defensive medicine to avoid being sued—costing time and money.
4. **Healthcare costs:** Tort reform can help decrease the cost of healthcare and MPL premiums.

MPL Reform in North Carolina

Substantial MPL Tort Reform was enacted in 2011:

- Non-economic cap of \$656,730 (original cap was \$500k and is adjusted every 3 years based on CPI)
- Plaintiffs must disclose medical bills paid (v. billed)
- Bifurcation of liability/causation from damages must be allowed if requested
- Can pursue costs if it prevails, so more cases are dismissed

The Moheballi case represents a constitutional challenge to the non-economic cap, currently working through the NC appellate courts.

MPL Reform in Utah

Utah House Bill 503 was signed into law on Thursday, March 27th, with an effective date of May 7, 2025. Highlights include:

- Financial protection of healthcare providers' personal assets if they carry at least \$1,000,000 in insurance
- Increased willingness of providers to defend their care
- A move away from defensive medicine
- Enhanced ability to attract top healthcare talent to Utah
- Improved access to high-quality care for Utah citizens

MPL Reform in Georgia

On April 21, 2025, Governor Brian Kemp signed Senate Bills 68 and 69 into law—two sweeping medical liability tort-reform measures.

Here's what you need to know at a glance:

- **Senate Bill 68:** Brings broad changes to how lawsuits, particularly personal injury ones, are handled in Georgia.
- **Senate Bill 69:** Regulates third-party litigation funding (when outside companies fund lawsuits in exchange for a cut of the money if the case wins)

MPL Reform in Montana

House Bills 195 and 342 have officially passed.

House Bill 195 keeps Montana's malpractice cap and modernizes it—starting an immediately effective raise in the cap to \$300k and then stepping up to keep pace with inflation—while laying out clear rules on when and how the limit is applied.

House Bill 342 revises laws concerning medical malpractice and the duty of care owed by healthcare providers. It establishes that in medical malpractice cases, the foreseeability of risks, including specific risks, does not alter or increase the duty of care beyond what is considered a reasonable standard for medical providers. This clarification aims to ensure that healthcare providers are not held to a higher standard of care based solely on the foreseeability of certain risks.

Achieving and maintaining MPL Tort Reform is a huge priority for Curi



NC

Formation of a coalition of 15 stakeholders to participate/support an amicus brief in the ***Mohebal*** case, recently heard by the NC Court of Appeals



Support

Recent state-specific efforts in:
Iowa, Utah, Georgia, Michigan, Virginia, Montana, and Pennsylvania



Alliance for Access to Healthcare

Led effort to form alliance w/some of the largest MPL carriers for MPL tort reform

Underwriting & Claims Panel Discussion



BRIAN TUCKER

SVP, Underwriting,
Curi Insurance



DEREK GORDON

VP, Underwriting,
Curi Insurance



SEAN FARRELLY

VP, Underwriting,
Curi Insurance



KRISTEN JANICEK

Senior Director, Claims Operations,
Curi Insurance

Curi RMB Capital Update

DIMITRI ELIOPOULOS

CEO, Curi RMB Capital

Agenda



- Curi RMB Capital Overview
- Economic Outlook
- Serving Physicians and Physician Practices

Curi RMB Capital Overview



Key Facts

\$13.85B

AUA as of 3/31/25¹

97.2%

Client revenue retention²

3000+

Client Base

High net worth families, businesses, individuals, and retirement plans

CLIENTS

176 Employees

across 10 locations

#55

Barron's 2024 Top RIA ranking³

EMPLOYEES

Office Locations

National presence, local engagement:

- Chicago, IL (headquarters)
- Denver, CO
- Jackson Hole, WY
- Lake Forest, IL
- Oakbrook Terrace, IL
- Milwaukee, WI
- Minneapolis, MN
- Raleigh, NC
- St. Joseph, MI
- Washington, D.C.

FOOTPRINT

Values

A team-based culture with more than 60 employee-owners focused on delivering outstanding, proactive service to all clients.

- Accountability
- Curiosity
- Teamwork
- Inclusion
- Service Commitment

CULTURE

Estimated AUA and all other information as of 3/30/2025. ¹Total assets under advisement ("AUA") presented here differs from regulatory assets under management ("RAUM") reported on Curi RMB Capital's Form ADV. AUA reflects net assets under management for private funds, retirement plan services, and mutual funds managed by Curi RMB Capital, while RAUM reflects gross assets under management. ² This annualized statistic is for Curi RMB Capital and is as of March 31, 2025. It's calculated quarterly as (Prior Calendar Year Total Revenue – Annualized Client Revenue lost YTD)/ Prior Calendar Year Total Revenue. This calculation resets every year when the Calendar Year Total Revenue is determined. ³ Third-party rankings and recognition from rating services or publications are no guarantee of future investment success. Working with a highly rated advisor does not ensure that a client or prospective client will experience a higher level of performance or results. These ratings should not be construed as an endorsement of the advisor or by any client nor are they representative of any one client's evaluation. Generally, ratings, rankings and recognition are based on information prepared and submitted by the advisor. Unless otherwise noted no fee was paid for consideration of any ranking or award.

Curi RMB Capital–Business Services



Wealth Management

Comprehensive financial planning and investment solutions

Asset Management

Long-term, active investment strategies that span the market-cap spectrum and the globe

Family Office Services

Comprehensive solutions for multi-generational families with complex needs

Retirement Plan Solutions

Co-fiduciary retirement consulting for organizations' executives and employees

Wealth Builder

Foundational financial planning for individuals and families

Economic Outlook

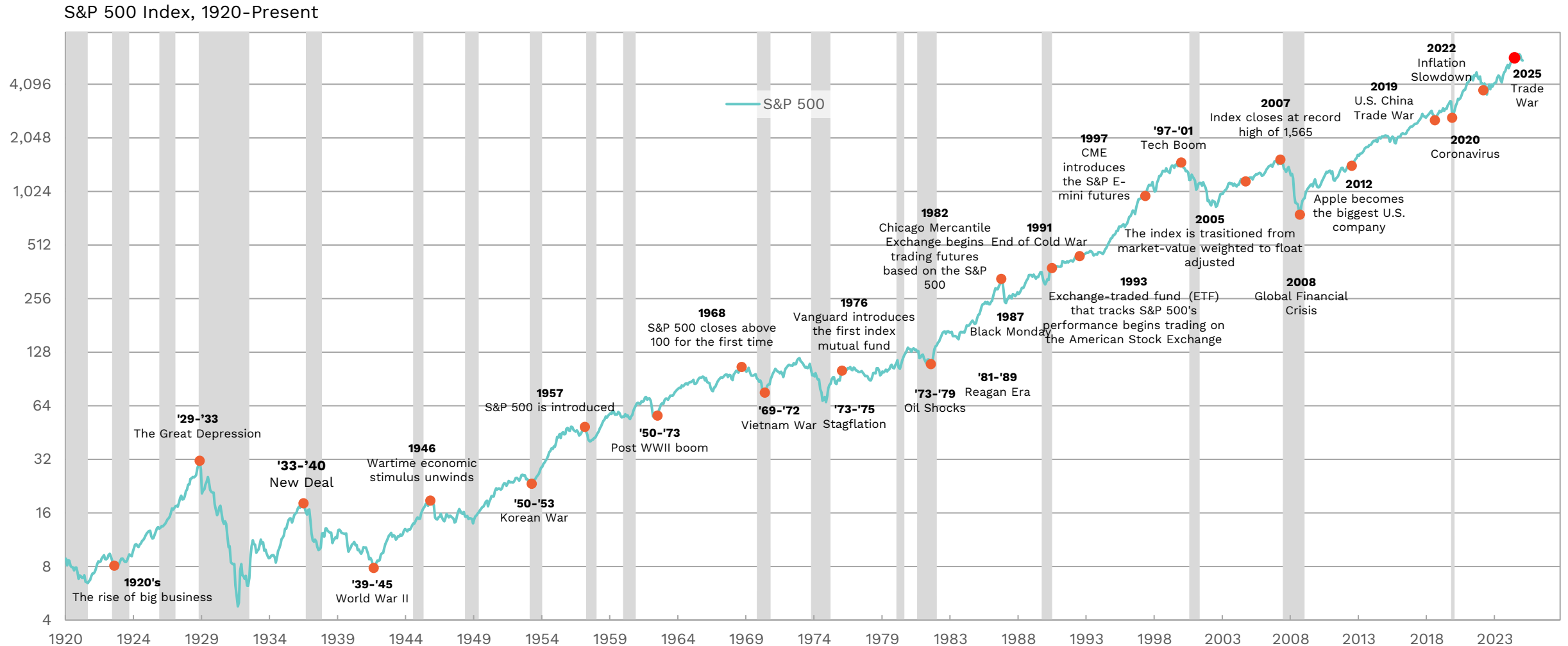


Unusual Uncertainty

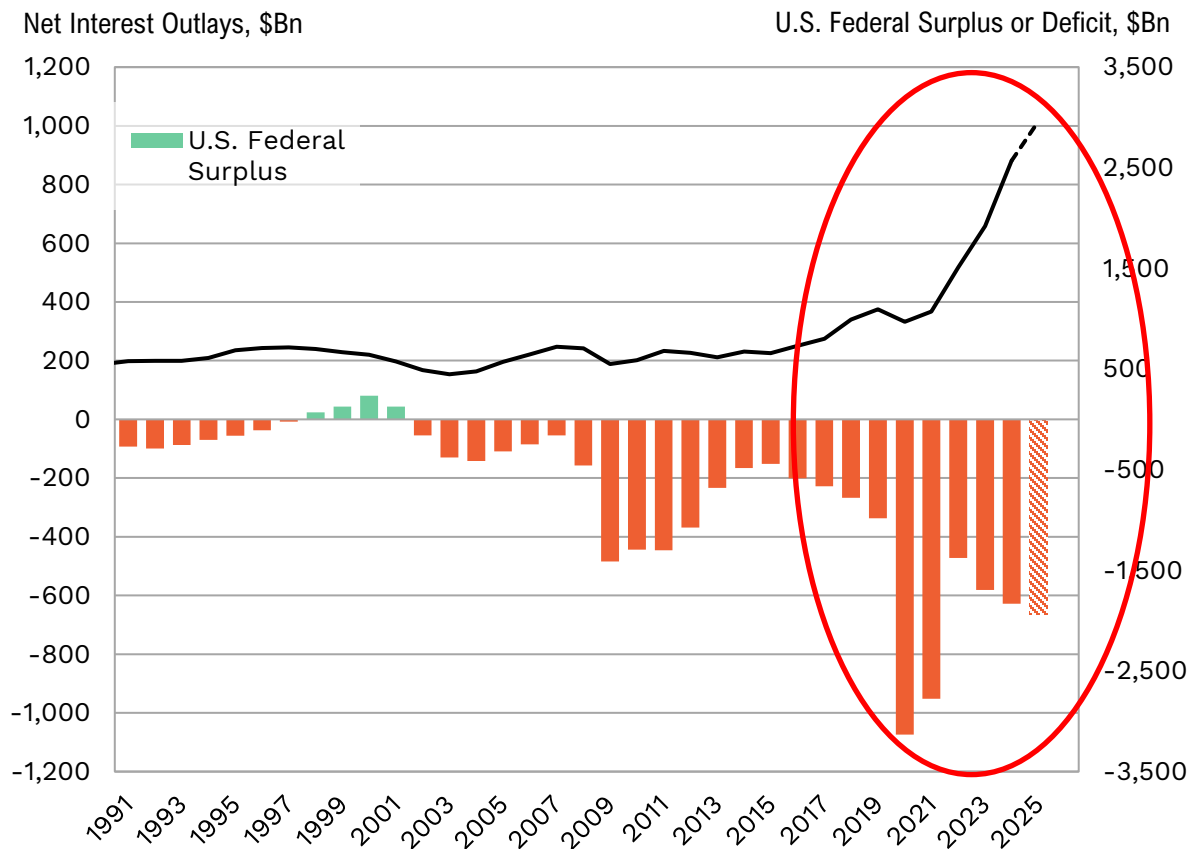
1. Risk of recession
2. Fiscal restraint vs. political posturing
3. Trade war
4. Tariffs
5. Inflation



It's important to keep a long-term perspective

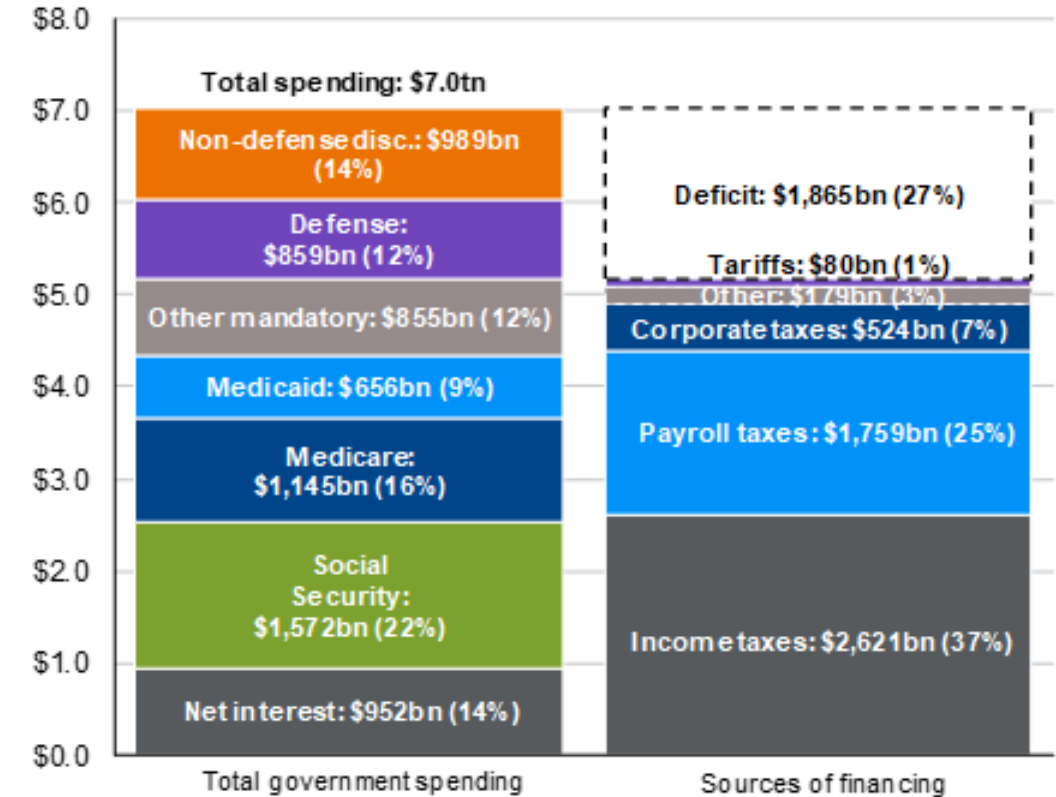


Government spending finally in focus



The 2025 federal budget

USD trillions

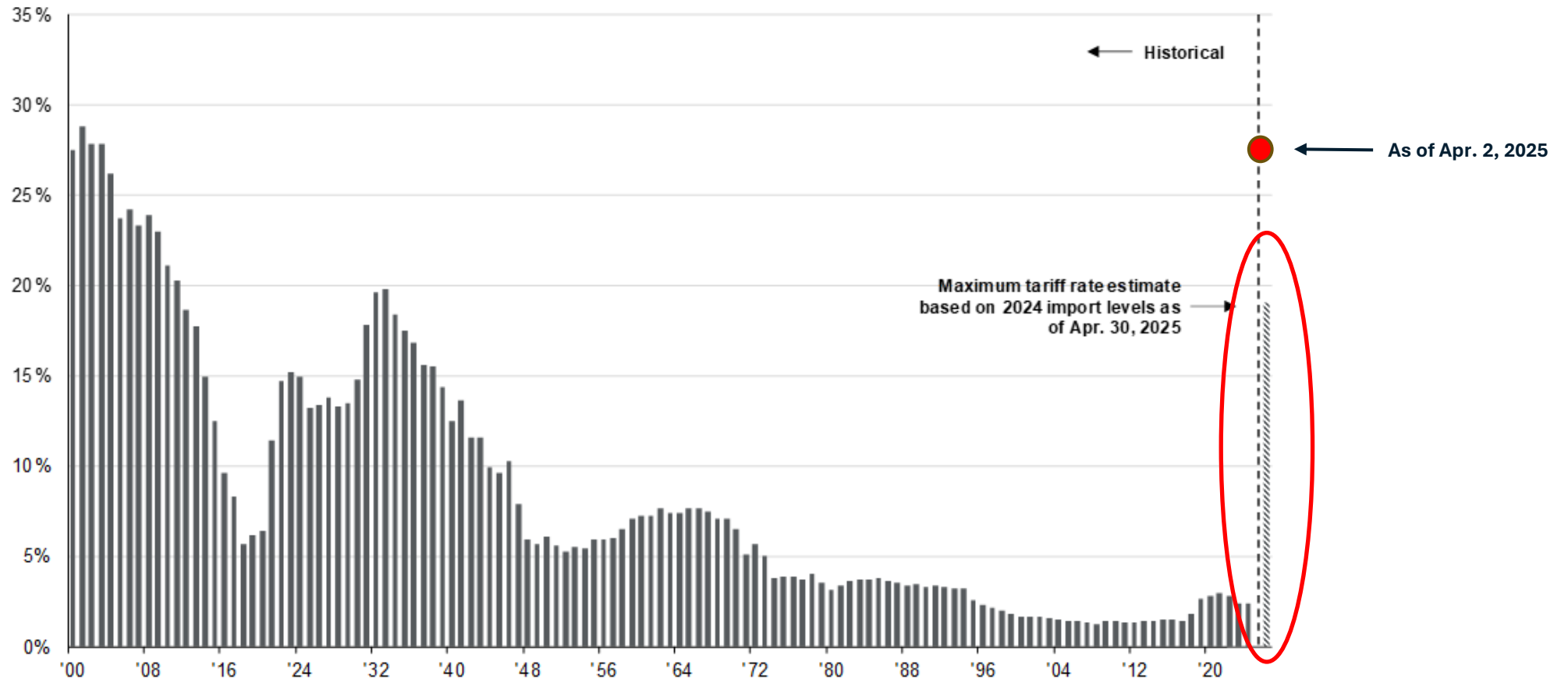


Source: (left) Bureau of the Fiscal Service, Congressional Budget Office. Fiscal 2025 year started on 10/1/2024 (right) CBO, J.P. Morgan Asset Management; Numbers may not sum to 100% due to rounding
Data are most recent as of 4/30/25

Historically unprecedented tariffs

Average tariff rate on U.S. goods imports for consumption

Duties collected / value of total goods imports for consumption



Source: Goldman Sachs Investment Research, United States International Trade Commission, J.P. Morgan Asset Management. For illustrative purposes only. The estimated weighted average U.S. tariff rate includes the latest tariff announcements (25% tariffs on steel and aluminum imports, an additional 20% tariff on Chinese imports, and a 25% tariff on non-compliant Mexican and Canadian imports). Estimates about which goods are USMCA compliant come from Goldman Sachs Investment Research. Imports for consumption: goods brought into a country for direct use or sale in the domestic market. The estimate does not consider non-tariff barriers, such as value-added taxes. Figures are based on 2024 import levels and assume no change in demand due to tariff increases. Forecasts are based on current data and assumptions about future economic conditions. Actual results may differ materially due to changes in economic, market, and other conditions. Data are as of 4/2/25

Sensitivity matrix for S&P 500 earnings and P/E multiples

	\$210	\$230	\$250	\$270	\$290	\$310	\$330
17x	3,570	3,910	4,250	4,590	4,930	5,270	5,610
18x	3,780	4,140	4,500	4,860	5,220	5,580	5,940
19x	3,990	4,370	4,750	5,130	5,510	5,890	6,270
20x	4,200	4,600	5,000	5,400	5,800	6,200	6,600
21x	4,410	4,830	5,250	5,670	6,090	6,510	6,930
22x	4,620	5,060	5,500	5,940	6,380	6,820	7,260
23x	4,830	5,290	5,750	6,210	6,670	7,130	7,590

Our compass during the drawdown, as of 5/1/2025

Index	YTD Return	Market Peak	Days Since Peak	Peak Drawdown	Return Since Market Peak	Current Earnings Estimates	Current PE	PE at Market Peak	20 Year Average PE
MSCI ACWI	-0.2%	2/18/2025	72	-16.0%	-6.1%	46	18.1	19.7	15.9
S&P 500	-4.3%	2/19/2025	71	-18.7%	-8.8%	265	21.2	23.3	17.2
Russell 1000 Growth	-7.3%	12/16/2024	136	-23.3%	-11.3%	139	27.1	31.4	21.3
Russell 1000 Value	-1.1%	11/29/2024	153	-15.6%	-9.0%	107	16.8	18.2	15.0
S&P 600	-12.8%	11/25/2024	157	-27.9%	-21.6%	86	14.2	17.3	18.1
Russell 2000	-11.0%	11/25/2024	157	-27.5%	-19.9%	81	24.3	29.2	26.1
MSCI EAFE	12.1%	3/20/2025	42	-14.3%	-0.9%	166	15.1	15.1	15.0
MSCI EAFE Small	9.9%	9/27/2024	216	-15.5%	-2.3%	27	10.2	13.9	16.5
MSCI Emerging Markets	4.4%	10/2/2024	211	-15.6%	-6.8%	89	12.5	13.2	13.0

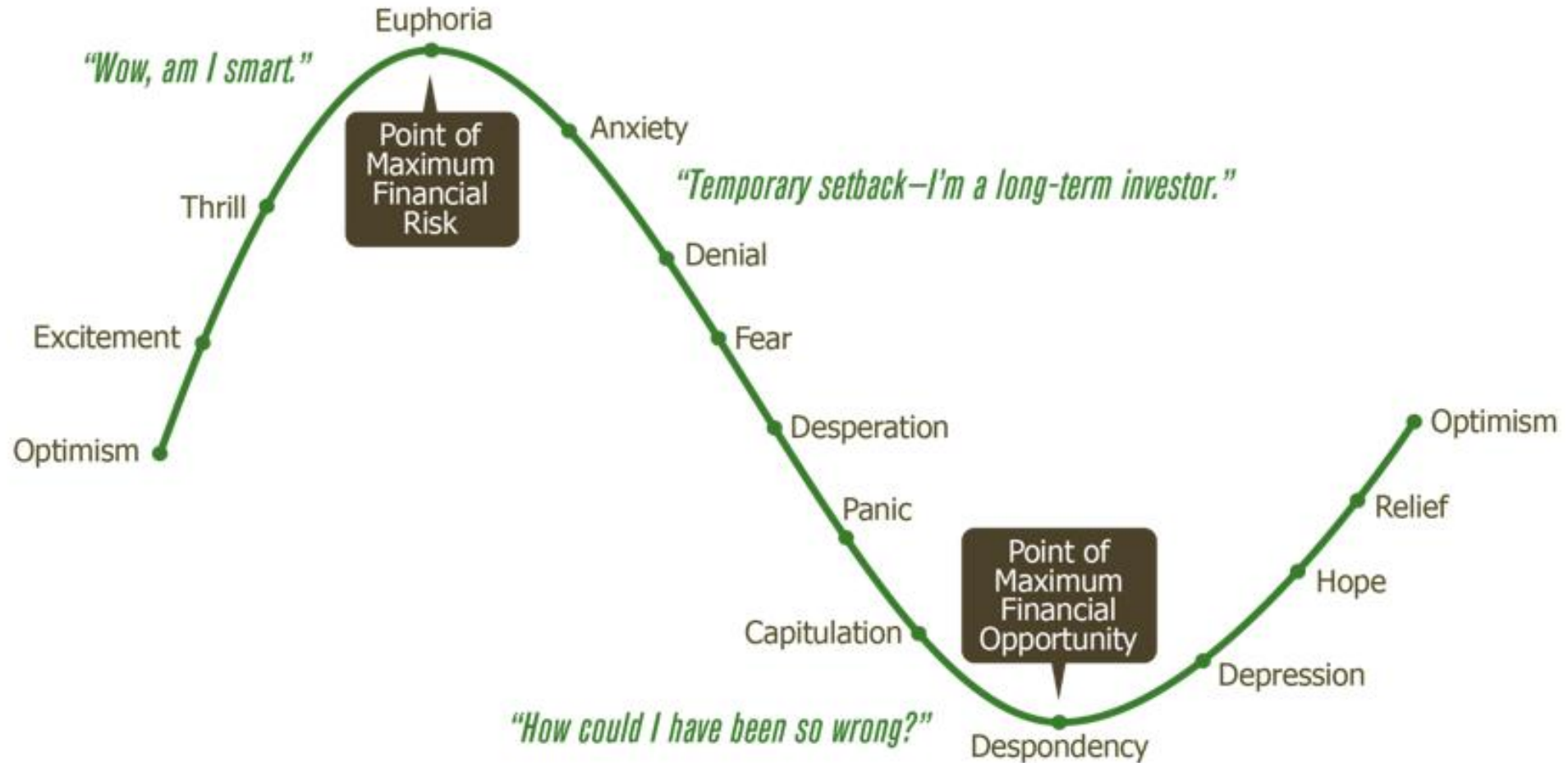
Even if not base case, returns during periods of stagflation and stress contrast so starkly with prior decades that they should be considered

Smoot-Hawley Tariffs (Great Depression)					1970s Stagflation				2nd Stagflation Wave/ Reagan 1st Term				**	Lib. Day
1930	1931	1932	1933	1934	1972	1973	1974	1975	1979	1980	1981	1982	Average	4/2/25
Intl Dev Bonds 9.9%	Cash 1.2%	Intl Dev Bonds 47.0%	U.S. Small Cap 142.9%	U.S. HY Bonds 30.0%	Gold 48.3%	Gold 73.5%	Gold 67.0%	U.S. Small Cap 52.8%	Gold 133.4%	Midstrm Energy 62.9%	Cash 14.6%	U.S. HY Bonds 36.3%	Gold 20.1%	Intl Dev Bonds 4.5%
U.S. Muni Bds 5.9%	Gold 0.0%	Midstrm Energy 16.3%	EM Stocks 82.3%	Commodities 26.4%	Commodities 37.0%	Commodities 58.4%	Commodities 9.8%	U.S. Large Cap 37.2%	Midstrm Energy 46.6%	U.S. Small Cap 38.6%	U.S. HY Bonds 10.4%	U.S. Interm Bds 32.6%	Commodities 8.7%	Gold 2.7%
U.S. Interm Bds 4.6%	U.S. Muni Bds -2.5%	U.S. Muni Bds 9.2%	U.S. REITs 66.7%	U.S. Small Cap 24.2%	Intl Dev Stocks 30.1%	U.S. REITs 20.2%	Cash 8.0%	Intl Dev Stocks 32.3%	U.S. Small Cap 43.1%	EM Stocks 36.9%	U.S. Interm Bds 6.2%	U.S. Muni Bds 27.7%	Intl Dev Bonds 8.4%	Cash 0.2%
Cash 2.3%	U.S. Interm Bds -2.6%	U.S. Interm Bds 8.9%	Gold 64.8%	U.S. Muni Bds 14.8%	Midstrm Energy 20.3%	Cash 7.3%	EM Stocks 6.0%	Midstrm Energy 27.1%	EM Stocks 38.5%	U.S. Large Cap 32.5%	U.S. Small Cap 2.0%	U.S. Small Cap 24.9%	Cash 5.9%	U.S. Interm Bds -1.2%
Gold 0.0%	U.S. REITs -10.4%	Global 60/40 7.8%	Intl Dev Stocks 62.9%	Intl Dev Bonds 13.1%	U.S. Large Cap 19.0%	Intl Dev Bonds 6.9%	U.S. REITs 4.8%	Global 60/40 23.3%	Commodities 36.7%	Intl Dev Stocks 31.0%	U.S. REITs 1.9%	Global 60/40 23.3%	U.S. Interm Bds 5.8%	U.S. Muni Bds -1.4%
U.S. HY Bonds -4.9%	Global 60/40 -27.6%	Intl Dev Stocks 5.6%	Intl Dev Bonds 59.5%	Intl Dev Stocks 8.2%	U.S. REITs 17.4%	U.S. HY Bonds 6.8%	U.S. Interm Bds 4.1%	U.S. HY Bonds 16.4%	U.S. Large Cap 18.6%	Commodities 22.9%	Global 60/40 -0.8%	U.S. Large Cap 21.5%	U.S. Small Cap 5.4%	Intl Dev Stocks -1.5%
U.S. REITs -10.9%	Intl Dev Bonds -29.6%	EM Stocks 3.4%	Midstrm Energy 56.7%	EM Stocks 8.1%	Global 60/40 15.3%	Midstrm Energy 5.8%	Intl Dev Bonds 2.9%	U.S. REITs 14.1%	Intl Dev Stocks 13.4%	Global 60/40 19.8%	U.S. Muni Bds -2.8%	Intl Dev Stocks 12.3%	Midstrm Energy 5.0%	Global 60/40 -1.5%
Global 60/40 -11.8%	Commodities -29.7%	Cash 0.9%	Commodities 54.0%	U.S. Interm Bds 7.9%	Intl Dev Bonds 9.4%	U.S. Muni Bds 4.8%	U.S. Muni Bds -5.6%	Intl Dev Bonds 8.7%	Cash 10.6%	Gold 12.5%	U.S. Large Cap -4.9%	Gold 12.0%	Global 60/40 4.8%	U.S. HY Bonds -1.7%
Intl Dev Stocks -20.4%	U.S. HY Bonds -30.9%	Gold 0.0%	U.S. Large Cap 54.0%	Global 60/40 5.3%	U.S. Small Cap 4.4%	U.S. Interm Bds 3.3%	Global 60/40 -14.2%	Cash 5.9%	Global 60/40 10.3%	Cash 12.1%	Commodities -5.3%	Cash 10.9%	U.S. HY Bonds 3.4%	EM Stocks -3.5%
EM Stocks -20.4%	EM Stocks -33.0%	U.S. Small Cap -5.4%	Global 60/40 37.8%	Gold 2.8%	Cash 4.2%	EM Stocks 3.3%	U.S. HY Bonds -17.2%	U.S. Interm Bds 5.6%	U.S. REITs 5.3%	U.S. REITs 10.7%	Intl Dev Bonds -5.8%	Intl Dev Bonds 8.9%	Intl Dev Stocks 3.4%	U.S. Large Cap -4.1%
U.S. Large Cap -24.9%	Midstrm Energy -37.3%	U.S. Large Cap -8.2%	U.S. HY Bonds 19.3%	Cash 0.3%	U.S. HY Bonds 3.5%	Global 60/40 -6.4%	U.S. Small Cap -19.9%	U.S. Muni Bds 4.6%	U.S. Interm Bds 1.9%	Intl Dev Bonds 4.7%	Intl Dev Stocks -6.0%	U.S. REITs 4.8%	U.S. Muni Bds 3.4%	Commodities -4.9%
Midstrm Energy -26.6%	Intl Dev Stocks -42.0%	U.S. HY Bonds -9.9%	U.S. Interm Bds 1.8%	U.S. Large Cap -1.4%	U.S. Muni Bds 3.2%	Intl Dev Stocks -10.7%	Midstrm Energy -20.8%	Commodities -0.8%	U.S. Muni Bds 1.2%	U.S. HY Bonds 4.3%	EM Stocks -17.4%	Commodities -1.6%	EM Stocks 0.9%	U.S. REITs -5.9%
Commodities -29.9%	U.S. Large Cap -43.3%	Commodities -16.7%	Cash 0.5%	Midstrm Energy -1.5%	U.S. Interm Bds 2.4%	U.S. Large Cap -14.7%	Intl Dev Stocks -25.4%	EM Stocks -12.9%	U.S. HY Bonds 1.0%	U.S. Interm Bds 2.7%	Midstrm Energy -20.0%	EM Stocks -4.6%	U.S. REITs 0.9%	U.S. Small Cap -6.4%
U.S. Small Cap -38.1%	U.S. Small Cap -49.8%	U.S. REITs -43.6%	U.S. Muni Bds 0.2%	U.S. REITs -28.6%	EM Stocks -27.2%	U.S. Small Cap -30.9%	U.S. Large Cap -26.5%	Gold -25.2%	Intl Dev Bonds -1.2%	U.S. Muni Bds -11.5%	Gold -32.1%	Midstrm Energy -7.4%	U.S. Large Cap 0.8%	Midstrm Energy -9.7%

- Global 60/40
- U.S. Large Cap
- U.S. Small Cap
- Intl Dev Stocks
- Emerging Stocks
- Municipal Bonds
- U.S Int-Term Bonds
- U.S. High Yield Bds
- Intl Dev Bonds
- U.S. REITs
- Commodities
- Gold
- Midstream Energy
- Cash

Source: Bloomberg, SpringTide. See disclosures for asset class, index and portfolio definitions. Returns are gross of fees. It is not possible to invest directly in an index.
 **Geometric average calculated on the years included to the left. Returns for periods longer than 1 year are annualized. Liberation day returns from 4/2/2025 - 4/15/2025.

Market psychology



New World Order = New Asset Allocation?

Macro Considerations

- Broaden portfolio diversification
- Reassess risk and time horizon
- Tax-loss harvest during high volatility
- Limit interest rate risk
- More frequent rebalancing
- Active vs. Passive

Investment Considerations

- U.S. Small Cap over Large Cap
- International Equities over U.S.
 - Europe
- Diversify credit exposure in bond portfolios
- Short-term bonds
- Add to real assets, commodities, precious metals, hedged strategies



Serving Physicians and
Physician Practices

From Residency to Retirement

Trusted Expertise and Comprehensive Wealth Management

- Wealth management services
- Investment strategies
- Comprehensive focus on your financial health and future

Tailored Services for Diverse Needs

- Catering to families with \$2M+ in assets and complex planning needs
- Offering personalized financial planning for individuals with \$200k+ in assets

Dedicated to Physicians

- Backed by Curi's 50+ years of experience protecting physicians



Custom Educational Series for Physicians



[Learn more](#)

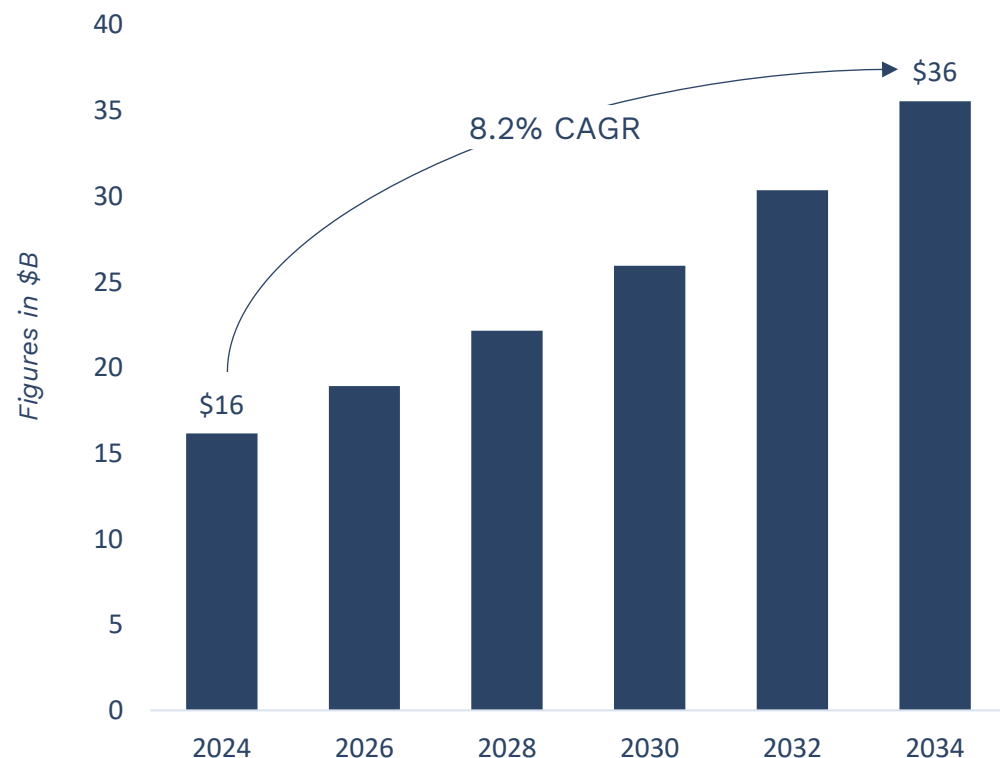
Curi Advisory Update

BRAD DIERICX

CEO, Curi Advisory

Advisory: Market Context

U.S. HEALTHCARE CONSULTING MARKET



U.S. healthcare consulting is projected to more than double over the next decade

EXAMPLE COMPETITORS



Source: Precedence Research, Healthcare Consulting Services Market Size, Share, and Trends 2024 to 2034, 1 Consulting. US Deloitte Remains Largest Healthcare Consulting Firm in US_August 22, 2022

Curi Advisory | Services Overview



**Providers and
Medical Groups**



**Hospitals, Health Systems,
and Other Healthcare
Services Providers**



**Health Plans and Managed
Care Organizations**



**Boards, Private Equity Sponsors,
Strategic Stakeholders, and MPL
Companies**

Operational Performance Improvement



- ✓ Interim Leadership
- ✓ Operational Assessments
- ✓ Human Resources / Recruiting
- ✓ Productivity
- ✓ Revenue Cycle Management
- ✓ Workflows
- ✓ Scheduling, Registration, and Throughput Optimization
- ✓ Policy and Procedure Development and Governance

CFO Solutions



- ✓ Fractional CFO / Accounting
- ✓ FP&A, Budgeting / Forecasting
- ✓ Physician Compensation
- ✓ Reporting Dashboards
- ✓ KPI Development
- ✓ Benchmarking
- ✓ Financial Systems and Automation
- ✓ Ad Hoc Analyses
- ✓ Liquidity Management

Enterprise Strategy & Transformation



- ✓ Cost Optimization
- ✓ Change Management Office
- ✓ Strategic Planning
- ✓ Business Case Development / ROI Analysis
- ✓ Go-To-Market Strategy and Execution
- ✓ Organizational Structure, Systems, and Governance
- ✓ Systems and Processes

Mergers & Acquisitions Services



- ✓ Buy-Side Support
- ✓ Sell-Side Support
- ✓ Due Diligence (Ops / Financial)
- ✓ Valuation
- ✓ Partnerships and JVs
- ✓ Integrations
- ✓ Carve-Outs
- ✓ Synergies / Dis-Synergies
- ✓ Transition Services Creation

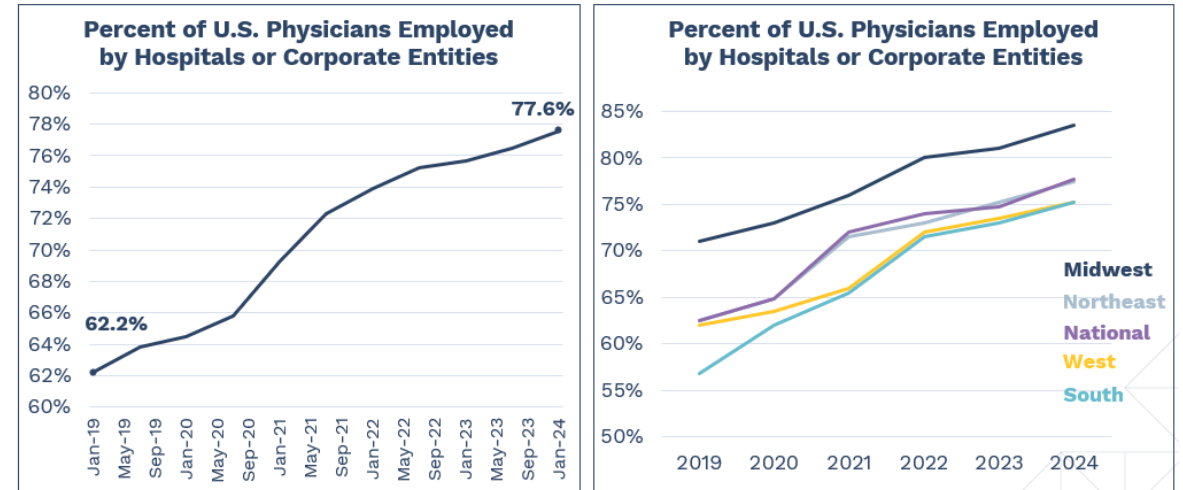
Clinical Solutions & Patient Safety



- ✓ Interim Leadership
- ✓ Clinical Risk Assessments
- ✓ High Claimant Reviews
- ✓ Snapshot Risk Assessments and Clinical Due Diligence
- ✓ Webinars, On-Demand Recordings, Live Simulation-Based Trainings
- ✓ Risk Mentorship Program
- ✓ Enterprise Risk Management

Healthcare Today

- ✓ Strained top line
- ✓ Rising cost structures
- ✓ Eroding margins
- ✓ Flight to employed models



Source: Avalere Health Physician Advocacy Institute Physician Practices and Employment 2019-2023_April 2024

Curi Advisory | Extending Our Reach



- ✓ Listen for problems when interacting with your Clients
- ✓ If you hear something, reach out to Curi BD
- ✓ Align with Curi on responsibly approaching your Client
- ✓ Where appropriate, facilitate an introduction

Wrap Up

JIM KAY

SVP, Client and Broker Partnerships

Curi Insurance

Golf at La Cantera Resort



The first group tees off at 12:30, then in 10-minute increments. Meet Shuttle at the Main Entrance Porte Cochere.

Loma de Vida Spa & Wellness



Located across from the Main Entrance Porte Cochere

San Antonio Riverwalk Tour



Meet Shuttle at the Main Entrance Porte Cochere by 12:30

Thank You



Diamond
SUMMIT

Disclosures

All items discussed in this presentation are for informational purposes only and do not constitute investment advice of any kind, and are not intended as a recommendation to buy, hold, or sell any securities. Before making any investment or making any type of investment decision, please consult with your financial advisor and determine how a security may fit into your investment portfolio, how a decision may affect your financial position and how it may impact your financial goals.

Nothing contained herein constitutes tax, legal, or insurance advice. Investors should determine for themselves whether a particular service or product is suitable for their investment needs.

There are risks associated with investing in securities, including risk of loss, and loss of principal is possible. Past performance is not a guarantee of future performance. Different investments involve different degrees of risk, and there can be no assurance that the future performance of any investment, security, commodity or investment strategy that is referenced in this presentation will be profitable or be suitable for you.

The information in this presentation has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. The information contained in this report does not purport to be a complete description of the securities, markets, or developments referred to in this material.

Index Definitions

The **S&P SmallCap 600®** seeks to measure the small-cap segment of the U.S. equity market. The index is designed to track companies that meet specific inclusion criteria to ensure that they are liquid and financially viable.

The **Russell 2000® Growth Index** measures the performance of the large- cap growth segment of the US equity universe. It includes those Russell 2000 companies with relatively higher price-to-book ratios, higher I/B/E/S forecast medium term (2 year) growth and higher sales per share historical growth (5 years).

MSCI EAFE Index* is an equity index which captures large and mid-cap representation across 21 of 23 Developed Markets countries around the world, excluding the U.S. and Canada. With 926 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

The **MSCI EAFE Small Cap Index*** is an equity index which captures small cap representation across Developed Markets countries around the world, excluding the U.S. and Canada. With 2,323 constituents, the index covers approximately 14% of the free float adjusted market capitalization in each country.

**Source: MSCI. MSCI makes no express or implied warranties or representations and shall have no liability whatsoever with respect to any MSCI data contained herein. The MSCI data may not be further redistributed or used as a basis for other indexes or any securities or financial products. This report is not approved, endorsed, reviewed or produced by MSCI. None of the MSCI data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.*