

COMMITMENT • RESPONSIVE • RELATIONSHIPS • VALUE • VOICES • THOUGHT LEADERSHIP • GROWTH • VOICES • MISSION • COMMUNITY • STRENGTH • ADVOCATE STABILITY • SUPPORT • RESPONSIVE • STEADFAST • PATIENT SAFETY • ENGAGEMENT COMMITMENT • STRENGTH • RELATIONSHIPS • VALUE • VOICES • THOUGHT LEADERSHIP GROWTH • MISSION • COMMUNITY • STRENGTH • ADVOCATE • STABILITY • SUPPORT RESPONSIVE • STEADFAST • PATIENT SAFETY • ENGAGEMENT • COMMITMENT RELATIONSHIPS • VALUE • VOICES • THOUGHT LEADERSHIP • GROWTH • MISSION COMMUNITY • STRENGTH • ADVOCATE • STABILITY • SUPPORT • RESPONSIVE STEADFAST • PATIENT SAFETY • ENGAGEMENT • COMMITMENT • RELATIONSHIPS VALUE • VOICES • THOUGHT LEADERSHIP • GROWTH • MISSION • COMMUNITY STRENGTH • ADVOCATE • STABILITY • VALUE • SUPPORT • RESPONSIVE • STEADFAST PATIENT SAFETY • ENGAGEMENT • COMMITMENT • RELATIONSHIPS • VALUE • VOICES THOUGHT LEADERSHIP • GROWTH • MISSION • COMMUNITY • STRENGTH • ADVOCATE STABILITY • SUPPORT • RESPONSIVE • STEADFAST • PATIENT SAFETY • ENGAGEMENT COMMITMENT • RELATIONSHIPS • VALUE • VOICES • THOUGHT LEADERSHIP GROWTH • MISSION • COMMUNITY • STRENGTH • ADVOCATE • STABILITY SUPPORT • RESPONSIVE • STEADFAST • PATIENT SAFETY • ENGAGEMENT • COMMITMENT

A B O V E +

BEYOND

C O V E R A G E

STABILITY • SUPPORT • RESPONSIVE • STEADFAST • PATIENT SAFETY • ENGAGEMENT COMMITMENT • STRENGTH • RELATIONSHIPS • VALUE • VOICES • THOUGHT LEADERSHIP GROWTH • MISSION • COMMUNITY • STRENGTH • ADVOCATE • STABILITY • SUPPORT RESPONSIVE • STEADFAST • PATIENT SAFETY • ENGAGEMENT • COMMITMENT RELATIONSHIPS • VALUE • VOICES • THOUGHT LEADERSHIP • GROWTH • MISSION COMMUNITY • STRENGTH • ADVOCATE • STABILITY • SUPPORT • RESPONSIVE STEADFAST • PATIENT SAFETY • ENGAGEMENT • COMMITMENT • RELATIONSHIPS VALUE • VOICES • THOUGHT LEADERSHIP • GROWTH • MISSION • COMMUNITY STRENGTH • ADVOCATE • STABILITY • VALUE • SUPPORT • RESPONSIVE • STEADFAST PATIENT SAFETY • ENGAGEMENT • COMMITMENT • RELATIONSHIPS • VALUE • VOICES THOUGHT LEADERSHIP • GROWTH • MISSION • COMMUNITY • STRENGTH • ADVOCATE STABILITY • SUPPORT • RESPONSIVE • STEADFAST • PATIENT SAFETY • ENGAGEMENT COMMITMENT • RELATIONSHIPS • VALUE • VOICES • THOUGHT LEADERSHIP GROWTH • MISSION • COMMUNITY • STRENGTH • ADVOCATE • STABILITY SUPPORT • RESPONSIVE • STEADFAST • PATIENT SAFETY • ENGAGEMENT • COMMITMENT

Dear Colleagues:

Thank you for your commitment to the health care profession. We recognize how hard you work to keep everything running smoothly: whether you're a physician, an advanced practice provider, a health care executive, a practice administrator, or other medical professional. As we look back at 2022, we understand that the value of our work is truly reflected in how we help our insureds to succeed. We bring our best efforts to the medical liability space to support you as we live our mission: to improve medicine in the communities we serve.

Looking back even further, the year 2000 brought Steve Rubin to COPIC as its president. He shepherded our growth both as a principled guide and solid financial steward whose bottom-line reinforced patient safety and risk management. Steve retired in 2022 and his leadership was instrumental in COPIC's continued success and growth. His departure brought the opportunity to restructure, and we formed an Operational Council. This team of COPIC's senior leadership now oversees operational business decisions through thoughtful dialogue and diverse perspectives.

Leaders across COPIC embody our mission in the various ways they engage with others. They share their years of experience through speaking at national conferences and health care-related podcasts, authoring articles and presenting on timely topics, and every day at the office as they energize their teams. They lead with strength of conviction and dedication to our mission while making themselves available for one-on-one interactions with our insureds. Further, we prioritize our relationships with state medical societies. In its fourth year, we hosted a State Medical Executives Summit with our endorsed partners: sharing best practices and ideas, forging relationships, and talking about the future. Through convening, collaborating, and contributing, we work to advocate for medical providers in the legislative arena with our partners. It's an important responsibility that helps ensure a strong, stable health care environment.

And we'd like to recognize our agents and brokers. We so appreciate all they do to share the COPIC story with their clients and networks. We are committed to listening to their needs and working closely to support insureds and the challenges they face. Thank you!

Through thoughtful leadership and hard work of all COPIC's employees, 2022 was a year of continued growth and diversification. Our facility insured profile grew 16.7%, physician insureds rose by 18.6% (especially across our expansion states), and the first year of our stand-alone coverage program for advanced practice providers grew significantly. Our retention rate is admirable at 98.9%, a measure we're proud of as it speaks to our insureds' satisfaction.

To match the growth of business, we grew the COPIC team by 11% and continue to prioritize customer service and satisfaction. In 2022, we sent a customer loyalty survey to a segment of our insureds to see how likely they are to recommend us to a colleague and scored 89 out of 100. A score over 80 is considered "world class" and we're proud of this accomplishment. Still, we're always finding ways to improve and always appreciate feedback.

A common thread woven into all we do is engagement in the community. In so many ways that you will see throughout this report, we are committed to doing good and giving back. For the fourth year, we're among the Civic 50 Colorado honorees, recognized as one of the 50 most community-minded businesses in Colorado. In addition, we continue to address diversity, equity, and inclusion with our staff so we can all better understand each other, inside and outside the company.

Please take some time to read this annual report with its detailed look at our accomplishments. We hope you'll be as excited as we are to see how COPIC continues to thrive in a competitive environment.

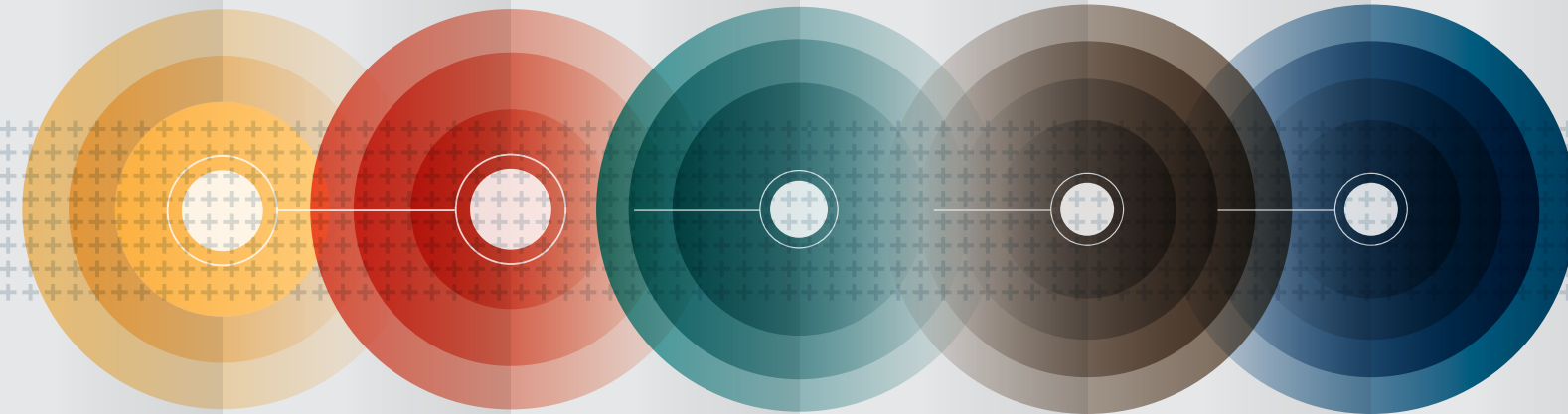
With deep appreciation,



GERALD ZARLENGO, MD
Chairman and Chief
Executive Officer

OUR MISSION

To improve medicine in the communities we serve.



COPIC Insurance Company

is a leading provider of medical liability insurance that goes beyond basic coverage to offer educational resources, expert guidance, and proven programs designed to address health care risks and support better outcomes.

COPIC Risk Retention Group

is an alternative option for medical liability insurance that allows for flexible coverage across multiple states.

COPIC Protected Cell Captive

is a vehicle for large practice groups and health systems to fund their self-insured retention levels.

COPIC Medical Foundation

is a 501(c)(3) nonprofit organization that supports improvements in health care outcomes through the advancement of patient safety and quality improvement initiatives.

COPIC Financial Service Group

is a brokerage and consulting firm that focuses on insurance products and financial services for members of the health care community.

State Medical Associations That Endorse COPIC

COPIC values the relationships we have with state medical associations. The work we do together strengthens our organizations and brings value to the people we serve.

Colorado Hospital Association

Colorado Medical Society

Iowa Medical Society

Minnesota Medical Association

Nebraska Medical Association

North Dakota Medical Association

South Dakota State Medical Association

Utah Medical Association

ABOVE + BEYOND

STABILITY AND SUCCESS

COPIC offers a variety of coverage options to serve the evolving needs of our insureds. We maintain a steadfast resolve to provide value beyond coverage through extensive patient safety and risk management programs; easy access to physician, legal, and human resources support; solid, vigorous defense to protect against claims and lawsuits; and other resources included with coverage to provide stability and confidence.

COPIC experienced a year of steady growth, especially in our facility business and expansion states. As we grew, we remained committed to investing in our communities and upholding excellence in customer service while maintaining our mission.

\$19M

Profit sharing with facilities, health systems, and surgery centers since inception

Averaging nearly **13%** of premium

\$12.6M

COPIC distributions in 2022 to eligible insureds

18%

Our distribution to direct-written-premium ratio in all states for 9 years (2014-2022)

FINANCIAL HIGHLIGHTS

Since our founding in 1981, COPIC has always put the interests of improving health care before financial profits. As a private, physician-led company with board members and faculty consultants with diverse, real-world experience, we are committed to our insureds—not shareholders. Our commitment is demonstrated in our operations and actions. We are proud that our profit sharing/distribution rate is one of the best in the industry.

CORPORATE SOCIAL RESPONSIBILITY (CSR) SPOTLIGHT:

Supporting Volunteer Physicians

COPIC provides volunteer physicians who deliver uncompensated medical care with medical liability insurance at no charge or a reduced cost (subject to state requirements). In 2022, COPIC wrote nearly \$500,000 in premium in support of more than 350 physicians in our Volunteer Physician Program



Scan to learn more about our CSR strategies

“

Having the possibility to offer medical professional liability insurance to our volunteer physicians allows us to provide high quality care to underserved individuals who otherwise would not be able to have access to it. We have provided care to close to 2,000 patients and have improved medicine in the community that we serve thanks to the valuable product that COPIC offers.”

—ALEXANDRA NEIRA, INTERIM EXECUTIVE DIRECTOR
DAWN, a free clinic in Aurora, CO that provides patient-centered services to a diverse, underserved population

GROWTH HIGHLIGHTS



20,988

INSURED PHYSICIAN COUNT

18.6% increase

98.9%

AVAILABLE RETENTION RATE



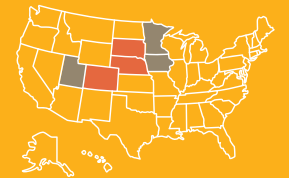
272

INSURED FACILITY COUNT

16.7% increase

A

AN “A” (EXCELLENT) RATING SINCE 1999



#1 CARRIER

in Colorado, Nebraska, and South Dakota

and in the top 3 in Iowa, Minnesota, and Utah

\$2M 2%

TOTAL COMMUNITY INVESTMENT (TCI)

TCI shows the resources (grants, sponsorships, volunteer hours, donations, and in-kind support) devoted to corporate social responsibility (CSR) efforts in 2022. This is 2% of our revenue.

“The resources that COPIC provides are vast and the ability that a physician can just pick up the phone and just call another physician, have a conversation—that’s not something we could get with our other provider.”

— OKLAHOMA PHYSICIAN

SHARING OUR KNOWLEDGE

Our mission is front and center as we curate topics and develop educational resources. Focusing on emerging and recurrent risks gleaned from claims data and prominent trends, COPIC offers a wide range of learning opportunities, often for CME credit and/or a premium discount.

A Focus on Specialties

We continue to build out our specialty offerings. We added our first self-assessment booklet for radiology practices (with more to come), offered specialty-specific webinars, and hosted Within Normal Limits podcast episodes including a conversation with leading pulmonologist, Dr. MeiLan Han.

Conferences and Communications

Our signature patient safety and risk management conferences—the Symposium for physicians and practice staff and the Forum for facility teams—highlight timely topics and emerging trends. Alongside our recurring virtual Practice Administrator meetings, 700+ people participated in these educational opportunities to navigate and mitigate risk.

We expanded our library with a telehealth resource guide, Utah Candor law information, and practice guidelines to support state-specific patient care. We also created a newsletter to address issues faced by advanced practice providers.

COPIC Financial Service Group (FSG) created an online forum for dentists so colleagues could collaborate on shared concerns.

Claims Road Trip—COPIC’s Approach to Claims Management

In addition to our regularly scheduled Colorado claims roundtable discussions that give a full view of a claim, lawsuit, or Candor matter, members of our Claims department traveled to Nebraska and Utah for roundtable discussions on active cases, engaging local physicians and attorneys. These provided an up-close view of the analysis COPIC undertakes to protect and reinforce the practice of good medicine. In Utah, our team hosted an informational meeting on the new Candor law for the Utah defense panel, and our Legal and Claims teams are regularly contacted for expert advice about Candor in Iowa, Colorado, and Utah.

Our claims management process includes resources that are unique to COPIC to provide policyholders with the best defense and support at every step, including alternative resolution solutions like our 3Rs Program and Candor process where applicable.

COPIC’s Resident Programs

COPIC helps prepare medical residents for challenges they will face as they enter a career in medicine, and in 2022, we added four new programs. We now serve residents in Colorado, Nebraska, Iowa, South Dakota, and North Dakota. We annually host more than 200 residents for rotations that provide case-based educational experiences, and help residents and programs meet ACGME core competencies. Our Practice Essentials seminar focuses on life after residency with information about the business side of becoming a physician. Since 2004, we have trained more than 2,600 residents.



Scan to learn more about our Resource Center



8,784
ONLINE CLASSES

In 2022, insureds completed

201

LIVE OR VIRTUAL PATIENT SAFETY/
RISK MANAGEMENT SEMINARS



39

LEGAL AND HR SEMINARS

COPIC assisted insureds with

296

LEGAL HELPLINE CALLS

58

HR HELPLINE CALLS

1,316

24/7 PHYSICIAN HOTLINE CALLS

“The topics [at the Forum] were very relevant to what we do every day, and the speakers were outstanding, interactive and very knowledgeable.”

– FACILITY INSURED, DIRECTOR OF RISK MANAGEMENT

ABOVE + BEYOND
RELATIONSHIPS

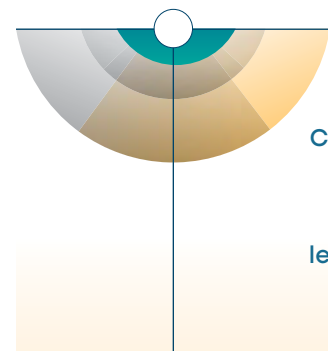
Working together toward the same goals as our state medical associations, we can advance the safe practice of medicine. These important relationships, along with our agent outreach, reinforce our focus on patient safety.

State Medical Executives Summit

COPIC is endorsed by eight state medical associations and these relationships are very important to us. Beside showing our support through legislative advocacy, participating in conferences, and sharing our knowledge and experience in articles or speaking engagements, we hosted our partners at the fourth State Medical Executives Summit in Colorado. An opportunity to share best practices, express challenges, and get to know each other better, this annual get together is a highlight of the year.

Focus on Agents

Our agents/broker partners are important advocates of COPIC and we value our relationships. In 2022, we offered a series of webinars to help them champion the benefits of early reporting; learn more about COPIC's patient safety, risk management, and claims services; and highlight recent high-profile medical liability cases. In August, we hosted an event to recognize the top agents and share industry updates. We've grown our agency force in pursuit of our mission and solicit their input so we can hear and respond to their needs.



COPIC sponsored Iowa Hospital Association's CEO Women's Retreat in October, an event that brought women CEOs leading Iowa hospitals together to take some moments to recharge and share experiences.



COPIC sponsored Nebraska Medical Association's LifeBridge, a physician wellness program.

2022 Humanitarian Award Winners

COPIC recognizes physicians in our core states who go above and beyond their day-to-day responsibilities and volunteer in their communities. We work with our endorsed partners to identify these exemplary physicians. Each recipient designates a local health care-related organization to receive \$10,000, as listed below their name.

- Colorado**
John Rush Pierce Jr., MD
Doctors Care
- Iowa**
Hendrik Schultz, MD
Dubuque County Visiting Nurse Association
- Minnesota**
Carrie Stelter, MD
St. Peter Community Free Clinic
- Nebraska**
Kevin Reichmuth, MD
Lancaster County Medical Society Foundation
- North Dakota**
James Buhr, MD
Education Foundation for Valley City Public Schools: Access for All
- South Dakota**
Tim Irwin, MD
Servant Hearts Clinic
- Utah**
Noel Gardner, MD
Impact Mental Health

"COPIC has great people committed to the clients they serve. Not every company behaves that way."
- SOUTH DAKOTA AGENT/OWNER

COPIC Humanitarian Award Highlights Since 2001

\$540k

DONATED TO

49

HEALTH CARE NONPROFITS IN

7

STATES

"Great customer service, a willingness to find solutions and the dissemination of helpful information to brokers and clients."

- COLORADO AGENT/BROKER

ABOVE + BEYOND

OUR COMMITMENT

COPIC is committed to the communities we serve and we direct our efforts in ways that support them. Through legislative advocacy, employee engagement, corporate philanthropy, and the COPIC Medical Foundation’s grants and initiatives, COPIC prioritizes a culture of participation.

COPIC SERVES THE COMMUNITY

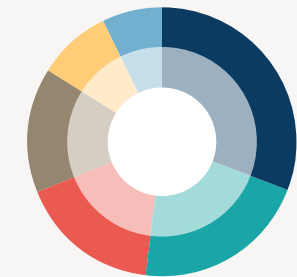
COPIC places a high value on being a good citizen in the communities we serve. Employees are encouraged to participate locally, for example, by donating blood or participating in a nonprofit’s event. Through sponsorships, attendance, serving on a board of directors, and donations, we show up in our communities.

Legislative Advocacy

Our Public Affairs team strives to offer informed, nonpartisan legislative insight that balances the challenges facing medical providers and protecting patients. Our legislative efforts are guided by the “Three C’s”—Convening, Collaborating, and Contributing. In 2022, we met with our endorsed partners as well as state-level candidates, elected officials, and state agency staff educating them on how COPIC engages on legislative and regulatory issues. We did this through the lens of stabilizing the tort environment, promoting learning in health care, ensuring the delivery of safe, quality care, and protecting the patient and physician relationship.

228
Bills Tracked

45
Bills Reviewed



● Nebraska 31% ● Iowa 15%
 ● Colorado 21% ● South Dakota 9%
 ● Minnesota 17% ● Utah 7%

\$7,200+

VALUE OF EMPLOYEE
TIME GIVEN

\$47k

COMMUNITY ACTION TEAM
CONTRIBUTIONS
TO



\$680k

COPIC MEDICAL
FOUNDATION GRANTS

242

EMPLOYEE VOLUNTEER HOURS

40

ORGANIZATIONS

In 2022, we contributed

“The COPIC Medical Foundation partnership has helped with this project [ImPACT Navigation Hub] beyond the funding alone by providing us excellent feedback and resources in terms of things that we can do to partner with our community and to improve patient care.”

– BILL ANDERSON, MD, ASSOCIATE PROFESSOR OF PEDIATRICS, CHILDREN’S HOSPITAL COLORADO

\$30k

COPIC employee-
directed funds to
35 nonprofits

Employee-Directed Donations

COPIC’s employees directed \$30,000 to 35 different nonprofit organizations. Because we ranked #3 in the state for qualifying donations as a part of the Colorado Gives Day Corporate Giving Challenge by Community First Foundation, an additional \$2,000 was donated on our behalf to the nonprofits of our choice.

COMMUNITY COMMITMENTS

COPIC and COPIC Medical Foundation (CMF) provide the community with funding that supports our missions. Since it was formed in 1991, CMF has provided more than \$11 million to improving patient care and medical outcomes. Here are some ways that COPIC and CMF lent its support in 2022.

2022 Grantees and Grantee Summit

The 2022 COPIC Medical Foundation grant funding cycle focused on initiatives designed to reduce fragmentation across care settings. A top concern in patient safety, breakdowns in care from a fragmented health care system can lead to readmissions, missed diagnoses, medication errors, delayed treatment, duplicative testing and procedures, and a reduction in quality of care.

CMF granted a total of \$680,000 to organizations to support the work they are doing to mitigate risks associated with health care transitions. These include Bryan Health Connect (Nebraska), West Mountain Regional Health Alliance (Colorado), Providence Portland Medical Foundation (Oregon), Minnesota Medical Association Foundation, and Children's Hospital Colorado.

CMF hosted its first ever Grantee Summit. At this event, grant recipients from the 2021 cohort came to Denver to connect, share learnings, and explore opportunities for collaboration.



Spending some time getting to know each other better at the Grantee Summit



Sharing ideas and best practices at the Grantee Summit



Meredith Hintze meets with members of Bryan Health Connect, one of the Foundation's grant recipients

- Underwriting a week-long session of the **Academy for Emerging Leadership in Patient Safety** program in Breckenridge, Colorado to support 22 medical residents learning from national leaders

COPIC Philanthropy

- Scholarships for **Iowa Hospital Association's Diversity, Equity, and Inclusion (DEI) in Healthcare Leadership Certificate Program**
- Sponsor of the **Aspen Ethical Leadership Program**, "True North: Navigating the Ethical Future of Health Care Leadership" held in Aspen, Colorado that explored inequities exposed during the COVID-19 pandemic
- Funding for simulation equipment used to improve patient safety at the **Center for Advancing Professional Excellence (CAPE)** at CU Anschutz Medical Campus in Aurora, Colorado



Simulation Equipment for CAPE



Scan to learn more about COPIC Medical Foundation

Community Action Team

In 2022, we participated in nine community events, and our biggest event raised more than \$14,000 for Emmadity—a Colorado organization that embraces diversity in children with learning differences—at our biennial silent auction.



Ronald McDonald House



Out of the Darkness Walk

Balance Sheet – Statutory Basis

COPIC INSURANCE COMPANY YEAR ENDED DECEMBER 31; IN THOUSANDS

ADMITTED ASSETS

	2022	2021
Bonds	\$365,448	\$404,421
Stocks	\$127,570	\$155,384
Real Estate Fund	\$58,145	\$20,807
Cash, Cash Equivalents and Short-Term Investments	\$12,815	\$21,714
Other Invested Assets	\$31	\$23
Total Cash and Invested Assets	\$564,009	\$602,349
Other Assets	\$59,590	\$45,502
Total Admitted Assets	\$623,599	\$647,851

LIABILITIES AND CAPITAL AND SURPLUS

Loss and Loss Adjustment Expense Reserves	\$255,671	\$223,000
Unearned Premiums	\$65,352	\$59,424
Other Liabilities	\$19,383	\$24,657
Total Liabilities	\$340,406	\$307,081
Total Capital and Surplus	\$283,193	\$340,770
Total Liabilities and Capital and Surplus	\$623,599	\$647,851

Statement Of Income – Statutory Basis

COPIC INSURANCE COMPANY YEAR ENDED DECEMBER 31; IN THOUSANDS

	2022	2021
Premiums Earned	\$115,216	\$104,974
Net Losses and Loss Adjustment Expenses	\$(106,000)	\$(83,217)
Other Underwriting Expenses Incurred	\$(29,446)	\$(24,943)
Underwriting Gain	\$(20,230)	\$(3,186)
Net Investment Income	\$15,971	\$12,970
Net Realized Capital Gains (Losses)	\$(8,159)	\$22,022
Net Investment Gain (Loss)	\$7,812	\$34,992
Other (Expenses) Income	\$(3,333)	\$(1,594)
Income After Tax on Capital Gains, Before Distributions to Policyholders and All Other Federal Income Taxes	\$(15,751)	\$30,212
Distributions To Policyholders	\$12,595	\$15,163
Net Income Before Taxes	\$(28,346)	\$15,049
Income Taxes	\$(3,620)	\$(1,745)
Net Income	\$(24,726)	\$16,794

NOTES TO THE FINANCIALS

COPIC's last annual audit (conducted by Johnson Lambert and covering statutory financial statements from 2021) was "clean," meaning COPIC's statements accurately represent the company's operating results and the company's financial condition as of December 31, 2021. At the time of printing, the 2022 audit was underway but not completed. To request a full set of audited financial statements, please contact COPIC.

COPIC's last five-year financial exam by the Colorado Division of Insurance (completed in 2019 and covering 2013 through 2017) resulted in no recommendations or audit differences identified, with no adjustments needed.

COPIC Insurance Company prepares its financial statements in accordance with the prescribed statutory accounting principles as permitted by the Colorado Division of Insurance (DOI). The DOI has adopted the National Association of Insurance Commissioners' (NAIC) statutory accounting practices (Codification) as the basis for its statutory accounting practices.

BOARD OF DIRECTORS

Gerald V. Zarlengo, MD <i>Chairman and Chief Executive Officer</i>	Michelle M. Lucero <i>Chief Administrative Officer, General Counsel, Children's Hospital Colorado</i>	Hal R. Roth <i>Retired, Past Executive Vice President, Chief Financial Officer, and Chief Legal Counsel, Colorado Rockies</i>
Matthew J. Fleishman, MD, FACR <i>Radiology</i>	Sophia Meharena, DO, FAAP <i>Pediatrics</i>	Alan Synn, MD, FACS <i>Vascular Surgery</i>
Harris Frankel, MD <i>Neurology</i>	Steve Neumann <i>Managing Partner, Lattice Work Capital Management</i>	Rebecca Vogel, MD <i>General Surgery</i>
Davis K. Hurley, MD <i>Orthopedic/Hand Surgery</i>		

COPIC MEDICAL FOUNDATION

Meredith Hintze <i>Executive Director</i>	BOARD MEMBERS	
	Sophia Meharena, DO, FAAP <i>Board Chair</i>	Romana Hasnain-Wynia, PhD
	Harris Frankel, MD	Alan Synn, MD, FACS
		Rebecca Vogel, MD

LEADERSHIP TEAM

Gerald V. Zarlengo, MD <i>Chairman and Chief Executive Officer</i>	Sean Gelsey <i>Sr. VP, Claims and Strategic Partnerships</i>	Beverly Razon <i>Sr. VP, Public Affairs</i>
John Domeika <i>General Counsel</i>	Brenda L. Lantzy <i>VP, Office Services</i>	Kristin Stepien <i>Sr. VP, Sales and Business Development</i>
Alan M. Lembitz, MD <i>Chief Medical Officer</i>	Janel Loud-Mahany <i>Sr. VP, Underwriting and Policyholder Services</i>	Ted Tzeng <i>Chief Information Officer</i>
Niles Cole <i>Chief Financial Officer</i>		Shelly Waggoner <i>Sr. VP, Human Resources</i>

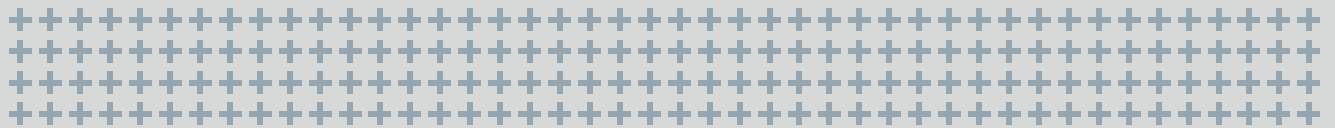
CONSULTANTS

AUDIT Johnson and Lambert <i>Lauren Darr, CPA</i>	LEGISLATIVE ADVOCACY Nexus Policy Group (Colorado) <i>Patrick Boyle</i> <i>Kayla Tibbals</i>	REINSURANCE BMS Intermediaries, Ltd. <i>Tony Hill</i> <i>Andrew Wheeler</i>
ACTUARIAL Willis Towers Watson <i>Alison M. Milford</i>	Mueller Robak LLC (Nebraska) <i>Kim Robak</i> <i>Matt Schaefer</i>	
INVESTMENTS Callan Associates Inc. <i>Gordon Weightman, CFA</i>	J.A. Smith Law (Iowa) <i>Julie Smith</i>	

FACULTY CONSULTANTS

Diane Barta, MD <i>Emergency Medicine</i> <i>USACS of Colorado</i> <i>Englewood, CO</i>	Jeremy R. Hosein, MD <i>Neurosurgery</i> <i>Neurological and Spinal Surgery</i> <i>Lincoln, NE</i>	Sarah M. Takimoto, MD <i>OB/GYN</i> <i>Midtown OB/GYN</i> <i>Denver, CO</i>
Robert G. Bonebrake, MD, FACOG <i>OB/GYN</i> <i>Perinatal Associates</i> <i>Omaha, NE</i>	June Ivey, MD <i>Internal Medicine</i> <i>SSM Health</i> <i>Oklahoma City, OK</i>	Alan G. Thorson, MD, FACS <i>Colon & Rectal Surgery</i> <i>Volunteer Medicine</i> <i>Omaha, NE</i>
Catrina C. Bubier, MD <i>OB/GYN</i> <i>OB/GYN Affiliates</i> <i>Littleton, CO</i>	John Jacobs, MD <i>Radiology-Interventional</i> <i>Summit Physician Specialists</i> <i>Salt Lake City, UT</i>	Joseph J. Vavricek, MD <i>Radiology-Diagnostic and Invasive</i> <i>Grand Island Radiology Associates</i> <i>West Des Moines, IA</i>
Christyna M. Chaudhuri, MD <i>Emergency Medicine, Hospitalist,</i> <i>Internal Medicine</i> <i>Midtown Inpatient Medicine</i> <i>Denver, CO</i>	Brian J. Larkin, MD <i>Orthopedic Surgery</i> <i>Orthopedic Centers of Colorado</i> <i>Denver, CO</i>	Jordan Warchol, MD <i>Emergency Medicine</i> <i>The Nebraska Medical Center</i> <i>Omaha, NE</i>
Catherine Coffman, MD <i>OB/GYN</i> <i>The Women's Clinic of Northern Colorado</i> <i>Fort Collins, CO</i>	Christine M. Lum Lung, MD, SFHM <i>Hospitalist - Internal Medicine</i> <i>Origin Healthcare</i> <i>Fort Collins, CO</i>	John W. West, MD <i>FP/GP-OB Doing C-Sections</i> <i>McCook Clinic</i> <i>McCook, NE</i>
Jamie S. Colonnello, MD <i>Radiology-Interventional</i> <i>Fort Collins Radiologic Associates</i> <i>Fort Collins, CO</i>	David A. Oppenheimer, MD <i>Radiology-Interventional</i> <i>Boulder Radiologists</i> <i>Boulder, CO</i>	Joel H. Witter, MD <i>Hospitalist</i> <i>CarePoint Health</i> <i>Denver, CO</i>
Katarzyna K. Crabtree, MD <i>Emergency Medicine, Hospitalist</i> <i>Midtown Inpatient Medicine</i> <i>Denver, CO</i>	Heather Preuss, MD <i>FP/GP-Office/Ambulatory</i> <i>Monument Health Facilities</i> <i>Rapid City, SD</i>	Paul Wright, MD <i>FP/GP-Office/Ambulatory</i> <i>Saints Medical Group</i> <i>Oklahoma City, OK</i>
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