



The humans of healthcare.

2023 ANNUAL REPORT

copic.com | 800.421.1834





GERALD ZARLENGO, MD
Chairman and Chief
Executive Officer

Dear Colleagues:

I've always looked at our annual report as an opportunity to reflect on the accomplishments that are shared by Copic and our communities. We are proud to have experienced another year of strong growth and to share with you the stories behind the numbers in this report.

I believe that our continued success connects back with living our mission: **to improve medicine in the communities we serve**. And I say this often: That is our true north. Not only do I wholeheartedly embrace this, but everyone at Copic shares this sentiment and dedication to healthcare. For decades, we've been protecting healthcare professionals and their patients to make medicine safer for everyone.

Copic makes a difference because of the people who work here—smart, caring professionals with a deep level of commitment. We share our knowledge to better patient safety in so many ways: by leading discussions at conferences, writing evidence-based articles, consulting with our state medical association partners, serving on non-profit health-related boards, and much more. In tandem with our thought leadership is our unwavering support of the healthcare community as legislative challenges are waged that threaten stability. We stand beside you and tenaciously fight to protect medical professionals and their patients.

We have an enduring commitment to the people and communities we serve. Through seminars and conferences, leadership summits, physician volunteer awards, and legislative advocacy, we address today's concerns with an eye toward tomorrow's challenges. Through our Humanitarian Awards, we coordinate with the state medical associations that endorse Copic to invest in these communities by recognizing physicians who go above and beyond their day-to-day responsibilities. The Copic Medical Foundation continues to invest in the people and organizations who are bringing about real change in patient safety through supporting efforts that reduce fragmentation of care across healthcare settings.

And ever on our minds, we thank the agents who believe in Copic and help us achieve the success we've had in our region. Your support means the world to us and we will continue to support you. Copic is the #1 writer of professional liability insurance for physicians and facilities in Colorado, Iowa, Nebraska, South Dakota, and North Dakota, and the #2 writer in Minnesota and Oklahoma. We're proud of the team effort that has gone into this accomplishment.

As we learn from our past, we plan for our future. We recently established a new three-year strategic plan. This plan was developed while taking your needs into consideration as we strengthen our course to respond to an evolving industry with unique pressures. As we look to achieve our goals, what always rises to the top is delivering an exceptional experience with every interaction. We've heard from many of you that this is the big difference between working with us and other insurance carriers.

Year over year, Copic is growing thoughtfully—with intention and strategy behind every decision. Read on to see how we keep our relationships at the forefront, how we prioritize the practice of better medicine, and how we stay focused on the communities we serve.

With deep appreciation,

A handwritten signature in black ink that reads "Gerald Zarlengo MD". The signature is written in a cursive, flowing style.

Gerald Zarlengo, MD

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 healthcare 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 Medical Foundation

is a 501(c)(3) nonprofit organization that supports improvements in healthcare 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 healthcare 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**

“As physicians, we know lawsuits exist, but we mostly don't talk about their existence. I certainly wasn't in any way prepared to deal with the reality of being sued. I really appreciate Copic's support of my care and willingness to fight.”

- COLORADO PHYSICIAN



GROWTH HIGHLIGHTS



23,439

INSURED PHYSICIAN COUNT
11.7% increase over 2022



336

FACILITY
19.1% increase over 2022



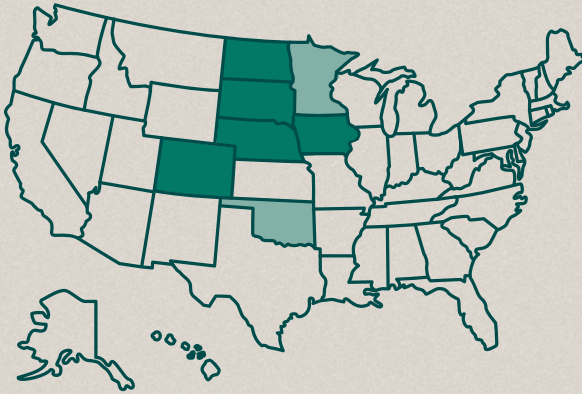
98.8%

AVAILABLE
RETENTION RATE



A

AN "A" (EXCELLENT)
RATING SINCE 1999



1 WRITER OF MEDICAL LIABILITY INSURANCE
for physicians and facilities in Colorado, Iowa
Nebraska, South Dakota, and North Dakota

2 WRITER OF MEDICAL LIABILITY INSURANCE
in Minnesota and Oklahoma



\$2.84M

TOTAL COMMUNITY
INVESTMENT (TCI)
2.1% of total revenue.
Exceeding our goal of
2% and well above the
industry best practice
standard of 1%.



\$12.5M

PROFIT SHARING
with facilities, health
systems, and surgery
centers since inception;
Averaging 11.5%
of premium



I called with a clinical risk management question and was extremely impressed with the timeliness and professional response from Copic."

- OHIO ADVANCED PRACTICE PROVIDER

PROFILE:

Advantage Program for
APPs + Stand-Alone Tail
Coverage Program

We launched our Advantage Program for Advance Practice Providers (APPs) in 2021 with the goal to develop long-term relationships through our products and services and support this group of healthcare professionals. In 2022, we added the Advantage Program for Stand-Alone Tail coverage, an excellent option for physicians and small practices. Because these programs are offered through Copic RRG and Western Summit, LLC, a managing general agent, they're available across the country. These programs have grown significantly year over year and show our commitment to innovation through new product offerings. With access to our team and resources, insureds in these programs are supported every step of the way.

MEETING THE NEEDS OF OUR INSURED



We've designed our business so that our insureds can access what they need easily. Whether that's resources on our website, education programs for CME/CNE, informative podcasts, or advocating for physicians and medical professionals through legislative engagement, we focus on adding value beyond coverage to our policies.

LEGAL: RESOURCES AND PROGRAMS

Our legal team supports our insureds with their patient safety and risk management-related issues to help prevent medical liability claims. Through in-person or virtual presentations, educational materials on established and emerging topics, and state-specific resources, we're focused on what's happening where our insureds practice.

We hosted four Mock Trials in 2023. They're a great way for our insureds to learn the ins and outs of a medical liability trial, and since they're interactive, participants get to weigh in on what their verdict would be after watching our reenactment, based on a real case. Now that we're offering them virtually as well as in person, they are always "sold out."



Presented

30

legal seminars



Supported the Patient Safety &
Risk Management team on

440

inquiries

“

Absolutely top-notch presentation with concise attorneys and witnesses. The best part was how to testify in a deposition. The attorneys were amazing. The judge was awesome. It was three hours of very well spent time.”

- COLORADO PHYSICIAN

EDUCATION + CLAIMS: TEN-YEAR STUDY RESULTS

Patient safety and risk management are paramount to Copic and we've structured the company with a robust team of experienced physicians, nurses, and other professionals. Using national and Copic-specific claims/suits data, we share what we've learned so insureds can gain valuable information to prevent a claim from arising in the first place.

We examined the claims data of 8,000+ Copic-insured physicians who consistently take part in continued education and found that they were 10.8% less likely to incur a claim requiring legal defense during the study years, 2010-2019.



3.7%

reduction of claims per year
or **37.2% for physicians**
insured for 10+ years
with Copic

We also looked at the claims data of 3,000 physicians who had been insured by us for 10 years or more. In this group, we found that claims were reduced by 3.7% per year or 37.2% over 10 years. Digging deeper, we separated that data by specialty so we could increase specialty education based on claims frequency, gleaning from our data what activities are leading to these claims. Our teams are nimble and adapt our education offerings to identified needs.

Here when you need us most

2,139

calls answered on the
Risk Management helpline

830

calls answered on the
Risk Management hotline
(available 24/7)

In 2023, we developed new resources on opioid education; peer review toolkits for Minnesota, Nebraska, and Oklahoma; a guide to responding to civil subpoenas with state details; guidance on the Colorado legal updates for physician assistants; end-of-life care information; and more. We also restructured our facility and practice reviews with Copic Safety and Risk Strategies to improve systems and support effective patient care.



Through on-demand courses,
live and virtual webinars,
and facility or practice reviews,
we had

19,000 interactions

with physicians, nurses,
and other medical professionals.

2023 Education Highlights

- Monthly "Bite-Size" webinars exploring trending topics in healthcare
- Just Culture training
- Opioid webinars to help physicians and APPs comply with state requirements
- Patient Safety and Risk Management conferences, like Copic Insights—new regional conferences where we bring our knowledge and insights to insureds in their home states
- Medical Resident Rotation Program—adding Iowa, North Dakota, and South Dakota in 2023



We tracked over
200 bills

across seven states:

- Colorado – 47
- Iowa – 45
- Minnesota – 43
- Nebraska – 21
- North Dakota – 20
- South Dakota – 16
- Utah – 15

LEGISLATIVE ADVOCACY

Our public affairs team focuses on healthcare providers and their ability to practice in a healthy legal/regulatory environment in our core states. Each year brings new challenges. In coordination with our state medical society leaders, three priorities were accomplished in 2023:

1. Capped noneconomic damages in Iowa;
2. Created long-term viability and solvency for Nebraska’s Excess Liability Fund; and
3. Passed Candor legislation in Minnesota.

We’re proud to share that Beverly Razon, Copic’s Senior Vice President of Public Affairs, testified at the Nebraska Unicameral Health and Human Services Committee in support of LB68: the Nebraska Excess Liability Fund. After that passed, we wrote an article to explain the changes and compiled resources for Nebraska’s medical community. We shared this with the Nebraska Department of Insurance, Nebraska Medical Association, our agents, and insureds.

Knowing it’s important for lawmakers to get to know the healthcare providers they are representing, we traveled throughout Colorado to connect state lawmakers with the healthcare providers who are delivering high-risk, specialty care to their communities.

Further, for more than a dozen years, we’ve hosted Friends of Healthcare lunches during the legislative season. These bring together Colorado’s healthcare leaders and inspire candid conversations about healthcare-related legislative initiatives. 30-40+ colleagues attend these informal get-togethers each month.



“

Copic played a huge role in helping Iowa enact a hard cap on noneconomic damages, including moving a key undecided attorney legislator by answering his questions. Copic is the only partner that I trust to provide accurate analysis of the potential impact on liability legislation.”

— SANDRA CONLIN, IOWA HEALTHCARE LOBBYIST

DEEPENING OUR RELATIONSHIPS WITH STATE MEDICAL SOCIETIES, INSUREDS, AND AGENTS



Each year we meet with colleagues at the state medical societies that endorse us. It's an opportunity to have important conversations and align priorities. It paves the way forward when issues arise, extra support is needed, or a coordinated approach is required.

And that's not the only way we engage. In 2023, our claims team hosted meetings in Iowa, Nebraska, Utah, and Colorado. We also held Copic Insights Symposiums—half-day conferences on critical issues—in the states where our healthcare providers live to make it convenient for them. Dedicating in-person time and resources in each state affirm our commitment and the stability we bring to the medical liability landscape. These opportunities to get to know our insureds through face-to-face meetings in their home states help us stay connected, engaged, and hear their concerns so we can deliver the support they need when they need it.

We appreciate our agents and keep them in the loop in a variety of ways. Niles Cole, Chief Financial Officer presented an update on the MPL industry and Copic's 2022 results in an hour-long webinar in the first quarter. Dr. Gerald Zarlengo, CEO, and Jim Bishop, our Director of Sales, provided a timely video update, and as usual, we hosted our top-selling agents with an educational and celebratory summer event in Colorado.

COPIC FINANCIAL SERVICE GROUP: INNOVATING THROUGH AUTOMATION

Copic Financial Service Group is our in-house insurance brokerage and consulting firm that offers guidance and support for everything else insurance and financial related outside of the medical liability insurance offered by Copic for physicians and dentists. They're committed to ensuring clients are appropriately protected through all stages of their career—individually and for their practice. In 2023, with the addition of an automated marketing tool, they launched monthly outreach campaigns to customers with information on timely topics and business updates.

SERVING THE COMMUNITY: CORPORATE SOCIAL RESPONSIBILITY

We are committed to our communities and express that by investing in them through corporate philanthropy, program support, and employee engagement. Year-round, we help nonprofits while fostering a culture of giving.

\$600k

provided to health-related nonprofits since 2001 through the Humanitarian Award

\$12M+

in community investment provided by the Foundation through grants, scholarships, philanthropy, and more since 1991

“

Receiving the Copic Humanitarian Award meant so much to Dr. Owens. Countless lives are being saved because of his efforts. Sadly, Dr. Matthew Owens passed away in 2023. He was passionate about addressing the rural EMS crisis in South Dakota and led the way to make changes to funding, recruiting, and training, which is making a difference in rural emergency care.

– DR. DENISE HANISCH, PRESIDENT, SOUTH DAKOTA STATE MEDICAL ASSOCIATION



COPIC MEDICAL FOUNDATION

The Foundation granted more than \$510,000 to four organizations: AIRnyc, Metropolitan State University of Denver, Healing Hands

Community Doula Project, and Kansas Healthcare Collaborative for their projects that address reducing fragmentation in healthcare settings.

In May, they hosted the 2nd Annual Grantee Summit so that grant recipients from across the country could get together and share their knowledge with a supportive group of colleagues.

Meredith Hintze, Executive Director, Copic Medical Foundation & Director of Corporate Social Responsibility, chaired the B:Civic Summit, the largest annual corporate social responsibility conference held west of the Mississippi River. This annual day of learning covered topics across multiple sectors: corporate, non-profit, philanthropy, and more. We're so proud of Meredith for her leadership as we grow our connections in the communities we serve.

COPIC HUMANITARIAN AWARDS

Working with our partners at the state medical societies to recognize physicians for their outstanding volunteer medical contributions, we have grown our presence and impact in communities through the Copic Humanitarian Awards. They provide a \$10,000 donation to the local healthcare-related nonprofit of the honored physician's choosing.

Colorado

April Randle, MD
donation to Basin Clinic, Naturita

Iowa

Jay Brown, MD
donation to YSS (formerly called Youth & Shelter Services), Ames

Minnesota

Janet Chestnut, MD
donation to CARE Clinic, Red Wing

Nebraska

Britt Thedinger, MD
donation to Picotte Center, Walthill

North Dakota

Grant Syverson, MD
donation to Make-a-Wish North Dakota, Fargo

South Dakota

Matthew Owens, MD
donation to Community Memorial Hospital and Clinic Foundation, Redfield

Utah

Mairi Leining, MD
donation to People's Health Clinic, Park City

PROGRAMMING SUPPORT

Through grants and sponsorships, we were proud to support important programs like:

- The Academy for Emerging Leaders in Patient Safety, a four-day workshop that focuses on patient safety concepts for residents, fellows, and others just getting started in a medical career.
- Medical Discovery Day – A Gillette Children’s event in Saint Paul, Minnesota that empowers young men and women of color to see themselves in medicine by spending time with physicians and other professionals of color.



More than 120 BIPOC youth from across Minnesota left the Gillette Children’s Medical Discovery Day event energized and ready to consider a new career path. We’re grateful for the support of partners like Copic who help bring this event to life and inspire the next generation of healthcare leaders.”

– BARBARA JOERS, PRESIDENT AND CEO, GILLETTE CHILDREN’S

COPIC COMMUNITY ACTION TEAM PROJECTS:

- Coats for Colorado drive
- Denver Kidney Walk
- Doctors Care planting
- Every Child Pediatrics backpack drive
- Inner City Health Center holiday gifts
- Ronald McDonald House brunch
- Vitalant blood donations



INSIDE COPIC: WAYS WE CONNECT WITH THE COMMUNITY

Finding meaningful ways to connect employees with projects that are close to our hearts comes naturally after so many years of community support. This year, before the All-Employee Meeting in August, we held a school supply drive and stuffed backpacks for kids who get their medical care from Every Child Pediatrics, a Colorado nonprofit clinic that provides affordable healthcare.

Every year, employees nominate organizations meaningful to them with a healthcare-related focus, and Copic donates funds through the Employee-Directed Donation program. We directed more than \$30,000 to 24 organizations.



Helping people direct money to good organizations at the end of the year is such a special experience. It grows a sense of camaraderie as we all come together to help people.

– PATRICK G., A COPIC EMPLOYEE WHO SPEARHEADS EMPLOYEE-DIRECTED DONATIONS

COPIC CULTURE

Copic continues to invest in internal culture with a focus on employee engagement, professional development, and succession planning. Results from an employee survey show that:

92.5%

**of employees agreed:
“I believe Copic acts in a way that is true to its values, principles and ideals”**

DEI+B HIGHLIGHTS

We explored the theme “Belonging” and invited Tricia Downing, a tenacious disability advocate who has thrived after becoming paralyzed, to speak to us about including disability in the conversation about diversity. That set the table for blog posts by Copic employees on the same theme, conversations paired with TEDTalk videos, and immersive experiences to learn about other cultures. Some of those included seeing the plays, *The Color Purple* and *In the Heights*, a tour of History Colorado’s exhibit on the Sand Creek Massacre, and a virtual cooking event centered on dumplings.

Balance Sheet – Statutory Basis

COPIC INSURANCE COMPANY YEAR ENDED DECEMBER 31; IN THOUSANDS

	2023	2022
ADMITTED ASSETS		
Bonds	\$381,383	\$365,448
Stocks	\$131,623	\$127,570
Real Estate Fund	\$50,579	\$58,145
Cash, Cash Equivalents and Short-Term Investments	\$24,919	\$12,815
Other Invested Assets	\$0	\$31
Total Cash and Invested Assets	\$588,504	\$564,009
Other Assets	\$74,862	\$59,590
Total Admitted Assets	\$663,366	\$623,599
LIABILITIES AND CAPITAL AND SURPLUS		
Loss and Loss Adjustment Expense Reserves	\$281,975	\$255,671
Unearned Premiums	\$74,388	\$65,352
Other Liabilities	\$25,965	\$19,383
Total Liabilities	\$382,328	\$340,406
Total Capital and Surplus	\$281,038	\$283,193
Total Liabilities and Capital and Surplus	\$663,366	\$623,599

Statement Of Income – Statutory Basis

COPIC INSURANCE COMPANY YEAR ENDED DECEMBER 31; IN THOUSANDS

	2023	2022
Premiums Earned	\$131,532	\$115,216
Net Losses and Loss Adjustment Expenses	\$(114,824)	\$(106,000)
Other Underwriting Expenses Incurred	\$(31,084)	\$(29,446)
Underwriting Gain	\$(14,376)	\$(20,230)
Net Investment Income	\$19,398	\$15,971
Net Realized Capital Gains (Losses)	\$(1,831)	\$(8,159)
Net Investment Gain (Loss)	\$17,567	\$7,812
Other (Expenses) Income	\$(808)	\$(3,333)
Income After Tax on Capital Gains, Before Distributions to Policyholders and All Other Federal Income Taxes	\$2,383	\$(15,751)
Distributions To Policyholders	\$12,524	\$12,595
Net Income Before Taxes	\$(10,141)	\$(28,346)
Income Taxes	\$(1,495)	\$(3,620)
Net Income	\$(8,646)	\$(24,726)

NOTES TO THE FINANCIALS

Copic's last annual audit (conducted by Johnson Lambert and covering statutory financial statements from 2023) was "clean," meaning Copic's statements accurately represent the company's operating results and the company's financial condition as of December 31, 2023. 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 2024 and covering 2018 through 2022) 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
Chairman and Chief Executive Officer

Matthew J. Fleishman, MD, FACR
Radiology

Harris Frankel, MD
Neurology

Davis K. Hurley, MD
Orthopedic/Hand Surgery

Michelle M. Lucero
Chief Administrative Officer, General
Counsel, Children's Hospital Colorado

Sophia Meharena, DO, FAAP
Pediatrics

Steve Neumann
Managing Partner,
Lattice Work Capital Management

Hal R. Roth
Retired, Past Executive Vice President,
Chief Financial Officer, and Chief
Legal Counsel, Colorado Rockies

Alan Synn, MD, FACS
Vascular Surgery

Rebecca Vogel, MD
General Surgery

COPIC MEDICAL FOUNDATION

Meredith Hintze
Executive Director

BOARD MEMBERS

Sophia Meharena, DO, FAAP
Board Chair

Harris Frankel, MD

Kelly Joines

Romana Hasnain-Wynia, PhD

Alan Synn, MD, FACS

Rebecca Vogel, MD

LEADERSHIP TEAM

Gerald V. Zarlengo, MD
Chairman and Chief Executive Officer

Niles Cole
Chief Financial Officer

Sean Gelsey
Chief Claims Officer

Ted Tzeng
Chief Information Officer

Eric Zacharias, MD
Chief Medical Officer

Matt Groves
General Counsel

Janel Loud-Mahany
Senior Vice President,
Underwriting and Policyholder Services

Beverly Razon
Senior Vice President, Public Affairs

Kristin Stepien
Senior Vice President,
Sales and Business Development

Shelly Waggoner
Senior Vice President, Human Resources

Brenda L. Lantzy
Vice President, Office Services

Douglas Mason
Vice President, Claims

Jeffery Smith
Vice President, Actuarial

CONSULTANTS

ACTUARIAL

Milliman
Chad Karls

AUDIT

Johnson and Lambert
Lauren Darr, CPA

INVESTMENTS

Callan Associates Inc.
Gordon Weightman, CFA

LEGISLATIVE ADVOCACY

Nexus Policy Group (Colorado)
Patrick Boyle
Kayla Tibbals

Mueller Robak LLC (Nebraska)
Kim Robak
Matt Schaefer

J.A. Smith Law (Iowa)
Julie Smith

REINSURANCE

BMS Intermediaries, Ltd.
Andrew Wheeler

2023 FACULTY CONSULTANTS

Diane Barta, MD
Emergency Medicine
USACS of Colorado
Englewood, CO

Robert G. Bonebrake, MD, FACOG
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Perinatal Associates
Omaha, NE

Catrina C. Bubier, MD
OB/GYN
OB/GYN Affiliates
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Midtown Inpatient Medicine
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