



INSURANCE PROPOSAL

2023-2024 Policy Term

MANGUM CITY HOSPITAL AUTHORITY

Presented March 10, 2023

Presented by: Shelby Faust & Phillip Smith

SERVICE TEAM

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CYBER LIABILITY

Company:	Coalition	At Bay	Beazley
Breach Response	\$1,000,000 - \$10,000 Retention	\$1,000,000 - \$15,000 Retention	\$1,000,000 - \$10,000 Retention
Cyber Extortion	\$1,000,000 - \$10,000 Retention	\$1,000,000 - \$15,000 Retention	\$1,000,000 - \$25,000 Retention
Business Interruption	\$1,000,000 - \$10,000 Retention	\$1,000,000 - \$15,000 Retention	\$100,000 - \$25,000 Retention
Reputational Harm	\$1,000,000 – 14 Day Waiting Period	\$1,000,000 - \$15,000 Retention/180 Day Indemnity Period	Included
Network & Information Securities Liability	\$1,000,000 - \$10,000 Retention	\$1,000,000 - \$15,000 Retention	\$1,000,000 - \$10,000 Retention
Regulatory Defense & Penalties	\$1,000,000 - \$10,000 Retention	\$1,000,000 - \$15,000 Retention	\$1,000,000 - \$10,000 Retention
Multimedia Content Liability	\$1,000,000 - \$10,000 Retention	\$1,000,000 - \$15,000 Retention	\$1,000,000 - \$10,000 Retention
Digital Asset Restoration	\$1,000,000 - \$10,000 Retention	\$1,000,000 - \$15,000 Retention	Included
BI/PD Injury 1st Party	\$250,000 - \$10,000 Retention	N/A	N/A
BI/PD Injury 3 rd Party	\$250,000 - \$10,000 Retention	N/A	N/A
Ransomware	Included	Included	Included
Aggregate Limit	\$1,000,000	\$1,000,000	\$1,000,000
Premium:	\$12,536.62	\$14,138.28	\$13,578.60

***Completed application with chosen carrier required prior to binding coverage**

Carriers Declined to Quote due to lack of controls (EDR or MFA):

- **CNA Insurance Company**
- **Chubb Insurance Company**
- **MagMutual Insurance Company**

COALITION

Carrier Highlights:

- Credit monitoring covers credit freeze and credit thawing
- Data restoration costs include security failure or systems failure
- Insured vs insured exclusion additional carveback for claim made by additional insured
- Patents and trade secrets carveback for third party corporate information resulting from security failure
- 80/20 hammer clause
- Independent contractor included in definition of employee

Requirements:

- Provide an accurate total PII count and include all records in the applicant's care, custody, or control.
- Response to this contingency may change our terms or ability to offer terms.



Shelli Barrios
Insurica
P.O. Box 25928
Oklahoma City, OK 73125

Feb 08, 2023

Re: Mangum Regional Medical Center, Ref# 11238435-B
Proposed Effective 2/3/2023 to 2/3/2024

Dear Shelli:

We are pleased to confirm the attached quotation for **(cyber)** being offered with **Arch Specialty Insurance Company**. This carrier is **Non-Admitted** in the state of **OK**. Please note that this quotation is based on the coverage, terms and conditions as stated in the attached quotation, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this quotation carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, Inc. disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms quoted as per the attached and those terms originally requested. The attached quotation may not be bound without a fully executed CRC brokerage agreement.

NOTE: The Insurance Carrier indicated in this quotation reserves the right, at its sole discretion, to amend or withdraw this quotation if it becomes aware of any new, corrected or updated information that is believed to be a material change and consequently would change the original underwriting decision.

Should coverage be elected as quoted per the attached, Premium and Commission are as follows:

Premium:	\$11,427.00
Broker Fee	\$400.00
Surplus Lines Tax	\$709.62

<i>Option to Elect Terrorism Coverage</i>
TRIPRA Premium:
Additional Taxes:
Total Including TRIA(if elected) \$12,536.62

Grand Total: \$12,536.62

Commission: 12%

MEP: %

Broker Fees & Policy Fees are Fully Earned at Binding

NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.

If Non Admitted the following applies:

Oklahoma Tax Filings are the responsibility of: () Your Agency (x) CRC

This policy is not subject to the protection of any guaranty association in the event of liquidation or receivership of the insurer.

Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement, and as necessary maintain proof of declination. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

CRC is compensated in a variety of ways, including commissions and fees paid by insurance companies and fees paid by clients. Some insurance companies pay brokers supplemental commissions (sometimes referred to as "contingent commissions" or "incentive commissions"), which is compensation that is based on a broker's performance with that carrier. These supplemental commissions may be based on volume, profitability, retention, growth or other measures. Even if a contingent commission agreement exists with a carrier, we recognize that our responsibility is to promote the best interests of the policyholder in the selection of an insurance company. For more information on CRC's compensation, please contact your CRC broker.

Financing Insurance Premiums

Premium financing budgets insurance payments and improves liquidity for other business objectives: working capital, business growth, business expansion.

If your clients choose to pay their insurance in monthly installments, it's fast and easy with AFCO Credit Corporation, which is an affiliate of CRC, providing premium financing solutions for companies across the United States.

You can learn more about how premium financing works and how it can expand your relationship with your clients by emailing afcodirect@afco.com; or call toll-free **877-317-6437**, option 1. Additional information is available at <https://www.afco.com/partners/crc.html>.

Sincerely,

LA Exec Pro
213-439-3400
dalferez@crcins.com
11238435



Cybersecurity & insurance to keep your business safe

Coalition is the best way for a company to manage cyber risk. We provide comprehensive insurance coverage, free cybersecurity tools to monitor and protect your business, and 24/7 expert incident response to help you quickly respond to a cyber incident.



Hackers are smart, breaches are common, accidents happen. You need the most comprehensive protection. That's Coalition.

State-of-the-art cybersecurity

Our cybersecurity platform includes 24/7 security monitoring, automated security alerts, employee training, and access to security experts to prevent cyber incidents before they occur



Best-in-class cyber insurance

We protect the value of your entire business including financial, intangible, and tangible damage with up to \$15M of the most comprehensive cyber insurance

The most innovative and comprehensive coverage available

Coalition covers more of the financial, tangible, and intangible exposures your business faces as than any other insurance company.



Ransomware

A hacker has encrypted all of your files and won't unlock them until you pay a ransom. Not to worry, we'll cover the costs to restore your data and get you up and running again.



Wire Fraud & Social Engineering

A funds transfer request is sent to your controller by someone pretending to be your CEO. The funds may be out the door, but at least you're not out of pocket — we've got you covered.



Phishing and Data Breaches

A hacker gains access to an employee's email or breaches your network. We'll cover costs to fix the problem and breach related expenses such as credit monitoring and regulatory penalties.



Don't just protect your network, protect your business

We offer a full suite of security apps including 24/7 security monitoring, automated threat and intelligence alerts, DDoS mitigation, security benchmarking, ransomware protection, employee training, patch reminders, and more — included with each policy at no additional cost.



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“I never thought I'd say I was passionate about an insurance platform, but what you guys have built is exceptional.”

— VERIFIED COALITION POLICYHOLDER

We're here for you when you need us most

Incidents happen, which is why you have insurance in the first place. Coalition is the only insurance firm with a dedicated 24/7 incident response and claims team to help you quickly respond to an incident. Join thousands of other organizations who rely on Coalition to provide emergency first response.

The capabilities of Coalition.

The financial strength of the world's leading insurers.

Coalition's insurance products are offered with the financial security of many of the world's leading (re)insurers including Swiss Re Corporate Solutions, Arch Insurance North America, and Lloyd's of London, among others.

Ready to protect your business?

To learn more visit www.coalitioninc.com

* Consult your quote or policy for specific carrier information.



Coalition Insurance Solutions, Inc.
OK License No. 0100298249
55 2nd St, Suite 2500
San Francisco, CA 94105
Producer Code: 1035616

February 08, 2023

Producer:

Juliet Torres
CRC Insurance Services, Inc.
One Metroplex Drive, Suite 400
Birmingham, AL 35209

Re: Coalition Cyber Policy

Dear Juliet Torres:

We are pleased to offer the attached quotation for Mangum Regional Medical Center. Should you have any questions, please let us know.

In addition to our comprehensive insurance coverage, Coalition also provides robust cyber security tools including automated alerts, threat intelligence, expert guidance and recommendations, benchmarking, and ongoing monitoring to all of our policyholders. All are included in our apps platform at no additional cost to the insured. To learn more, visit www.coalitioninc.com.

Thank you again for the opportunity to work with you as a risk management partner to Mangum Regional Medical Center. If we can further assist you, or if you would like to learn more about our coverage or integrated approach to cyber risk management, please do not hesitate to contact us.



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 OK License No. 0100298249
 55 2nd St, Suite 2500
 San Francisco, CA 94105
 Producer Code: 1035616

COALITION CYBER POLICY QUOTATION

Please be advised this quotation is for surplus lines coverage. Compliance with applicable laws and payment of taxes and fees is the responsibility of the Insured, Insurance Agent, or Insurance Broker. Upon binding of this account, we must receive a signed application from the Insured.

Subject to the terms and conditions contained herein, Coalition Insurance Solutions (“Coalition”) agrees to issue to the below Named Insured the following quotation for insurance coverage:

Coalition Quote No.:	C-4LPX-254284-CYBER-2023	
Named Insured	Mangum Regional Medical Center	
Address	1 Wickersham Drive Mangum, OK 73554	
Policy Period	From: February 28, 2023 (Effective Date) To: February 28, 2024 (Expiration Date) <i>Both dates 12:01 A.M. at the Named Insured’s address above.</i>	
Policy Premium	Premium without TRIA	\$11,415.57
	TRIA Premium	\$11.43
	Total Premium	\$11,427.00
Aggregate Policy Limit of Liability	\$1,000,000	

Coverage under this policy is provided only for those Insuring Agreements for which a limit of liability appears below. If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this policy. The Aggregate Policy Limit of Liability shown above is the most the Insurer(s) will pay regardless of the number of Insured Agreements purchased.

THIRD PARTY LIABILITY COVERAGES

Insuring Agreement	Limit / Sub-Limit	Retention / Sub-Retention
A. NETWORK AND INFORMATION SECURITY LIABILITY	\$1,000,000	\$10,000
B. REGULATORY DEFENSE AND PENALTIES	\$1,000,000	\$10,000
C. MULTIMEDIA CONTENT LIABILITY	\$1,000,000	\$10,000
D. PCI FINES AND ASSESSMENTS	\$1,000,000	\$10,000

FIRST PARTY COVERAGES

Insuring Agreement	Limit / Sub-Limit	Retention / Sub-Retention
E. BREACH RESPONSE	\$1,000,000	\$10,000
F. CRISIS MANAGEMENT AND PUBLIC RELATIONS	\$1,000,000	\$10,000
G. CYBER EXTORTION	\$1,000,000	\$10,000
H. BUSINESS INTERRUPTION AND EXTRA EXPENSES	\$1,000,000	i. Waiting period: 8 hours ii. Enhanced waiting period: 8 hours
I. DIGITAL ASSET RESTORATION	\$1,000,000	\$10,000



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J. FUNDS TRANSFER FRAUD	\$250,000	\$25,000
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Coverages by Endorsement	Limit / Sub-Limit	Retention / Sub-Retention
BREACH RESPONSE SEPARATE LIMIT Limit is separate from and in addition to the Aggregate Policy Limit of Liability	\$1,000,000	\$10,000
BI/PD3. BODILY INJURY AND PROPERTY DAMAGE – 3RD PARTY	\$250,000	\$10,000
BI/PD1. BODILY INJURY AND PROPERTY DAMAGE – 1ST PARTY	\$250,000	\$10,000
CR. COMPUTER REPLACEMENT ENDORSEMENT	\$1,000,000	\$10,000
SF. SERVICE FRAUD	\$100,000	\$10,000
RHL. REPUTATIONAL HARM LOSS POLLUTION ¹	\$1,000,000 \$250,000	Waiting period: 14 days \$10,000
REPUTATION REPAIR ²	\$1,000,000	\$10,000

Pre-Claim Assistance \$2,850 *Pre-claim assistance is a benefit included as part of the premium. See Section V, CLAIMS PROCESS, PRE-CLAIM ASSISTANCE of the Policy for more details.*

Insurers and Quota Share Percentage

Insurer	Policy No.	Quota Share % of Loss	Quota Share Limit of Liability	Premium
Arch Specialty Insurance Company		30%	\$300,000	\$3,428.10
Fortegra Specialty Insurance Company		30%	\$300,000	\$3,428.10
Ascot Specialty Insurance Company		20%	\$200,000	\$2,285.40
Allianz Underwriters Insurance Company		20%	\$200,000	\$2,285.40

Retroactive Date Full Prior Acts Coverage

Continuity Date February 28, 2023

Endorsements and Forms Effective at Inception

POLICY DECLARATIONS	SP 14 797 0221
SIGNATURE PAGE - USA ALLIANZ	CYUSP-00NT-000001-0622-00
SIGNATURE PAGE ARCH	CYUSP-00NT-000006-0922-00
SIGNATURE PAGE ASCOT	CYUSP-00NT-000004-0922-00
SIGNATURE PAGE FORTEGRA	CYUSP-00NT-000003-0922-00
COALITION CYBER POLICY	SP 14 798 0419
QUOTA SHARE ENDORSEMENT	SP 15 629 0218
SERVICE OF SUIT ENDORSEMENT	SP 14 927 0219
OKLAHOMA CHANGES	SP 15 201 1117
BODILY INJURY AND PROPERTY DAMAGE ENDORSEMENT -- 1ST PARTY	SP 14 799 1117
BODILY INJURY AND PROPERTY DAMAGE ENDORSEMENT -- 3RD PARTY	SP 14 800 0518

¹ POLLUTION ENDORSEMENT amends A. NETWORK AND INFORMATION SECURITY LIABILITY (if selected) and B. REGULATORY DEFENSE AND PENALTIES (if selected); use of this limit reduces the limit for A. and B.

² REPUTATION REPAIR ENDORSEMENT amends F. CRISIS MANAGEMENT AND PUBLIC RELATIONS; use of this limit reduces limit for F.



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COMPUTER REPLACEMENT ENDORSEMENT	SP 17 514 0419
POLLUTION ENDORSEMENT	SP 14 801 0318
REPUTATIONAL HARM LOSS	SP 16 383 0718
REPUTATION REPAIR ENDORSEMENT	SP 14 802 1117
SERVICE FRAUD ENDORSEMENT	SP 16 183 0518
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	SP 17 252 0219
DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	SP 17 255 0220
MISCELLANEOUS AMENDMENTS (CRC INSURANCE SERVICES) ENDORSEMENT	SP 16 857 0119
STATE CHANGES	SP 15 201SL 1117
BREACH RESPONSE SEPARATE LIMIT ENDORSEMENT	SP 16 296 0618
REGULATORY COVERAGE ENHANCEMENT ENDORSEMENT -- CCPA AND GDPR	SP 17 147 1119
COURT ATTENDANCE COST REIMBURSEMENT ENDORSEMENT	SP 16 777 0918
CRIMINAL REWARD COVERAGE	SP 16 670 0818
DUTY TO COOPERATE ENDORSEMENT	SP 17 274 0219
YOUR OBLIGATIONS AS AN INSURED ENDORSEMENT	SP 17 275 0219
FUNDS TRANSFER LOSS ENDORSEMENT REQUIRING AUTHENTICATION	SP 17 168 0119
MULTI-FACTOR AUTHENTICATION (MFA) RETENTION REDUCTION	SP 17 814 0819
PHISHING (IMPERSONATION) AND PROOF OF LOSS PREPARATION EXPENSE ENDORSEMENT	SP 18 435 0720
WRONGFUL COLLECTION EXCLUSION	SP 18 324 0521
\$0 RETENTION FOR SERVICES FROM COALITION INCIDENT RESPONSE	CYUSP-50EN-000004-1022-01
WAIVER OF SUBROGATION PER CONTRACT ENDORSEMENT	SP 15 810 0318
MISCELLANEOUS AMENDMENTS (PREFERRED AMENDATORY) ENDORSEMENT	SP 18 326 0520

Conditions:

This quotation expires within sixty (60) days or on the expiration date of the current coverage, whichever comes first.

This quotation for insurance coverage is issued based on the truthfulness and accuracy of the responses to the questions on the insurance application entered into our underwriting system.

If between the date of the quotation and the Effective Date of the proposed insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the Effective Date of the proposed insurance contract, then the Named Insured must notify Coalition. Whether or not this quotation has already been accepted by the Named Insured, Coalition reserves the right to rescind this indication as of its Effective Date or to modify the final terms and conditions of the quotation upon review of the information. Coalition also reserves the right to modify the final terms and conditions upon review of the information received in satisfaction of the aforementioned conditions.

This quotation is also subject to our review and acceptance of responses to the following conditions:

- An authorized representative of the Named Insured signs the Coalition application within ten (10) days of the issuance of a binder or insurance coverage will not take effect.

Please note this quotation contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.