



Integrus Group®

2025 Annual Report



EVOLVING  
EXPANDING  
AND PROTECTING



Mark D'Agostino, MD  
President & Chair



Stephen Gallant  
Chief Executive Officer

## A Letter From the Chair & Chief Executive Officer

**2025** was another exciting and fulfilling year for the Company. Policyholder surplus grew to \$311.8 million and retention remained high as the Company continues to expand. Rebranding of the previously acquired MedMal Direct Insurance Company (MDIC) and CorePRO Insurance Agency to Integris Assurance Company (IAC) and Integris Insurance Agency (IIA) respectively, has been completed.

The integration of these companies into Integris Group has been seamless and will provide essential synergies going forward.

The Company continues to look for ways to add value to its policyholders. Integris Insurance Agency (IIA) is now licensed in 44 states and has expanded into the northeast. IIA has evolved and now offers several additional lines of service to policyholders including coverage for Business Owners, Workers' Compensation, Cyber Liability, Facilities and Allied Healthcare & Errors and Omissions Liability Insurance.

# 2025

The Company also remains committed to protecting its policyholders. The Company's Risk Management Education Program continues to update and expand its offerings, addressing the latest issues facing practitioners daily, including such topics as Artificial Intelligence and GLP-1 medications, and their impact on medical liability. The program has been expanded to include IAC policyholders and continues to offer not only CME credits but also up to a 7.5% premium credit to policyholders completing three education programs in a calendar year.

The Board of Directors has once again approved a dividend of 2.5% of premium to eligible policyholders. In addition, the Company continued and expanded to IAC policyholders the Legacy Rewards Program, which annually allocates 5% of premium to eligible policyholders to be paid at the time of retirement.

As always, we thank you for your continued loyalty and support. The Board of Directors and employees remain committed to our mission of providing exceptional support, protection and service to you. We look forward to the upcoming year and our continued partnership.

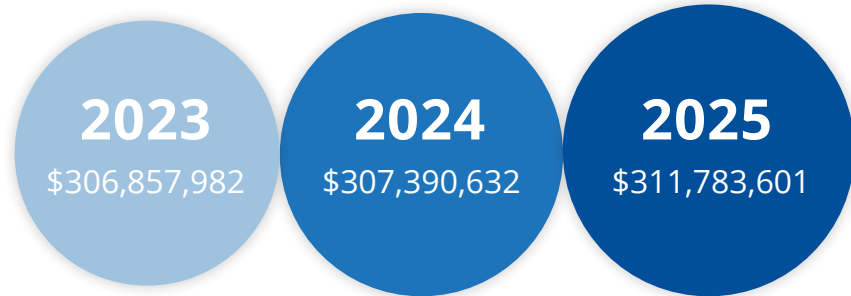
Mark D'Agostino, MD  
President & Chair

Stephen Gallant  
Chief Executive Officer

# FINANCIAL OVERVIEW

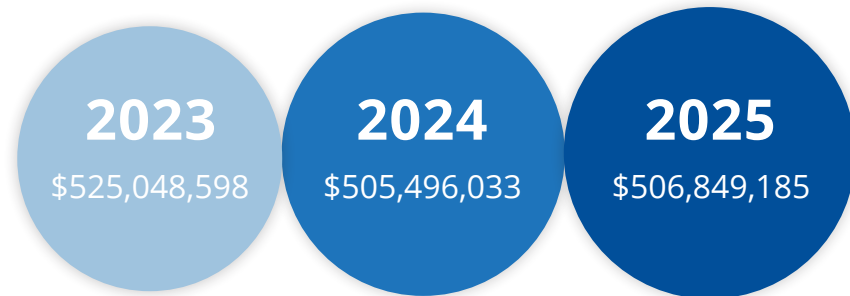
## POLICYHOLDER SURPLUS

\$ in Millions



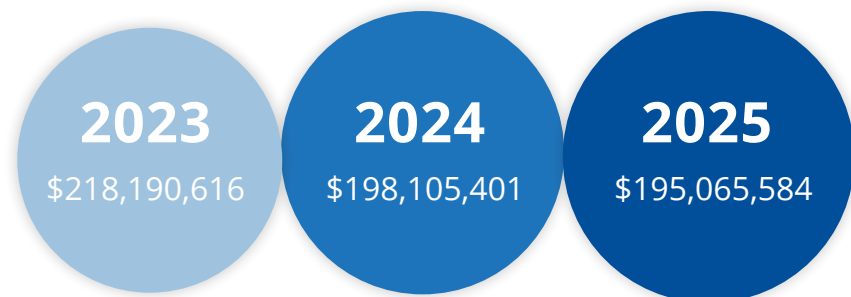
## TOTAL ADMITTED ASSETS

\$ in Millions



## LIABILITIES

\$ in Millions



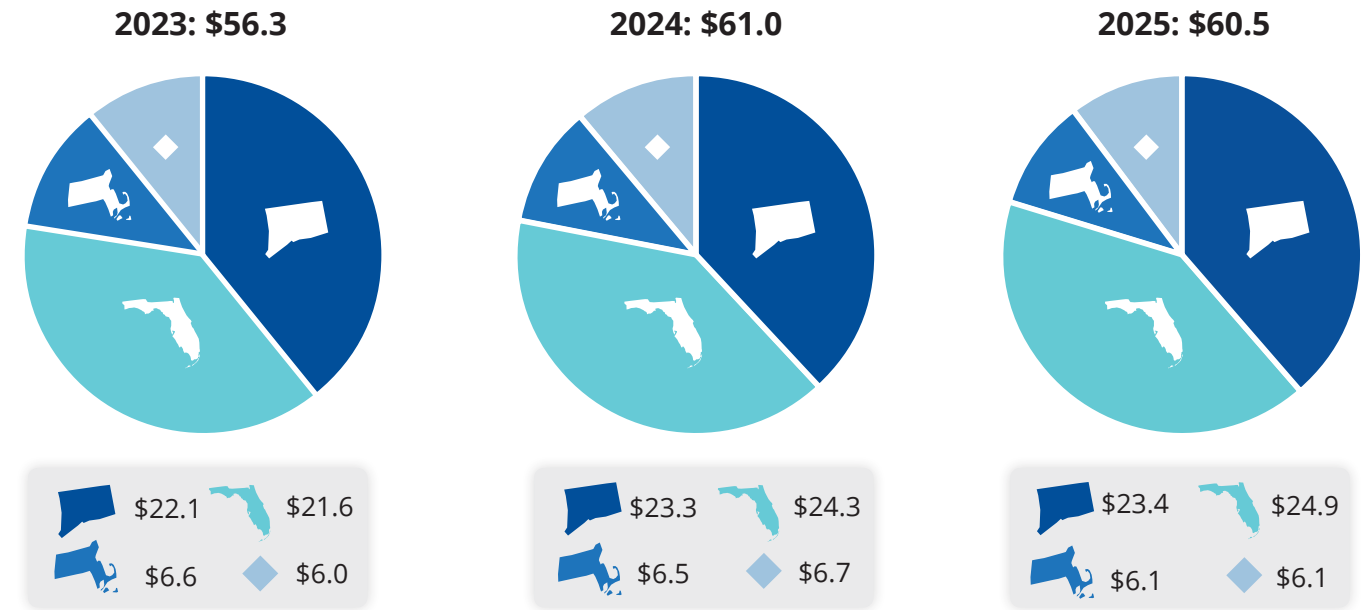
The above information for Integris Group includes Integris Insurance Company and Integris Assurance Company, which are both member companies of Integris Group as well as Integris Risk Retention Group, which is an Integris Group sponsored Risk Retention Group. Integris Group consolidated financials include Integris Group, Inc, Integris Financial Services, Inc and Integris Insurance Agency.

Integris Group®

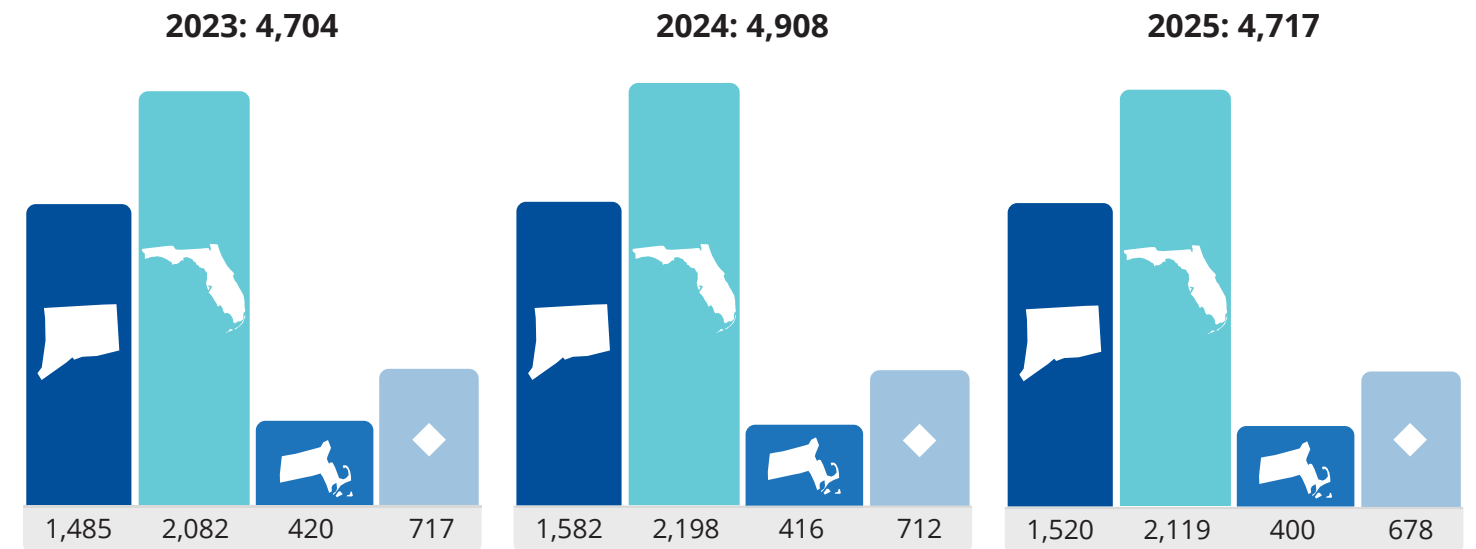
## DIRECT WRITTEN PREMIUM

\$ in Millions

Connecticut
 Florida
 Massachusetts
 Other States



## RISKS INFORCE



2025 Annual Report

## ELEVATING VALUE BEYOND COVERAGE

### MEMBER Advantage<sup>+</sup>

Integrus Group policyholders receive discounts on services supporting medical practice operations using the Member Advantage<sup>+</sup> **Preferred Discount Programs**. In 2025, we welcomed a new partnership with Payment Pros.

**Payment Pros:** a healthcare-focused merchant services agency offering payment solutions for medical practices.

**Transworld Systems Inc. (TSI):** a national collections agency serving multiple industries, including medical practices and health systems.

**Advanced Medical Resources (AMR):** a healthcare recruitment firm founded in 1987, with leaders in the Pinnacle Society and the National Association of Personnel Services.



To learn more about Integrus Group Member Advantage, visit [integrusgrp.com/Member-Advantage](https://integrusgrp.com/Member-Advantage) or scan the QR code.



Following a full year of coverage, eligible policyholders receive annual allocations to their Legacy Rewards account. This account continues accruing each year that you remain insured with Integrus Group. Available to physicians, surgeons, podiatrists, chiropractors, and dentists insured by Integrus Group:

- New members qualify after completing one 12-month policy term and then renewing for a second year of coverage.
- Rewards grow annually with continuous coverage at each renewal.

## ENHANCING OUR DIGITAL EXPERIENCE

Integrus Group continues to expand access for our policyholders, insured members, team members and broker partners to valuable resources, exclusive member benefits, and exceptional dedicated support—while developing innovative tools to improve convenience as we remain committed to elevating the customer experience.

Integrus Group is committed to providing personalized service to our policyholders with a team of professionals ready to respond to your requests allowing support wherever you may need it.



### POLICYHOLDER PORTAL

All policyholders of Integrus Group have access to our Policyholder Portal where one can pay any invoice, view policy documents, and print certificates. Each policyholder is granted access for one single user.



### EDUCATION & CME PORTAL

All Integrus members can log in to register for CME programs and download CME transcripts. Register for live events, webinars, complete Category 1 CME credits and self studies.



### CYBER PORTAL

Our Cyber Portal is available to our members and their staff at no additional cost with training programs available including HIPAA Compliance, PCI, breach response and more.



### PRODUCER PORTAL

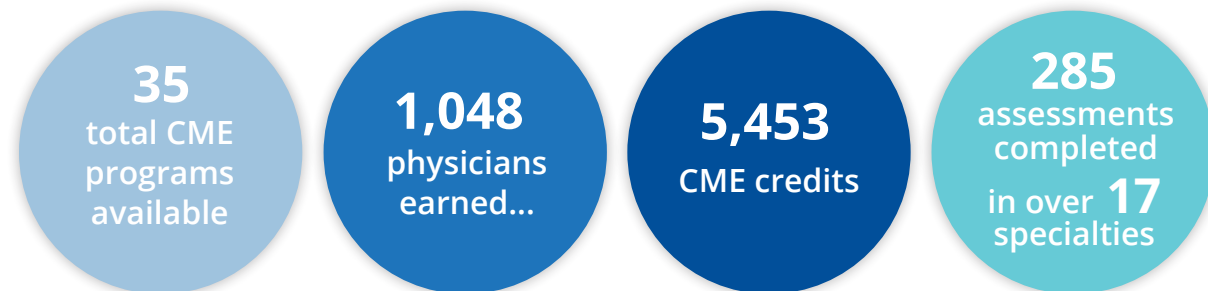
Our agent partners and employed sales team have access to their clients policy documents, billing information and other resources to assist in providing world class service to our insured members.

# PROTECTING

## ADVANCING EDUCATIONAL SUPPORT

In 2025, our comprehensive risk management and educational offerings continued to support both the clinical and emotional needs of healthcare professionals. Through continuing education, on-site practice assessments, and direct access to experienced risk management specialists, we helped practices identify areas of risk, strengthen communication, and address the human factors that impact patient safety and provider well-being.

Together, these services reinforced our commitment to proactive support, practical guidance, and the creation of resilient, well-supported care environments.



### Emotional Support | *The Care You Need*

Integris Group offers our members struggling with daily stress, burnout, or a patient's unanticipated medical outcome access to confidential, one-on-one sessions with a board certified physician at no additional cost. These sessions can be done over the phone or in-person—whichever is most convenient. There is no documentation of these sessions, no cost to participate, and no need to use personal insurance.

## DELIVERING SPECIALTY SOLUTIONS

Integris Insurance Agency is Integris Group's commercial lines insurance specialists, expanding insurance services offered by Integris Group.

Integris Insurance Agency builds on a strong foundation of professional liability expertise while delivering broader protection for today's complex business risks. While we specialize in healthcare, our reputation as a leading professional liability broker has enabled us to expand beyond professional liability to support the full spectrum of business and operational exposures.

### COMMERCIAL

Protects businesses from financial losses caused by events such as lawsuits, property damage, accidents, or employee injuries through flexible, tailored coverage options aligned to each organization's risk profile.



### CYBER


Helps organizations reduce data breaches, cyberattacks, ransomware, and other digital threats by covering costs such as incident response, data recovery, and business interruption.



### PROFESSIONAL

Protects physicians, surgeons, and allied healthcare providers against claims arising from patient care, including diagnostic errors, surgical errors, medication mistakes, and failure to obtain informed consent.



 Nationally accredited by the Accreditation Council for Continuing Medical Education (ACCME)



# Integrus Group<sup>®</sup>

## FAMILY OF COMPANIES



Serving and protecting physicians for over 40 years, Integrus Insurance Company provides professional liability coverage including robust defense and gold standard customer service to physicians, surgeons, healthcare providers and facilities within its growing footprint. Our name honors both integrity and stability with which we were founded as well as our vision for the future. Serving CT and MA.



Integrus RRG was created as a member-owned company with practicing policyholders as its leadership and owners. With the support and financial backing of Integrus Group, Integrus RRG is a trusted provider of professional liability insurance for physicians, surgeons, healthcare providers and facilities. Serving DE, MD, ME, NH, NJ, NY, RI, SC, VT.



Acquired in 2023, Integrus Assurance Company (IAC) has been rebranded and has become an ideal partner to accelerate and diversify the expansion of Integrus Group while delivering products, benefits and service at our high standards. As the largest admitted MPL insurance company domiciled in Florida, the company provides physicians, surgeons and healthcare groups with competitive and stable insurance coverage. Serving FL, GA, NC, OK, TX.



Acquired in 2023 and rebranded, Integrus Insurance Agency specializes in healthcare. As an industry leading professional liability broker, our agency has expanded our offerings to include business insurance, cyber insurance, workers compensation, and other commercial insurance. Our agency has access to a comprehensive group of trusted insurance companies to provide the most competitive, cost-effective options in the market. Serving 44 states and growing.

# BOARD OF DIRECTORS

## INTEGRIS GROUP



**Mark D'Agostino, MD**  
*President & Chair*  
Otolaryngology (ENT)



**Scott Serels, MD**  
*Vice President*  
Urology



**Mary Ann Bentz, MD**  
*Treasurer*  
Dermatology



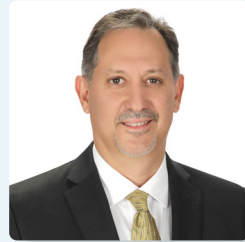
**Jeffrey Hopkins, MD**  
*Secretary*  
Emergency Medicine



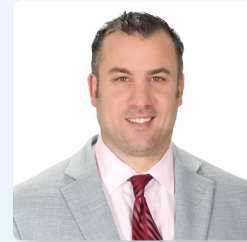
**Nicholas Bontempo, MD**  
*Board Member*  
Orthopedics



**Victoria Reyes, MD**  
*Board Member*  
Pathology



**Gary DiDato, MD**  
*Board Member*  
Anesthesiology



**Gabriel Gambardella, DPM**  
*Board Member*  
Podiatry



**Bruce Shay**  
*Board Member*



**Stephen Gallant**  
*Board Member*  
Chief Executive Officer

## INTEGRIS ASSURANCE COMPANY

**Mark D'Agostino, MD**  
*Chair*  
Otolaryngology (ENT)

**Scott Serels, MD**  
*Board Member*  
Urology

**Stephen Gallant**  
*President*  
Integris Group CEO

**Mary Ann Bentz, MD**  
*Board Member*  
Dermatology

**Jeffrey Hopkins, MD**  
*Board Member*  
Emergency Medicine

**Marc Hammett, CPA**  
*Vice President*  
IAC CEO

**Michael Conneely**  
*Secretary/Treasurer*  
Integris Group CFO

## INTEGRIS RRG

**Mark D'Agostino, MD**  
*Vice President*  
Otolaryngology (ENT)

**Powen Hsu, MD**  
*Board Member*  
Pain Management

# MANAGEMENT TEAM



**Stephen Gallant**  
Chief Executive Officer  
Since 2017



**Kirk Tweedy**  
Chief Operating Officer  
Since 2022



**Michael Conneely, CPA**  
Chief Financial Officer  
Since 2017



**Marc Hammett, CPA**  
Chief Executive Officer, IAC  
Since 2016



**Bryan Carter, CRCR**  
Chief Marketing Officer  
Since 2018



**Garrett Cronin**  
Chief Underwriting Officer  
Since 2018



**Denise Condron**  
VP, Risk Management  
Since 2012






**Jay Votta, FCAS, MAAA**  
VP, Actuarial Services  
Since 2020

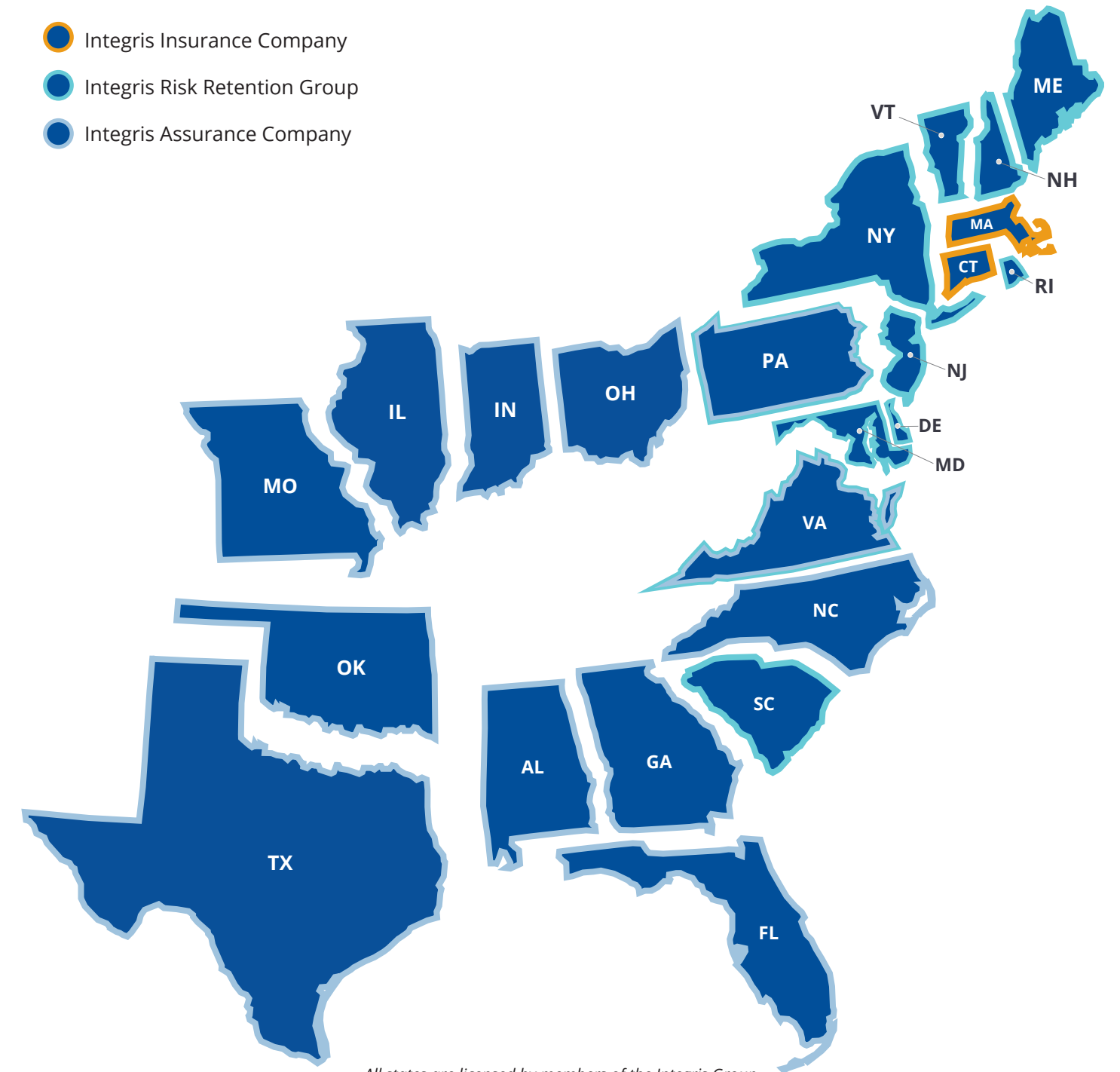


**Clifton Render**  
VP, Information Technology  
Since 2021



**Christina Canales-Perry, JD**  
VP, Claims  
Since 2023

-  Integris Insurance Company
-  Integris Risk Retention Group
-  Integris Assurance Company



All states are licensed by members of the Integris Group



# Integrus Group<sup>®</sup>



To learn more about Integrus Group, visit [www.integrusgrp.com](http://www.integrusgrp.com) or scan the QR code.