March 16, 2017

To: Michelle Bilsky  
Vice President – Risk Management

From: Melodee Dixon  
Chief Operating Officer

Re: Risk Management Discount

After consideration of the information provided to us on the Pathology Tracker and Radiology Tracker software platforms for end-to-end specimen tracking, we conclude that the software has the ability to close the loop on communication between physician, radiologist, and patient thereby reducing the potential for a missed or delayed diagnosis claims.

MedMal Direct Insurance Company will agree offer a risk management discount to physicians who:

1. Have implemented either of the platforms in their office; and
2. Have at least 85% of their specimens or images read by a lab or radiology service using the software.

The applicable discount will be either 2.5% or 5% as determined by MedMal Direct’s rate, rule and form filings in each jurisdiction.