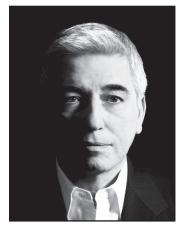
THE TRIBUTE PLAN FOR THOSE WHO DEVOTE THEMSELVES TO PROVIDING OUTSTANDING PATIENT CARE, WE PAY TRIBUTE



Donald J. Palmisano, MD, JD, FACS

Board of Governors, The Doctors Company
Former President American Medical Association

The Doctors Company was founded on one intrinsic principle—to support doctors in advancing and protecting the practice of good medicine.

In 2007, we created the Tribute® Plan, an unrivaled financial benefit that rewards our members for their loyalty and their dedication to superior patient care. We are the only national medical liability insurer to offer a member benefit of this magnitude.

THE TRIBUTE PLAN AT A GLANCE

- This benefit was born out of a vision that supports our founding mission to defend, protect, and reward the practice of good medicine.
- The Tribute Plan is an innovative benefit for members of The Doctors Company that will not affect a member's current or future premiums in any way—it's a financial reward that our members would not receive if they were with any other national medical liability insurer.
- To date, over \$25 million in Tribute awards has been paid. And the largest payment to date is \$138,599.





GOOD MEDICINE HAS ITS REWARDS

- The Tribute Plan is tangible proof that we are accountable to the physicians we insure. It reinforces our belief that, as an organization founded, owned, and led by physicians, we consider the physicians we insure to be members and not merely policyholders. And it proves we are dedicated to rewarding our members—unlike commercial insurance companies focused on rewarding their outside stockholders, or countless other insurance companies that view doctors as anonymous policyholders.
- To be eligible to receive a Tribute award, members of The Doctors Company must reach age 55 or older, retire from the practice of medicine permanently, and be insured by The Doctors Company for five continuous years or more on the day they retire.*
- This unique award comes from a well-respected, established carrier with a long track record of strong financial management. The Doctors Company is rated A by A.M. Best Company and Fitch Ratings.
- This benefit will not affect The Doctors Company's ongoing dividend program, which returns premiums to qualifying members for better-than-expected loss experience.

"The Doctors Company treats me with respect, and the Tribute program makes me feel like I am getting something back for my good record and loyalty."

-Ohio Psychiatrist

"I'm not sure how I'll use my Tribute Plan when I retire. I may take a trip or pay off some debts. I'll decide when the time comes, but for now, it's just fun knowing it's there and thinking about the possibilities."

—Florida Diagnostic Radiologist "The Tribute Plan is real proof that I'm more than just an insured of The Doctors Company—I am a member."

—California Family Practitioner



www.thedoctors.com/tribute

The information in this document is a summary of certain terms and conditions of the Plan Document ("Plan Document") of the Tribute Plan, as established and administered by The Doctors Company. This document does not purport to describe all the terms and conditions of the Tribute Plan. The Plan Document contains a full description of the Tribute Plan. In the event of any conflict, inconsistency, or other difference between this document and the Plan Document, the terms and conditions of the Plan Document will control in every respect. Any projected balance amounts or other projections are not intended to be a forecast of future events or a guarantee of future balance amounts. The statistics used herein have been obtained from sources the plan administrators believe to be reliable, but the accuracy and completeness of the information cannot be guaranteed. Past experience and practices with respect to Plan Balances do not guarantee the same or similar future results.

^{*}A member's award balance may also be distributed in the event of death or permanent disability while insured by The Doctors Company. Eligibility requirements for members who were previously insured by a company acquired by The Doctors Company may vary. Please see www.thedoctors.com/tributefaq.