

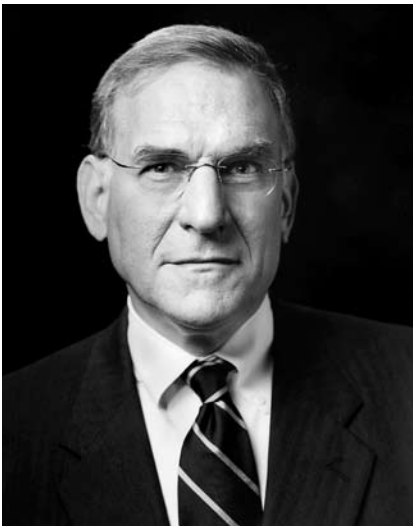
We believe that you should be empowered to offer the marketplace something unique and spectacular. That you deserve a revolutionary new way to delight your clients. We believe that there's a more powerful method for securing your policy renewals. That your daily efforts merit an innovative way to win new business. **We believe that what's inside this package will change your world.** We believe in giving you something that goes beyond the best product, service and support in the industry. We are The Doctors Company, and we believe in you.



THE DOCTORS COMPANY

Introducing **the Tribute<sup>sm</sup> Plan**,  
a pioneering new benefit from  
The Doctors Company.

# Introducing the new tool that helps you renew policies, win new accounts and reach new sales goals.



*Richard E. Anderson, M.D., F.A.C.P.  
Chairman and CEO of The Doctors Company*

We're on a mission to make your job easier and to redefine the best medical malpractice coverage in the industry. That's why we've created a breakthrough new benefit called the Tribute Plan that gives you a strong sales advantage and defies the notion that the malpractice insurance industry is a parity marketplace.

Our Tribute Plan rewards your clients for staying with you and with The Doctors Company. Which means that renewals will be easier, and you now have something unique to offer potential clients that can tip the balance in your favor. Plus, this new benefit gives you a way to help your larger medical groups retain the physicians on their staffs.

No other national medical malpractice insurer gives you the power of an offering like this. It's a major step toward shattering the perception that all providers are alike.



## How your new sales **advantage** works.

The Tribute Plan is designed to reward physicians who share our commitment to patient safety and strive to keep claims low. These physicians are more than just policyholders, they are members of The Doctors Company united in a good cause, and they deserve to receive a career award for advancing the practice of good medicine.

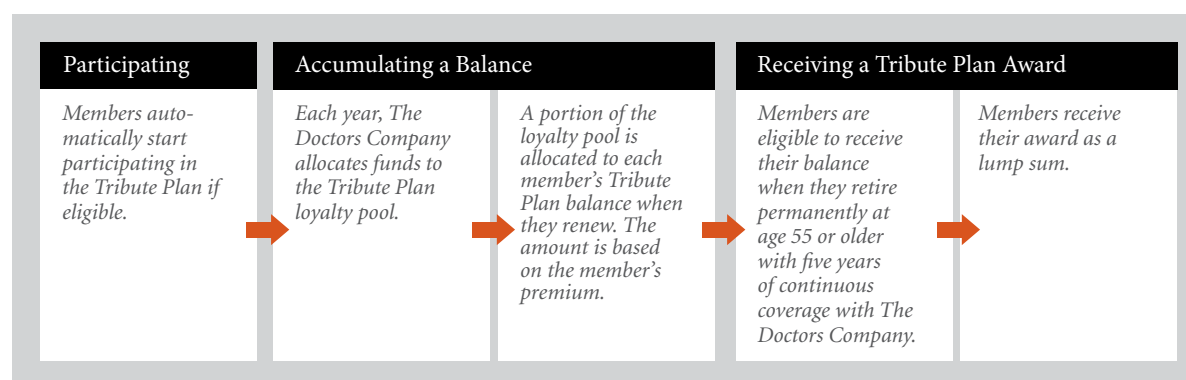
To make this a reality, the Board of Governors has approved the Tribute Plan and a five-year, \$250 million initial funding. Each year over the next five years, \$50 million will be contributed to a loyalty pool, which will be individually allocated to every member through 2011. And, every year thereafter, our Board will determine the amount of additional funds to be allocated to the loyalty pool, based on The Doctors Company's capital requirements.

The Tribute Plan is based upon the principle that, when all of us work together to provide outstanding patient care and keep claims low, we all win.

To qualify for the Tribute Plan, members need to meet three simple criteria, which match the requirements to receive their free tail coverage:

- Reach age 55 or older,
- Retire permanently from medicine, and
- Have five or more years of continuous coverage with The Doctors Company on the day they retire.

These qualifications are designed to reinforce each physician's and physician group's commitment to you, to The Doctors Company, and to our overarching mission. You'll also be happy to know that this new benefit does not impact your clients' premiums or our industry-leading patient safety programs. Nor will it affect our outstanding customer service, our aggressive claims defense, any potential for dividend distributions or your commission rates in any way.



Here's what you'll want to do today. Visit [www.thedoctors.com/tribute](http://www.thedoctors.com/tribute) to thoroughly familiarize yourself with the Tribute Plan. Call all of your clients right away to share the good news. And look forward to future steps we will be taking in our relentless effort to support doctors in the practice of good medicine.

## How **Tribute Plan** balances are calculated.

Tribute Plan balances are available online at [www.thedoctors.com/tribute](http://www.thedoctors.com/tribute) and can be checked at any time. Annual allocations to each member are derived from a simple formula based upon the annual premium paid. There are two types of balances shown online: an estimated current balance that tells you what each member would receive if he or she currently met all three criteria, and a projected balance that tells you how much additional money will be allocated when that member renews his or her policy for five years.

**Sample Five-Year Projection**

	Annual Premium		Estimated Balance
<i>Physician A</i>	\$20,000	5 Years →	<i>\$10,000</i>
<i>Physician B</i>	\$60,000	5 Years →	<i>\$30,000</i>
<i>Physician C</i>	\$90,000	5 Years →	<i>\$45,000</i>

*These examples are based on The Doctors Company's initial funding of the loyalty pool at \$50 million each year for the next five years.*

The estimated current balance gives you some very good news to share with your clients now. And the projected balance gives you a very compelling message to share with clients prior to renewal time.

Any time you write a new policy, the physician will be added to the loyalty pool. An estimated and projected balance will be available for that new member upon the first renewal period.

## Communicating **Tribute Plan** balances.

We will be mailing two types of statements:

- A consolidated statement that goes out to you and to your group policyholders on a quarterly basis and prior to renewal
- An individual statement that is mailed quarterly to each member

You can also view your clients' Tribute Plan balances via The Doctors Company website at [www.thedoctors.com/tribute](http://www.thedoctors.com/tribute).

## We've created **communication tools** to help you.

Along with this brochure you'll find a sales sheet that you can use with your clients. In addition, on our website you will find a training session, FAQs and samples of the member communications we are sending out to introduce this new benefit. Just visit [www.thedoctors.com/tribute](http://www.thedoctors.com/tribute) to get started.

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 shown herein are for illustrative purposes only. Said 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 completion of the information cannot be guaranteed. Past experience and practices with respect to Plan Balances do not guarantee the same or similar future results.

