Our mission to advance, protect, and reward the practice of good medicine has never been more important.
WE HAVE PURSUED OUR MISSION FOR MORE THAN 35 YEARS. EVEN IN THIS TIME OF TREMENDOUS CHANGES TO HEALTHCARE, WE REMAIN A COMPANY DEDICATED TO ADVANCING, PROTECTING, AND REWARDING THE PRACTICE OF GOOD MEDICINE.
“OUR MISSION HAS REMAINED CONSTANT FOR MORE THAN 35 YEARS: TO RELENTLESSLY DEFEND, PROTECT, AND REWARD DOCTORS AND TO ADVANCE THE PRACTICE OF GOOD MEDICINE.”

Richard E. Anderson, MD, FACP
Chairman and CEO, The Doctors Company
A LETTER FROM THE CHAIRMAN AND CEO

Healthcare in the U.S. is undergoing unprecedented change. New regulatory requirements and reimbursement models are driving the consolidation of our healthcare delivery system, while at the same time, we must combat major challenges to some of the most important legal reforms we have achieved in the past four decades. It’s clear that our mission to advance, protect, and reward the practice of good medicine has never been more important.

As the nation’s largest physician-owned medical malpractice insurer, The Doctors Company provides unmatched coverage to more than 75,000 members and many of the nation’s top healthcare systems. We can and will protect our members in whichever delivery models they choose.

The transitions associated with healthcare reform will inevitably bring new opportunities for litigation, but we will stand firm in choosing defense over appeasement. When litigious patients and lawyers challenge the skills, judgment, and professionalism of one of our members, we immediately launch a powerful response. Our expert defense teams, led by top medical liability attorneys, have earned a reputation for aggressively defending members rather than settling. And, as always, we settle no claim without the written consent of the insured physician (where permitted by law).

In addition to superior legal defense, we host innovative Litigation Education Retreats to provide members facing claims with the skills necessary to prepare sound testimony and cope with the emotional stress that accompanies the judicial process. Putting medical liability claims in perspective helps our members cope with the onerous requirements of our legal system. This comprehensive approach to supporting our members during and after litigation has been resoundingly successful.

Our focus on rewarding our members is undiminished. The physicians insured by The Doctors Company are members, not just policyholders, and they are entitled to reap financial rewards in addition to the protection we provide. The Tribute® Plan, which provides a substantial award to members at retirement, continues to be the industry’s most ambitious member benefit. Since the Tribute Plan launched in 2007, $500 million has been allocated to member accounts, and the highest award to date is $138,599.

Dividends are another way we reward members when claims are kept low. We have declared a $22 million dividend for 2014. Since 1976, we’ve returned more than $287 million in dividends to members. As always, we continue to offer some of the most competitive filed rates in all of the regions we serve.
WE CAN AND WILL PROTECT OUR MEMBERS IN ANY HEALTHCARE DELIVERY MODEL THEY CHOOSE.
We vigorously protect the practice of good medicine with our industry-leading patient safety programs and services. The Doctors Company launched the first—and the industry’s largest—patient safety program more than a decade ago. Our patient safety experts are key participants in major forums across the nation, pioneering patient safety efforts that extend the collaborative, interactive techniques we’ve developed. These efforts contribute significantly to the reduced frequency of claims our members experience, even in the highest risk specialties. We can deliver these value-added benefits to our members because The Doctors Company is strong. We are rated A by A.M. Best Company and Fitch Ratings, and the Ward Group names The Doctors Company one of the 50 best insurance companies in the world after analyzing a universe of over 3,000 property-casualty insurers.

Our conservative fiscal approach and conscientious investment strategies have yielded a member surplus of $1.7 billion—the largest of any physician-owned medical liability insurer in the nation—and $4.3 billion in assets. Because of this, we have the financial strength to deliver on our promises to our members, now and in the future, regardless of the course of healthcare change.

We are endorsed by America’s most prestigious medical associations, representing more than 250,000 physicians, which recognize our dedication and service to the profession.

At The Doctors Company, we are proud that our mission has stayed constant for more than 35 years. Even in a time of great change, we remain a company led by doctors, for doctors—advancing, protecting, and rewarding the practice of good medicine with unwavering resolve.

Richard E. Anderson, MD, FACP
Chairman and CEO, The Doctors Company
"WHEN OUR MEMBERS ARE ATTACKED, WE MOBILIZE THE BEST CLAIMS TEAM IN THE INDUSTRY."

Robert D. Francis
Chief Operating Officer, The Doctors Company
WE DEFEND OUR MEMBERS
RELENTLESSLY

Our legal defense teams are known to be relentless champions who choose to fight rather than settle. Your reputation and livelihood are on the line, so we take allegations just as seriously as you do. The Doctors Company is an organization founded and led by doctors, giving us a very keen understanding of the impact of a malpractice claim.

If a claim is ever made against you, our defense of your livelihood and reputation will be fierce and uncompromising, and our team of member advocates will support you throughout the litigation process. Our powerful defense attorneys have well-earned reputations for unyielding defense and aggressive counteraction that give any plaintiff pause—often deterring litigants and their lawyers from initiating frivolous allegations. Finally, we make this solemn promise to you: We will never settle a claim without your written consent.

The key to winning is preparation, and we have honed our skills in this area to an unprecedented degree. We convene Annual Legal Summits, where our nationwide network of defense teams meets to share insights about developing legal trends, the latest plaintiffs’ strategies, and best defense practices. Armed with this inside information, our teams are prepared to stage the most aggressive medical malpractice defense in the industry.

We take every opportunity to seize an advantage—which means we also prepare you to be a strong player in your own defense. We’ve created regional Litigation Education Retreats to help our members master defense tactics and deliver sound testimony. Doctors facing a claim will have the opportunity to give mock depositions, with helpful feedback from experienced attorneys. The retreats also provide emotional support and counsel to members and their spouses on the best ways to manage the stress of a malpractice claim. When our members enter a courtroom, they are ready to fight and win.

Our uncompromising defense posture has worked to benefit our members. We have a significantly higher-than-average victory ratio, and we pay damages on fewer than one in five claims. The cases that we win benefit both the members involved and our membership as a whole. Because we minimize damage payments, we have more resources to devote to protecting our entire membership with enhanced patient safety and tort reform efforts. And we can offer lower premium rates while delivering significant financial rewards to our members in the form of the Tribute Plan and dividends.

*Where permitted by law.
“WHEN A MEMBER HAS A QUESTION OR ISSUE, OUR GOAL IS TO HANDLE IT ON THAT FIRST CALL.”

Martha A. Martin
Director of Insurance Operations
The Doctors Company
Healthcare is in a period of accelerated change. So every piece of information that supports practicing medicine safely and effectively in this changing environment has special value. That’s why we have developed innovative, participatory education and coaching techniques, like rare-event simulation, to improve patient safety and reduce claims against our members. And we provide our members with a comprehensive array of tools for keeping up with the latest thinking about best practices in patient care. Our patient safety initiatives are guided by a rigorous analysis of the claims experience of more than 75,000 members. As a result, we identify patient injury trends early and educate our members about the steps they can take to improve patient safety.

The Doctors Company was the first medical liability insurer in America to establish a patient safety department, and we remain dedicated to helping our members reduce risk and improve patient outcomes. We also zealously pursue new patient safety research and pilot programs. In 2008, we reached an even more significant level of commitment by creating The Doctors Company Foundation to distribute grants supporting patient safety research, forums, pilot programs, education programs, and medical liability research.

We’ve created a network of physician advisory boards to monitor and share information on regional trends in treatments and medical liability issues across the nation. We provide both online and traditional opportunities to earn CME credits via our extensive patient safety education program. Each year, more and more doctors are honing their skills through our complimentary webinars and live seminars. Our online library of original articles is widely considered to be the leading knowledge center on patient safety. And The Doctors Company also provides the industry’s most comprehensive informed consent resource center.

Our quarterly journal, The Doctor’s Advocate, delivers timely information on a wide variety of issues that matter to doctors, including trends in medicine, malpractice law, patient safety, and state and federal legislative action. With our detailed database of claims, we mine data that enables us to discover and forecast trends. Then we share detailed information with our members about emerging clinical, administrative, and legislative issues related to healthcare.

The Doctors Company has been a leading voice in tort reform for more than 35 years, and we continue to advocate strongly in the legislature on behalf of doctors. As we grow, we become a more powerful champion on your behalf. This year, we are leveraging the power of more than 75,000 members to make the concerns of doctors part of the ongoing debate about healthcare reform.
“THE TRIBUTE PLAN IS AN UNRIVALED FINANCIAL BENEFIT AND TANGIBLE PROOF OF THE DOCTORS COMPANY’S DEDICATION TO REWARDING ITS MEMBERS.”

Donald J. Palmisano, MD, JD, FACS
Member, Board of Governors
Former President,
American Medical Association
We believe that a physician who spends an entire career practicing good medicine deserves more than a little gratitude. That’s why we created the Tribute Plan in 2007. This unrivaled benefit honors doctors with a significant financial reward when they retire. How significant? The highest award to date is $138,599, and over $20 million has been distributed to retiring members.

The Tribute Plan is tangible proof that the doctors we insure are not just policyholders—they are members. And unlike commercial insurance companies, which look for ways to reward their shareholders, we are dedicated to rewarding our members.

We are relentless in seeking out other ways to reward our members as well. For example, we recently announced a $22 million dividend for 2014. Since 1976, we’ve returned more than $287 million in dividends to members. This was made possible by the excellent claims experience of our members. And the economies of scale we’ve achieved through aggressive growth have allowed us to reduce our average premium every year for the last nine years.
We take our mission to defend, protect, and reward our members seriously. Seven years ago, we created the Tribute Plan. This unrivaled financial benefit rewards doctors for their loyalty to The Doctors Company and for their dedication to superior patient care.

The Board of Governors sets aside significant funding for the express purpose of rewarding our members. This is the Tribute Plan loyalty pool. You’ll be eligible to receive your award when you meet these requirements:

- Reach age 55 or older.
- Permanently retire from the practice of medicine.
- Have five or more years of continuous coverage with The Doctors Company on the day you retire. If you were insured by a company acquired by The Doctors Company, your years of continuous coverage may count toward this requirement. See www.thedoctors.com/tributefaq.

Tribute award balances are also eligible for distribution in the event of death or disability while insured by The Doctors Company, even if the age and continuous coverage requirements have not been met.

Any Tribute Plan projections shown here are not intended to be a forecast of future events or a guarantee of future balance amounts. For additional details, see www.thedoctors.com/tribute.
“The Tribute Plan is an unexpected and pleasant surprise. I think it exemplifies the commitment that The Doctors Company has towards its members.”
—Irving K. Loh, MD, Medical Director, Ventura Heart Institute/Member

“The Tribute Plan is real proof that I’m more than just an insured of The Doctors Company—I am a member.”
—Michelle Tyson, MD, Family Practice, Medical Director, Crown City Medical Group/Member

“I’ve watched The Doctors Company follow through on what they’ve promised: a contribution on a yearly basis. And I’ve watched the value of my Tribute Plan grow.”
—Rafael Fernandez, Jr., MD, Orthopedic Surgeon, Fernandez Orthopedic PA/Member

“I was happy with The Doctors Company even before the Tribute Plan, so it was a delightful surprise when the check came and a good beginning of retirement.”
—Steven Rosenblatt, MD, Psychiatrist/Retired Member

USE OUR ONLINE CALCULATOR TO SEE WHAT YOUR TRIBUTE BALANCE COULD BE WHEN YOU RETIRE FROM THE PRACTICE OF MEDICINE. VISIT WWW.THEDOCTORS.COM/TRIBUTE.
WE ARE REDEFINING THE WAY INTEGRATED DELIVERY SYSTEMS MANAGE RISK

Our highly innovative and comprehensive risk solutions for medical practices, managed care organizations, healthcare systems, and hospitals will help your organization grow and thrive—even in today’s uncertain medical climate.

Our dynamic program of premium savings, capital management opportunities, and unrivaled protection will keep your organization on the leading edge in your field. And our seasoned risk financing professionals will provide you with comprehensive solutions that include risk sharing, streamlined administration, consolidated coverage, and enhanced reporting.

- Many of the top 100 healthcare systems across the country already benefit from our custom solutions.
- We provide collaborative performance improvement programs to avoid claims and reduce risk.
- No other insurer combines nationwide market leadership and more than a dozen regional offices for a strong local presence.
AMERICAN DOCTORS ARE SEEKING STABILITY IN THESE UNCERTAIN TIMES.

In 2012, we commissioned the largest physician survey conducted to date on the future of healthcare in America. Over 5,000 doctors responded to a broad panel of questions, and the clear overall finding is that there is little consensus as to what will happen next. Some of the findings are excerpted here.

WHAT WILL THE IMPACT OF HEALTHCARE REFORM BE?

60% OF DOCTORS BELIEVE HEALTHCARE REFORM WILL HAVE A NEGATIVE IMPACT ON OVERALL PATIENT CARE.

The majority of doctors feel that the pressure to reduce costs, increase volume, and improve quality will have a negative effect on healthcare.

22% OF DOCTORS BELIEVE HEALTHCARE REFORM WILL HAVE A POSITIVE IMPACT ON PATIENT CARE.

Doctors with a positive outlook cite improved access to care for the poor and elderly, better preventive care, coverage for children up to 26 years old on parents’ medical plan, and help for those with preexisting conditions.

DOCTORS FIND A SOLID ALLY IN THE DOCTORS COMPANY.

The Doctors Company’s member surplus is $1.7 billion, making us the strongest of any national physician-owned medical liability carrier. And with $4.3 billion in assets, we offer unrivaled financial strength and backing to protect our members with the industry’s most aggressive claims defense. Our long-term stability is something doctors can feel certain about.
WE LEAD THE INDUSTRY BECAUSE OF THE LEADERS IN OUR BOARDROOM
The leaders of The Doctors Company are a distinguished group of board members who are strongly committed to defending, protecting, and rewarding the practice of good medicine. The members of our board bring a broad range of medical, legal, insurance, and financial expertise to the table. And the majority of our board members are physicians, ensuring that the best interests of doctors are protected and pursued.

(Left to right) 1. Robert W. Pike, Esq., Former Chief Administrative Officer, Allstate; 2. Mary Ann Thode, JD, MPH, RN, Former President and CEO, Kaiser Foundation Health Plan and Hospitals, Northern California Region; 3. William J. Gallagher, MD, Orthopedic Surgeon, Senior Vice President and Regional Medical Director, The Doctors Company; 4. James P. Bagian, MD, Anesthesiologist, Professor, Department of Anesthesia, Chief Patient Safety and Systems Innovation Officer, University of Michigan; 5. Eugene M. Bullis, CPA, Former Executive Vice President and Chief Financial Officer, Hanover Insurance Group; 6. David B. Troxel, MD, Pathologist, Secretary, Medical Director, The Doctors Company; 7. Ronald H. Wender, MD, Anesthesiologist, Co-Chairman, Department of Anesthesiology, Cedars-Sinai Medical Center; 8. Robert B. Sheppard*, Lead Director Emeritus and Consultant to The Doctors Company Board, Former President, Allstate; 9. Richard E. Anderson, MD, Medical Oncologist, Chairman and CEO, The Doctors Company; 10. Donald J. Palmisano, MD, JD, General and Vascular Surgeon, Former President, American Medical Association; 11. Kenneth R. Chrisman, Lead Director, Former Executive Vice President, Technology, Wells Fargo; 12. Charles R. Kossman, MD, PhD, Hematologist and Medical Oncologist; 13. Kathleen D. Ricord, Former Chief Marketing Officer, Nationwide Mutual; 14. Bryan Lawton, PhD*, Chief Governance Officer, The Doctors Company; 15. David M. Charles, MD, Plastic Surgeon

*Not a member of the board.
WE ARE A COMPANY BUILT BY DOCTORS FOR DOCTORS, AND WE LISTEN CAREFULLY TO WHAT OUR MEMBERS HAVE TO SAY.

**MEMBER LOYALTY**  This is the response that sums up all the others, so we are proud to announce that 97 percent of members say they are likely to stay with the company until they retire.

**UNMATCHED REWARDS**  This year marks the seventh anniversary of the Tribute Plan, and every year, it becomes more popular with our members. Currently, 92 percent of members say they are satisfied with our efforts to reward them.

**RELENTLESS DEFENSE**  Our members say that we set the standard for the industry's most aggressive defense. Ninety-four percent agree that we relentlessly defend our members.

**EXCEPTIONAL MEMBER SERVICES**  We strive to treat every physician like a member and not just a policyholder. Ninety-one percent of members agree that we provide this level of exceptional service. And 94 percent of members are satisfied with the way The Doctors Company handles phone calls, questions, and requests.

97% OF OUR MEMBERS TOLD US THEY ARE LIKELY TO REMAIN MEMBERS OF THE DOCTORS COMPANY UNTIL THEY RETIRE.

**COMMUNICATIONS**  Ninety-two percent of our members are satisfied with our communication efforts, which shows that our ongoing communication initiatives, launched in response to member feedback, are on target.

**UNRIVALED PROTECTION**  A full 91 percent agree that The Doctors Company successfully protects its members from potential threats to their reputations and livelihoods.

**ONLINE SERVICES**  Eighty-two percent of members responded that they are more satisfied than ever with the expanded services now available on our website.

**FAIR PRICING**  Given that we've reduced our average rates every year for the last nine years, it should come as no surprise that 88 percent of our members consider our rates to be competitive.
We are a company built by doctors for doctors, and we listen closely to our members. We survey our members regularly, and thousands of doctors participate. We use the surveys to find out what our members’ concerns are, and this input guides our efforts to make the practice of medicine more secure and rewarding.
## Financial Highlights (Dollars in Thousands)

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>$4,346,255</td>
<td>$4,055,071</td>
</tr>
<tr>
<td>Loss Reserves</td>
<td>$1,914,735</td>
<td>$2,003,167</td>
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<tr>
<td>Direct Premiums Written</td>
<td>$736,441</td>
<td>$794,164</td>
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<tr>
<td>Net Premiums Earned</td>
<td>$717,516</td>
<td>$783,222</td>
</tr>
<tr>
<td>Policyholders’ Surplus</td>
<td>$1,784,726</td>
<td>$1,404,468</td>
</tr>
<tr>
<td>Number of Insured Physicians</td>
<td>75,363*</td>
<td>74,650</td>
</tr>
<tr>
<td>Total Open Claims</td>
<td>7.951</td>
<td>8.249</td>
</tr>
</tbody>
</table>

## Balance Sheets (Statutory Basis–Unaudited)

(in thousands) at December 31

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonds</td>
<td>$2,479,130</td>
<td>$2,499,816</td>
</tr>
<tr>
<td>Equity Securities</td>
<td>$1,072,927</td>
<td>$693,214</td>
</tr>
<tr>
<td>Cash and Short-Term Investments</td>
<td>$256,836</td>
<td>$253,086</td>
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<tr>
<td>Other Invested Assets</td>
<td>$203,427</td>
<td>$205,145</td>
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<tr>
<td><strong>Total Cash and Invested Assets</strong></td>
<td>$4,012,320</td>
<td>$3,651,261</td>
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<tr>
<td>Uncollected Premiums</td>
<td>$192,554</td>
<td>$213,358</td>
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<tr>
<td>Reinsurance Recoverable</td>
<td>$12,773</td>
<td>$13,673</td>
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<tr>
<td>Other Assets</td>
<td>$128,608</td>
<td>$176,779</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$4,346,255</td>
<td>$4,055,071</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities and Policyholders’ Surplus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserves for Losses and</td>
</tr>
<tr>
<td>Loss Adjustment Expenses</td>
</tr>
<tr>
<td>Unearned Premiums</td>
</tr>
<tr>
<td>Accrued Expenses</td>
</tr>
<tr>
<td>Policyholder Dividends</td>
</tr>
<tr>
<td>Other Liabilities</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
</tr>
</tbody>
</table>

| Surplus Notes                         | $248,000        | $48,000         |
| Policyholders’ Surplus                 | $1,536,726      | $1,356,468      |
| Surplus as Regards Policyholders       | $1,784,726      | $1,404,468      |
| **Total Liabilities and Policyholders’ Surplus** | $4,346,255 | $4,055,071      |

## Income Statements (Statutory Basis–Unaudited)

(in thousands) for years ended December 31

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Underwriting Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Premiums Earned</td>
<td>$717,516</td>
<td>$783,222</td>
</tr>
<tr>
<td><strong>Underwriting Deductions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss and Loss Adjustment Expenses</td>
<td>$473,449</td>
<td>$532,683</td>
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<tr>
<td>Other Underwriting Expenses Incurred</td>
<td>$169,388</td>
<td>$176,082</td>
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<tr>
<td>Other Operating (Income)</td>
<td>($389)</td>
<td>($26)</td>
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<tr>
<td><strong>Total Underwriting Deductions</strong></td>
<td>$642,448</td>
<td>$708,739</td>
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<tr>
<td><strong>Net Underwriting Gain</strong></td>
<td>$75,068</td>
<td>$74,483</td>
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<tr>
<td><strong>Investment Income Earned</strong></td>
<td>$145,064</td>
<td>$99,684</td>
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<tr>
<td><strong>Net Realized (Loss) Gain on Sale of Investments</strong></td>
<td>($41,132)</td>
<td>$15,771</td>
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<tr>
<td><strong>Policyholders’ Dividends</strong></td>
<td>($20,186)</td>
<td>($18,825)</td>
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<tr>
<td><strong>Income Before Federal Tax</strong></td>
<td>$158,814</td>
<td>$171,113</td>
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<tr>
<td><strong>Federal Tax Expense</strong></td>
<td>$14,885</td>
<td>$11,497</td>
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<tr>
<td><strong>Net Income</strong></td>
<td>$143,929</td>
<td>$159,616</td>
</tr>
<tr>
<td><strong>Net Written Premium</strong></td>
<td>$702,625</td>
<td>$772,495</td>
</tr>
</tbody>
</table>

| Reserves to Surplus                   | 1.07            | 1.43             |
| Premium to Surplus                    | 0.39            | 0.55             |

*As of May, 2014.
Our financial success has been built on a conservative business philosophy designed to fully empower our mission to advance, protect, and reward the practice of good medicine.

Our long history of stability and strong performance has been repeatedly recognized by many independent evaluators—most notably A.M. Best Company, Fitch Ratings, and Ward Group. The Doctors Company is rated A by A.M. Best Company and Fitch Ratings, and the Ward Group names The Doctors Company one of the 50 best insurance companies worldwide after analyzing a universe of over 3,000 property-casualty insurers.

The Doctors Company's member surplus is $1.7 billion, making us the strongest of any national physician-owned medical liability carrier. Member surplus is a measure of a company's ability to pay claims, and it's a critical measure of our financial stability.

With $4.3 billion in assets, we offer unrivaled financial strength and backing to protect our members with the industry's most aggressive claims defense. Since 2005, we've reduced expenses per member by more than 40 percent, enabling us to deliver unprecedented member rewards through lower average premium rates, Tribute Plan contributions, and member dividends and credits. Our members can count on us to have the power and financial resources necessary to protect them today and for many years to come.
The Company We Keep

The nation’s leading medical societies and organizations endorse or sponsor The Doctors Company as their medical liability insurer.

America’s most prestigious medical organizations recognize our efforts in support of doctors by endorsing or sponsoring The Doctors Company as their chosen medical liability insurance carrier. This honor is evidence of our continuing commitment to enabling doctors to provide superior patient care. Each of these organizations and societies matches our dedication and integrity in serving the medical profession. We are honored by this vote of confidence.

National Academies, Associations, Colleges, and Societies
- American Association of Neurological Surgeons
- American College of Cardiology
- American College of Physicians
- American College of Surgeons
- American Society of Plastic Surgeons
- Society of Hospital Medicine
- University HealthSystem Consortium

State and Local Organizations
- American College of Physicians—Florida Chapter
- Brevard County Medical Society
- Butler County Medical Society
- California Association of Oral & Maxillofacial Surgeons
- Coalition of Athens Area Physicians
- Dade County Medical Association
- Denver Medical Society
- Duval County Medical Society
Florida Dental Association
Florida Medical Association
Florida Osteopathic and Ophthalmologic Society
Florida Ophthalmic Association
Florida Pediatric Society
Georgia Society of Otolaryngology—Head and Neck Surgery
Hialeah Academy of Family Physicians
Indian River County Medical Society
Luna County Medical Society
Lee County Medical Society
Marion-Polk County Medical Society
Medical Association of Atlanta
Medical Society of Metropolitan Portland
Michigan Osteopathic Association
Michigan State Medical Society
New Mexico Medical Society
Ohio Urological Society
Orange County Medical Association
Osteopathic Physicians & Surgeons of Oregon
Palm Beach County Medical Society
Physicians’ Organization of Western Michigan
Polk County Medical Association
Richmond Academy of Medicine
San Diego County Medical Society
Santa Barbara County Medical Society
San Diego County Medical Society
Santa Barbara County Medical Society
Sarasota County Medical Society
Ventura County Medical Association
Wyoming Medical Society

FOR MORE INFORMATION, PLEASE VISIT WWW.THEDOCTORS.COM.
HEALTHCARE IS UNDERGOING A DEEP TRANSFORMATION.

BUT ONE THING ISN’T CHANGING: WE REMAIN A COMPANY FOUNDED AND LED BY DOCTORS.

AND WE ARE THE ONLY MEDICAL MALPRACTICE CARRIER THAT CAN GIVE YOU THE ASSURANCE THAT TODAY’S CHALLENGING PRACTICE ENVIRONMENT DEMANDS.