



TributeSM Plan Plan Summary

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Introduction

The Doctors Company Tribute Plan rewards you for your dedication to patient care, keeping claims low, and your loyalty to The Doctors Company.

Recognizing that by working together to keep claims low we all win, the Board of Governors will annually set aside funds into the Tribute Plan loyalty pool to reward members for advancing and protecting the practice of good medicine throughout their careers. Each member will accumulate an individual balance representing his or her share of the loyalty pool. You will be entitled to receive your accumulated loyalty pool award balance when you permanently retire at age 55 or older with five or more years of continuous coverage with The Doctors Company on your retirement date.

Eligibility to Participate

You are eligible to participate in the Tribute Plan if you are a full-time or part-time named insured on a professional liability insurance policy with The Doctors Company in force on or after January 1, 2007.

Certain named insureds do not participate in the Tribute Plan. These include business entities, hospitals, emergency rooms, and ancillary insureds. In addition, policyholders whose coverage with The Doctors Company was terminated prior to January 1, 2007 and who obtained extended reporting coverage do not participate in the Tribute Plan.

You may view the eligibility provisions of the Tribute Plan on our website at www.thedoctors.com/tribute.

Balance Accumulation

At policy renewal you will receive an allocation of the year's loyalty pool funding based on the amount of your premium as a percentage of the total premiums from all Tribute Plan participants.

Your award balance will grow through annual funding declarations authorized by The Doctors Company Board.

Balance Distribution

You will receive a single lump-sum cash payment of your Tribute Plan award balance when you permanently retire at age 55 or older after having been continuously insured by The Doctors Company for five or more consecutive years on your retirement date.

Your Tribute Plan award balance will also be distributed in the event you die or become permanently disabled while insured by The Doctors Company.

All balance distributions must be approved by The Doctors Company Board.

To be considered permanently retired, you must have completely ceased from receiving pay for practicing medicine. You can perform voluntary medical services and still be considered permanently retired.

Termination of Balance

Your Tribute Plan balance will be forfeited if your coverage with The Doctors Company is terminated, canceled or non-renewed for any reason or if you no longer meet the eligibility requirements for participating in the Tribute Plan prior to satisfying the criteria for balance distribution.

Purchasing extended reporting (“tail”) coverage from The Doctors Company and moving your insurance coverage to another carrier does not allow you to continue Tribute Plan participation.

If you later return to The Doctors Company, you are treated as a new Tribute Plan participant with no carryover of any prior Tribute Plan balance or credit for years of continuous coverage with The Doctors Company.

Physicians Practicing in Groups

If you are an eligible member of a TDC-insured group, your Tribute Plan balance is maintained in your name. If you leave to join another group or solo practice and continue to be insured by TDC, your years-of-continuous-coverage and Tribute Plan balance remain with you.

You may assign some or all of your Tribute Plan distribution to your group only when you are entitled to receive the distribution.

Other Terms and Conditions

Until distributed, all Tribute Plan balances are owned by The Doctors Company and subject to the claims of its creditors.

The Doctors Company Board has the right to amend or terminate the Tribute Plan at any time.

Additional Information

You can obtain additional information, including a list of frequently asked questions, by contacting your agent, contacting Customer Service at (800) 421-2368, or by visiting our website at www.thedoctors.com/tribute.