

**\$100
MILLION**
TRIBUTE AWARDS PAID

The industry-leading Tribute Plan. FAST FACTS.

In 2007 we created the Tribute® Plan, an unrivaled financial benefit that rewards you and your fellow physicians for your loyalty and dedication to superior patient care. As an organization committed to providing the best imaginable service, we are profoundly honored to have now attained an industry-leading achievement—the distribution of more than \$100 million in Tribute Plan awards.

Nearly 5,000 members
with balances over

\$25,000



Over 18,000 members
with balances over

\$10,000



Highest Tribute
award to date

\$169,317

★ FACT 1

Rewards of this magnitude are not offered by any other medical malpractice insurer.

Other medical insurers have attempted to copy this landmark benefit. Not a single one is comparable.

- ▶ Over \$100 million paid.
- ▶ Highest Tribute award is \$169,317.
- ▶ More than 9,000 award recipients.
- ▶ Highest Tribute balance is \$278,254.

And these figures continue to grow.

★ FACT 2

Tribute Plan funding is backed by The Doctors Company's financial strength.

The Tribute Plan is intended to be a permanent benefit for you and your fellow members of The Doctors Company. We are proud to report that we are one of the most financially sound companies in the industry, with more than \$6 billion in assets and over \$2 billion in member surplus, the largest of any national physician-owned medical malpractice insurer. The strong financial position of The Doctors Company empowers us to reward you without compromising our ability to protect your livelihood or pay claims.

★ FACT 3

Members qualify by age and length of time with The Doctors Company.

As a member, you are eligible for a Tribute Plan award distribution upon retirement from the practice of medicine at age 55 or older with at least five years of continuous coverage with The Doctors Company. In certain circumstances, like permanent disability or death, you are eligible for a Tribute Plan award distribution even if these requirements aren't met.

★ FACT 4

You can keep your award—even after suspending coverage during maternity leave and similar extended leaves.

The Doctors Company allows you to suspend and then reinstate coverage for certain personal or professional reasons, including maternity leave. During a suspension period, your Tribute balance and continuous years of coverage credit are retained. Once your policy is reinstated, your Tribute account and years of continuous coverage credit are reinstated, as well.

★ FACT 5

The Tribute Plan offers you flexibility as healthcare undergoes unprecedented change.

As healthcare is tested and adapts like never before, we recognize the unprecedented changes you face in practicing medicine. If you decide to leave The Doctors Company to join a group insured by another carrier and then return within 12 months, either by leaving the group or by the group becoming insured by The Doctors Company, your Tribute balance and years of continuous coverage credit will be reinstated. Similarly, if you choose to insure your practice through another carrier, but return to The Doctors Company within 12 months, your Tribute balance and years of continuous coverage credit will be reinstated.

★ FACT 6

While no organization can guarantee that a program will run in perpetuity, the Tribute Plan is intended to be a permanent benefit for members of The Doctors Company.

The Tribute Plan exemplifies our long-term commitment to our members and our mission. Our Board of Governors determine the amount of funds to be allocated to the Tribute Plan loyalty pool each year—for the express purpose of rewarding you and your fellow members for advancing the practice of good medicine throughout your careers. Tribute Plan awards are generally paid within eight weeks of meeting your distribution requirements and supplying required documentation to The Doctors Company.

★ FACT 7

Tribute Plan balances increase over time.

The Tribute Plan is a career award that rewards you at retirement for your loyalty and commitment to superior patient care. It is not an investment, and therefore does not accrue interest. Still, Tribute Plan balances have increased by an average of more than 5 percent annually since 2007. Our financial strength improves the financial strength of our members.

★ FACT 8

As a member of The Doctors Company, you will enjoy other tangible benefits, including:

Members of The Doctors Company also enjoy other tangible benefits, including:

- ▶ Cyber liability protection and regulatory-risk coverage.
- ▶ Industry-leading patient safety programs.
- ▶ The potential for dividend distributions.
- ▶ Free CMEs.
- ▶ Expert guidance and resources.



REWARDING DOCTORS IS ONE WAY WE'RE TAKING THE MAL OUT OF MALPRACTICE INSURANCE.

As the nation's largest physician-owned and -led medical liability insurer, The Doctors Company is committed to transforming our industry. That's why we have evolved our role to be an entirely new kind of partner, thought leader, and relentless defender. One that's dedicated to helping our members focus on what they do best—delivering care. That's what we call medical malpractice insurance, without the mal.

TO LEARN MORE ABOUT TRIBUTE: Visit thedoctors.com/tribute

Tribute Plan projections are not a forecast of future events or a guarantee of future results or balance amounts. For additional details, see thedoctors.com/tribute.

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