

# NAVIGATING CHANGE WITH CONFIDENCE

2021



# Letter From the Chairman and CEO



**RICHARD E. ANDERSON,**  
**MD, FACP**  
Chairman and CEO,  
The Doctors Company  
and TDC Group

TDC Group is guided by our vision: To build the preeminent organization for service to healthcare. As the nation's most trusted provider of medical malpractice insurance, risk management, and healthcare practice improvement solutions, we are uniquely positioned to help healthcare professionals meet the challenges of a constantly shifting landscape.

Serving those who provide care is at the core of who we are, from individual physicians and advanced practice clinicians to academic medical systems. Through strategic business units—The Doctors Company, Healthcare Risk Advisors (HRA), TDC Specialty Underwriters (TDCSU), and Medical Advantage—we present a group structure that is a considered response to the evolution of the practice of medicine.

In an era marked by the tectonic forces of consolidation and COVID-19, we have seen dramatic impacts on healthcare. Although the medical heroism during the pandemic has been extraordinary, so too have been the stresses experienced by frontline practitioners. We are seeing unprecedented physician and staff shortages. Burnout rates are at an all-time high. Advanced practice clinicians are becoming the primary care providers for many Americans, and retail medicine continues to expand. Medical malpractice claim severity has been climbing inexorably, and record-breaking judgments are occurring regularly, even in traditionally conservative venues.

As an organization founded and led by physicians, we are inextricably aligned with the medical profession and have an unmatched understanding of the risks—and complications—facing healthcare today. TDC Group is driven by our commitment to service, strong leadership, a powerful and supportive culture, patient safety expertise, and the ability to harness the potential of industry-leading 21st-century data and analytics.

Now more than ever, there is a critical need to protect those who provide superior care, reduce operational financial risk in the provision of healthcare services, and simplify the delivery of high-quality healthcare—and TDC Group is equipped to do exactly that.

Recently, California's lawmakers enacted legislation to ensure the preservation of the state's longstanding Medical Injury Compensation Reform Act (MICRA). The founders of The Doctors Company played an integral role in the creation of MICRA, and we were deeply involved in the negotiations to update it. The California Medical Association, The Doctors Company, and the Coalition to Protect MICRA all supported the new law,

“Now more than ever, there is a critical need to protect those who provide superior care, reduce operational financial risk in the provision of healthcare services, and simplify the delivery of high-quality healthcare—and TDC Group is equipped to do exactly that.”

which superseded a potentially catastrophic ballot initiative from obliterating MICRA and provided a 10-year pathway for gradual implementation of changes to correct for the effects of nearly 50 years of inflation.

As a result, the essential reforms of MICRA will be preserved to continue to support our members and their patients far into the future.

The Supreme Court decision in *Dobbs v. Jackson* overturns what had been settled law for half a century and opens the door to the criminalization of medical practices that were long part of the standard of care. Our entire country is dealing with the ramifications of this ruling. Please be assured that The Doctors Company will deliver accurate expert information and create patient safety and risk management resources to help our members navigate changes created by the ruling so they can keep doing what they do best—providing superior care. And most importantly, our relentless defense of our members both in and out of the courtroom will never waver.

Our vision of service and advocacy encompasses not just healthcare, but the communities in which we live and work. Achieving environmental, social, and governance (ESG) sustainability follows naturally from our mission of service and our values. We have integrated ESG issues into our board oversight, strategic planning, and business operations. In so doing, we strive for corporate social responsibility and the fair treatment of our members and employees, while supporting the physical, social, and environmental health of our communities.

This year we have reached a significant milestone in our mission to advance, protect, and reward the practice of good medicine. Our Tribute® Plan, which is second to none as a rewards program for a career spent practicing superior medicine, reached its 15-year anniversary. I am proud to say we have distributed more than \$140 million in Tribute awards to over 11,600 members.

While the uncertainty surrounding changes in healthcare continues to grow, one thing remains clear: Our mission of service to the medical profession illuminates our path forward and informs our actions. TDC Group is dedicated to serving the full spectrum of healthcare, now and in the future.



# TDC Group

## Welcome to the Future of Service to Healthcare

For healthcare professionals looking to improve outcomes while reducing risk and controlling cost, there's not a better, more experienced partner than TDC Group. We offer a unique synthesis of insurance solutions, claims and risk management experience, unparalleled data analytics, patient safety experience, and practice improvement capabilities to help them courageously embrace change and move forward with certainty.

Serving the full continuum of care—including physicians, other healthcare providers, medical groups of all sizes, hospitals, large health systems, and the life sciences industry—we help healthcare professionals overcome the complexities of today's practice environment. TDC Group delivers proven solutions constantly refined through tireless innovation. We are defined by our depth of experience, commitment to service, unrivaled product offering, and broad distribution capabilities.

TDC Group is the expert navigator through the shifting healthcare landscape—the trusted partner healthcare professionals need.

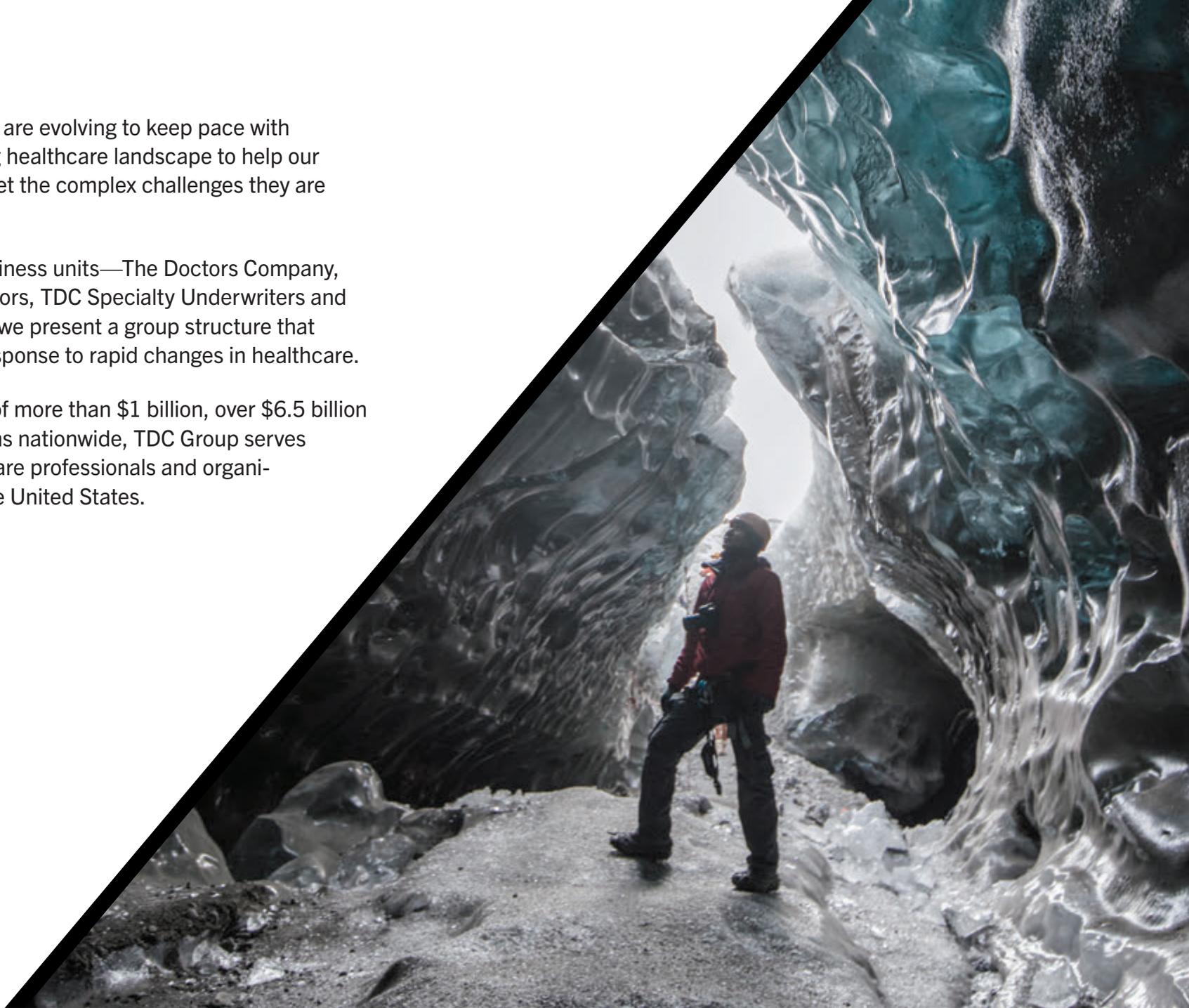
As the practice of medicine continues to evolve at a rapid pace, navigating healthcare change is a daunting task. When it comes to guiding the way to achieving clinical, operational, financial, and legal outcomes that propel organizations forward, TDC Group is an expert resource to help healthcare professionals map out the safest path to progress.

TDC Group is guided by our vision: To build the preeminent organization for service to healthcare. With our uniquely

broad capabilities, we are evolving to keep pace with the constantly shifting healthcare landscape to help our healthcare clients meet the complex challenges they are faced with today.

Through strategic business units—The Doctors Company, Healthcare Risk Advisors, TDC Specialty Underwriters and Medical Advantage—we present a group structure that reflects a strategic response to rapid changes in healthcare.

With annual revenue of more than \$1 billion, over \$6.5 billion in assets, and locations nationwide, TDC Group serves over 100,000 healthcare professionals and organizations throughout the United States.



# The Doctors Company

## Member-First, Second to None

As the nation's largest physician-owned medical malpractice insurer, The Doctors Company is closely aligned with the medical profession and has an unmatched understanding of the risks—and complications—of today's ever-changing practice environment. We are a medical professional liability insurer that stands by our 84,000 members with strong defense, visionary risk management specialists, and the best imaginable service.

Our medical malpractice insurance coverage offers unique features—such as access to personalized risk management services and patient safety programs, and the Tribute Plan, our breakthrough financial award—that strengthen the practice of medicine while making it more rewarding. Our coverage is consultative and customized to help groups of all sizes reduce and control costs, manage employee benefits, and guard against risk.

“I believe through experience and practice in other states that your company has no rival. You have been exceptional.”

—*Otolaryngologist, California*

And unlike medical liability insurers that are investor-owned companies, The Doctors Company remains fiercely independent and dedicated to the interests of our members. As a physician-owned insurer, we differ significantly from carriers that are directed by their shareholders' interests.

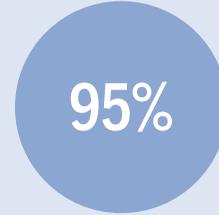
Providing superior service is more than a best practice for us, it's at the core of who we are. We regularly survey our members, and our 2021 results revealed exceptional

rankings across multiple categories of support. For instance, 95 percent of our members are pleased with how we handle phone calls, questions, and requests.

In risk management, 92 percent are very satisfied with our claims prevention efforts. Members are provided with a wealth of resources, including industry-leading programs that help medical professionals and practices implement effective protocols, resulting in significantly fewer allegations of malpractice. And the industry's largest claims database gives us an unparalleled understanding of lawsuits against healthcare providers. This data-driven approach enables us to anticipate emerging trends and deliver innovative patient safety tools to help our members reduce risk.

If a claim occurs, we relentlessly defend our members. In fact, 95 percent of members who've had a claim agree that The Doctors Company provides unrivaled defense and are happy with the outcome of their claim. Our members' defense starts with a promise to never settle a claim without their consent, where permitted by law. If they are sued, seasoned advocates support them throughout the litigation process.

The Doctors Company was founded on the principles of advancing and protecting the practice of good medicine and safeguarding patient access to healthcare. Through our national and state advocacy efforts, we defend reforms that are in place, prevent legislation from being enacted that would undermine the defense of our members, and take opportunities to enact new measures that would limit liability exposure for our members and physicians across the country.



**Exceptional Service**

Members are satisfied with how we handle phone calls, questions, and requests.



**Claims Prevention**

Members are satisfied with efforts to help them prevent claims.



**Relentless Defense**

Members agree we relentlessly defend them.

# Healthcare Risk Advisors

## Through Better Healthcare Data Science, Major Hospitals and Medical Groups Can See Risk Coming a Mile Away

HRA partners with large medical practices and healthcare organizations to identify and solve their distinct self-insurance, risk transfer, and risk management needs through a platform of innovation, deep business intelligence, knowledge, and experience. Our goal is to ensure that our partners have appropriate levels of coverage, so they can focus their time and effort on the communities they serve.

For over four decades, HRA has provided comprehensive insurance and risk management advisory services to major hospitals, long-term care facilities, and social service agencies. Through our strong partnerships with Mount Sinai Health System, Montefiore Health System, Maimonides Medical Center, BronxCare, and numerous social service agencies, we have become an integral part of these

“HRA has been our integral partner in identifying opportunities to improve patient safety and outcomes through their careful analytics. While this has reduced the risk of our liability, our relationship has also helped us improve the quality of care that we provide.”

—A leading New York hospital

organizations' operations by helping them identify and solve their unique insurance, risk management, and claims management needs.

HRA's resources include those of Hospitals Insurance Company (HIC), an admitted carrier with a long history of meeting the professional liability insurance needs of New York doctors—including hospital clients and physicians affiliated with these medical systems.

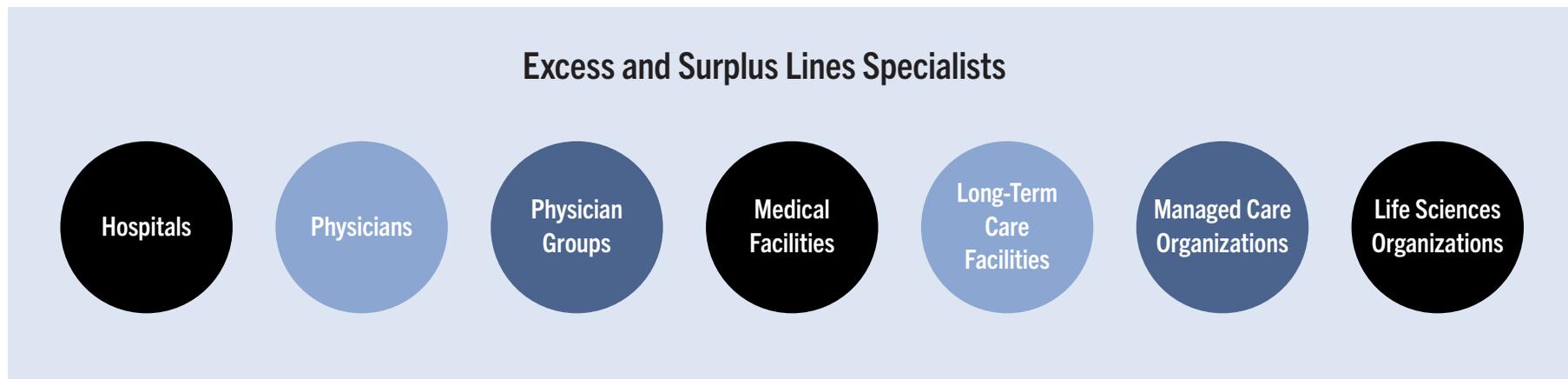
Today, HRA is expanding our partnerships to include community hospitals, voluntary attending physicians, and other groups of various sizes. HRA is committed to making our services available to organizations large and small, continuing to leverage lessons learned from decades of experience to help our partners gain access to best-in-class self-insurance and risk prevention services.

# TDC Specialty Underwriters

## Specialty Solutions for Those on the Leading Edge of Healthcare Delivery

TDCSU is TDC Group's excess and surplus (E&S) specialist, focused on expanding product offerings to the rapidly evolving healthcare industry. Since our inception in 2016, we are recognized as a leading and respected healthcare specialty lines insurer.

Our experienced experts design management and professional liability solutions for a variety of healthcare organizations and professionals, including physicians and physician groups, hospitals, medical and long-term care facilities, managed care organizations, and life sciences organizations.



We distribute our products through approved wholesale and selected retail brokers, conducting business in a straightforward, honest, and thorough manner—and we are a company committed to ease of doing business and service innovation.

TDCSU is driven by our core values:

- Sensible and informed assumption of risk.
- Empowered and creative frontline expertise.
- Passion for technical excellence.
- Exceptional service experience.
- Honesty, integrity, and respect in all that we do.

TDCSU offers exceptional claims support. We understand each claim has unique circumstances, goals, and priorities. We partner with our clients to provide a customized, informed response in the defense of every claim. Our experienced claims professionals are well-versed in jurisdictions nationwide and knowledgeable about the local legal environment. Additionally, we engage the healthcare industry's top defense attorneys, who relentlessly advocate for our clients to obtain the best possible resolution.

“TDCSU’s claims managers are very knowledgeable in both medicine and law. They are thorough in their reviews, timely in their responses, and keep cases moving along. It’s such a relief to work with people who are so adept at managing our cases. I don’t ever worry that we are missing anything or that a case isn’t being managed well. We are just so pleased with the work we’ve been able to do together.”

—VP and Senior Legal Counsel for a nationwide operator of surgical facilities

# Medical Advantage

## Delivering Clinical and Financial Results in Healthcare Through In-Practice and Virtual Support

Medical Advantage's dedicated team of expert healthcare and digital health advisors work hand in hand with large practices, physician groups, private equity firms, healthcare systems, and more to improve clinical and financial outcomes. Our consultants work both virtually and on-site as an extension of staff, to help practices adapt to industry changes and stay profitable while remaining focused on providing quality patient care.

Our mission is to simplify the delivery of efficient, high-quality healthcare, and for over two decades, Medical Advantage has been an innovator in maximizing practices' clinical and financial performance. Over the last couple of years, we have helped our clients persevere through the challenges brought on by the COVID-19 pandemic. Solutions have ranged from electronic health record (EHR) consulting to rebuilding practice revenue to help sustain our clients.

“Medical Advantage did a truly amazing job pulling out invisible information from our EHR—now with our Accounts Receivable we can see exactly what we've got and bill accordingly.”

—A leading New Jersey specialist practice

### Our Solutions

Medical Advantage is committed to helping providers, health plans, delivery systems, and medical groups reduce costs and increase quality of care. We achieve this through a range of advisory and technology solutions, delivered both virtually

and in-person, aimed at improving physician performance, driving better patient outcomes, and increasing return on investment (ROI).

Our hands-on approach is what sets us apart. Our rich services and solutions portfolio continues to expand as

we seek to better serve our clients and help physicians and healthcare leaders navigate an ever-changing landscape of market, regulatory, and financial challenges.

### NP Advantage

NP Advantage is a comprehensive practice operations and growth solution for nurse practitioners (NPs) opening their own independent practice. NP Advantage services include:

- Practice website and marketing services.
- Payer contracting.
- Access to EHR software.
- Billing, coding, and revenue cycle management.
- Financial performance reporting.

Through a complete set of practice operational services, NPs can focus on providing the very best patient care while improving business growth.

### Practice Marketing: iHealthSpot Interactive

iHealthSpot Interactive is a full-service marketing agency for medical practices and specialties. With increasing competition between providers, the need to create awareness and accelerate patient acquisition is growing. The practice marketing services available through iHealthSpot Interactive include:

- Website design and hosting.
- Search engine optimization (SEO) services.
- Social media marketing.
- Google pay-per-click advertising.
- Online reputation management.

iHealthSpot Interactive's service portfolio enables our clients to optimize exposure, increase appointment volumes, and accelerate revenue growth.

### Services for Private Equity Firms Investing in Healthcare

The healthcare industry continues to be a priority for private equity investment. Medical Advantage provides the following services for private equity firms both pre- and post-acquisition:

- Detailed assessments of prospective practice acquisition targets across a range of clinical, financial, and technology-related categories.
- Large-scale rollouts of EHR technology across portfolio companies with staff training and standardized workflows.
- Market intelligence analytics to inform future expansion and growth priorities.

Our private equity services help firms accelerate ROI across acquired practices in their portfolio.

# Environmental, Social, and Governance Sustainability Efforts

## Living Our Mission

TDC Group has always been guided by a fundamental belief: That the practice of good medicine should be advanced, protected, and rewarded. We are driven to protect those who provide superior care, reduce operational and financial risk in the provision of healthcare services, and simplify the delivery of high-quality healthcare. Our mission is the foundation of our environmental, social, and governance (ESG) efforts.

Outstanding healthcare is a critical component of social and environmental concerns. In support of this vision, we focus on ESG improvements and opportunities at all levels of our organization. Our culture of service is created by our people—those who serve our members. We are proud to not only match employee donations, but to offer a monetary match for employee volunteer hours donated to a wide variety of worthy organizations, including a children's grief counseling center and safe space in Michigan and a fresh food reclamation project fighting food insecurity in California.

Our mission is the foundation of our environmental, social, and governance (ESG) efforts.

TDC Group is dedicated to implementing ESG improvements that have led to impactful changes, such as board service on the California Organized Investment Network (COIN). COIN provides us with investment opportunities that are consistent with our sustainability objectives by offering the social and environmental benefits of impact investing—whether it's investing in renewable energy to combat climate change, or investing in areas that support underserved communities or small businesses affected by natural disasters.

Each year, we donate refurbished computing equipment to local nonprofits. At a Napa, California, nonprofit that serves adults with developmental disabilities, program participants with autism were using computers donated by The Doctors Company to do word searches, play word-related games, and develop language skills so they can keep learning and growing.

TDC Group is focused on increasing employee diversity, equity, and inclusion. As of December 2021, our workforce is comprised of 69 percent females and 31 percent males, with 56 percent of management roles held by women. In addition to this, we utilize 71 minority-, woman-, veteran-, and disabled-owned vendors.

Having a strong focus on promoting a corporate culture of diversity, equity, and inclusion translates to the satisfaction of our employees, which in turn helps us provide exceptional service and innovative solutions.

The Doctors Company was Certified™ as a Great Place to Work® in 2021, and Medical Advantage has been named one of *Modern Healthcare's* Best Places to Work for 2019, 2020, and 2021.

The Doctors Company has three community investment programs that employees can take part in: Corporate Charitable Giving, Employee Gift Matching (matching monetary and volunteer hour donations), and The Doctors Company Foundation, which provides support for patient safety education for healthcare professionals in training and in practice, and patient safety research with clinically useful applications.



# An Unrivaled Member Benefit— A Remarkable Milestone

Unlike commercial insurance companies, which reward shareholders, The Doctors Company is dedicated to rewarding our members. In 2007 we created the Tribute Plan, an unrivaled financial benefit that rewards members for their loyalty and their dedication to superior patient care.

As an organization committed to providing the best imaginable service to our members, we are profoundly honored to have now attained a new milestone—the distribution of over

\$140 million in Tribute Plan awards. While other insurers have attempted to follow our lead, The Doctors Company is by far the only medical liability insurer that celebrates the careers of medical professionals with rewards of this magnitude.

We launched the Tribute Plan 15 years ago as a pioneering member benefit for those who devote their careers to the practice of good medicine. With Tribute, we made a long-term commitment to our members and their practices, and that dedication is just as strong today. Tribute reflects our founding charter—to support our members in advancing and protecting the practice of good medicine.

Our commitment is undeniable: More than 11,000 of our members have received a Tribute award upon retirement, and the total amount in member balances currently exceeds \$1 billion and continues to grow.

And as a result of our 2021 Member Experience Survey, we learned that the Tribute Plan is of critical importance to our members: 94 percent of those who know their Tribute



balance are likely to renew their medical professional liability policy with The Doctors Company, and 95 percent are likely to retire as a member.

Tribute Plan awards have absolutely no impact on current or future premiums—they are simply a financial reward unmatched by any other national medical professional liability

insurer. Nor do they affect The Doctors Company's ongoing dividend program, which returns premiums to qualifying members for better-than-expected loss experience. To date, The Doctors Company has distributed more than \$586 million in combined dividends and Tribute awards.

“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.”

—Orthopedic Surgeon, Florida

### Tribute Plan Highlights

5,000+

Members with balances over \$25,000

\$264,808

Highest Tribute award to date

18,000+

Members with balances over \$10,000

11,000+

Tribute award recipients

# A Strong Bond and Vote of Confidence

The nation's leading medical societies and organizations endorse or sponsor The Doctors Company as their preferred medical liability insurer. This honor is evidence of our continuing commitment to enabling medical professionals 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.

## Our Valued Partners

American Academy of Otolaryngology—Head and Neck Surgery

American Association of Neurological Surgeons

American College of Cardiology

American College of Surgeons

American Society of Plastic Surgeons®

Brevard County Medical Society

California Association of Oral & Maxillofacial Surgeons

Central Coast Medical Association

Dade County Medical Association

Denver Medical Society

Duval County Medical Society

Florida Chapter of the American Academy of Pediatrics

Florida Dental Association

Florida Medical Association

Georgia Obstetrical and Gynecological Society

Indian River County Medical Society

Lee County Medical Society

Medical Association of Atlanta

Michigan State Medical Society

New Mexico Medical Society

New York County Medical Society

New York State Society of Plastic Surgeons

Ohio State Medical Association

Osteopathic Physicians & Surgeons of Oregon

Palm Beach County Medical Society

Polk County Medical Association

Richmond Academy of Medicine

San Diego County Medical Society

Santa Barbara County Medical Society

Sarasota County Medical Society

Society of Hospital Medicine

Ventura County Medical Association

Wyoming Medical Society

# The Financial Strength to Protect Our Members Today and Tomorrow

The Doctors Company is a strong, reliable partner in today's market. Our members can count on us to have the power and financial resources necessary to protect them today and for many years to come.

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, and The Doctors Company is rated A by both AM Best and Fitch Ratings.

With over \$6.5 billion in assets, we offer unrivaled financial strength and backing to protect our 84,000 members. The Doctors Company's member surplus is more than \$2.5 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.

**\$6.5B**  
assets

Unrivaled financial strength and backing for our members

**84K**  
members

We're the nation's largest physician-owned medical malpractice insurer

**\$2.5B**  
member surplus

Strongest of any national physician-owned medical liability carrier

## 2021 Financial Highlights\*

Total Assets **\$6,542,000**

Loss Reserves **\$3,135,000**

Direct Premiums Written **\$1,272,000**

Net Premiums Earned **\$ 1,064,000**

Policyholders' Surplus **\$2,538,000**

Number of Insured Members **84,000**

(Dollars in thousands)

**0.44:1** Written Premium-to-Surplus Ratio

This ratio, based on net written premium, is a measure of our financial strength. Industry standards prescribe a ratio no higher than 3.0:1.

**1.23:1** Reserves-to-Surplus Ratio

This ratio is a measure of our financial stability. Industry standards prescribe a ratio no higher than 4.0:1.

\*The Doctors Company is part of TDC Group. These results include all insurance entities of TDC Group, with the exception of number of insured members, which only includes members of The Doctors Company and The Doctors Company Risk Retention Group.

# We Lead the Industry Because of the Leaders in Our Boardroom

The Doctors Company Board of Governors comprises an accomplished, distinguished group of professionals who are passionate about advancing, protecting, and rewarding the practice of good medicine. The Board includes physicians, healthcare leaders, and distinguished executives of Fortune 100 companies—representing many of the nation’s leading medical centers, financial advisors, and property/casualty insurers.

# Our Board of Governors

## **RICHARD E. ANDERSON, MD, FACP**

Medical Oncologist; Chairman and Chief Executive Officer, The Doctors Company and TDC Group; Chair of the Large Member Forum and Vice-Chair of the Education and Research Foundation for the MPL Association

## **JAMES P. BAGIAN, MD, PE**

Director, Center for Healthcare Engineering and Patient Safety, and Professor, Medical School and College of Engineering, University of Michigan; Diplomate, American Board of Preventive Medicine; NASA Astronaut

## **STEVEN J. BENSINGER, CPA**

Partner and Senior Advisor, TigerRisk Partners

## **EUGENE M. BULLIS, CPA**

Former Executive Vice President and Chief Financial Officer, Hanover Insurance Group

## **DANIEL KENT CASSAVAR, MD, MBA**

Interventional Cardiologist; Former President and Chief Medical Officer, ProMedica Physicians

## **CHARLES R. KOSSMAN, MD, PhD**

Hematologist and Medical Oncologist; Former Clinical Professor of Medicine, University of California, San Diego

## **MEGAN MAHONEY, MD<sup>†</sup>**

Family Medicine Physician; Chief of Staff, Stanford Health Care; Professor of Medicine, Stanford University School of Medicine

## **ELLEN H. MASTERSON, MBA, CPA**

Former Senior Partner, PricewaterhouseCoopers LLP

## **HOWARD MILLS**

Executive Vice President, beeXact; Senior Advisor to McKinsey & Company; Independent Director at Genworth Financial

## **KATHLEEN D. RICORD, CPCU**

Former Chief Marketing Officer, Nationwide Mutual Insurance Company

## **WILLIAM C. RUPP, MD**

Hematologist and Medical Oncologist; Former Chief Executive Officer, Mayo Clinic in Florida

## **MARY ANN THODE, JD, MPH, RN**

Former President and Chief Executive Officer, Kaiser Foundation Health Plan and Hospitals, Northern California Region

## **GRACE VANDECRUZE, MBA, CPA**

Financial Industry Executive; Founder and Managing Director, Grace Global Capital LLC; Former Managing Director, Swiss Re; Former Associate, Financial Institutions Group, Merrill Lynch

## **ROBERT M. WACHTER, MD**

Internist; Professor and Chair, Department of Medicine, University of California, San Francisco

## **RONALD H. WENDER, MD, FACA**

Anesthesiologist; Chairman Emeritus and Professor of Anesthesiology, Cedars-Sinai Medical Center

## **BRYAN LAWTON, PhD\***

Chief Governance Officer and Secretary, The Doctors Company; Chief of Corporate Development

<sup>†</sup>Appointed May 2022.

\*Not a member of the Board.

## FOLLOW US

We're your source for timely healthcare and liability news—including emerging medical trends and continuing education opportunities. Stay informed by following us on our industry-leading social media channels and visiting **theTDCgroup.com**.



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