



The Doctors Company
**A STRONG, PROACTIVE
 INSURANCE PARTNER**

The Doctors Company has always been guided by a fundamental belief: That the practice of good medicine should be advanced, protected, and rewarded. Our financial success has been built on a conservative business philosophy designed to fully empower this mission. For this reason, and many others, we are the nation's largest physician-owned medical malpractice insurer, giving us the power and financial resources necessary to protect our members today and for many years to come.

\$4.5B
 in assets

Unrivaled financial strength and backing for our members

82K
 members

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

\$2B
 member surplus

Strongest of any national physician-owned medical liability carrier

FINANCIAL FACTS

PERFORMANCE AND RESULTS FOR 2018

FINANCIAL STRENGTH RATINGS

A (Excellent) A.M. Best Company

A (Strong) Fitch Ratings

Founded and led by physicians, The Doctors Company provides expert guidance, resources, and coverage for its 82,000 members. And unlike commercial insurers that reward shareholders, The Doctors Company rewards its members—with the Tribute® Plan, an unrivaled career benefit that recognizes doctors for their loyalty and their commitment to the practice of good medicine, and a generous dividend program. And with risk management experts available 24/7 and aggressive protection in the courtroom, we lead the industry in how we support the medical profession and partner with those providing care.

2018 FINANCIAL HIGHLIGHTS (DOLLARS IN THOUSANDS)

Total Assets	\$4,548,000
Loss Reserves	\$1,729,000
Direct Premiums Written	\$679,000
Net Premiums Earned	\$666,000
Policyholders' Surplus	\$2,017,000
Number of Insured Members	82,000

0.34:1

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.

0.86:1

RESERVES-TO-SURPLUS RATIO

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

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We're taking the **MAL OUT OF MALPRACTICE INSURANCE.**

HOW UNPARALLELED FINANCIAL STRENGTH AND TAKING THE MAL OUT OF MALPRACTICE GO HAND IN HAND.

The Doctors Company is a reliable partner in today's market.

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 A.M. Best Company and Fitch Ratings.

With over \$4.5 billion in assets, we offer unrivaled financial strength and backing to protect our members. The Doctors Company's member surplus is more than \$2 billion, making us the strongest of any national physician-owned medical malpractice insurer. We are taking the mal out of malpractice by being:

- ▶ A proactive partner who strives to anticipate the evolving needs of our members, shining a light on risks and trends others don't see.
- ▶ A trusted partner that knows what keeps doctors up at night, from the complexities of a changing healthcare environment to the ever-present threat of litigation.
- ▶ A visionary partner whose quest for knowledge and innovation supports the practice of good medicine.

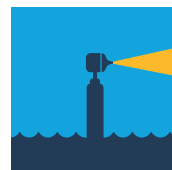
No matter how you practice in today's environment, we'll be there for you with expert guidance, resources, and coverage. It's part of our relentless commitment to advancing, protecting, and rewarding the practice of good medicine.



Proactive
Providing expert guidance and resources that keep you in the know, no matter how you practice.



Strong defense
Protecting your practice in and out of the courtroom.



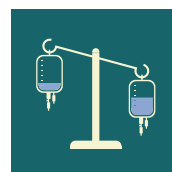
Risk management
Using data to shine a light on risks and trends others can't see.



Innovation
Keeping you up to date and covered on new digital health innovations, models of healthcare, and more.



Partnership
Working alongside practices of all sizes to advance, protect, and reward the practice of good medicine.



Advocacy
Continually tracking, reviewing, and influencing federal and state bills, giving our members a voice in the legislature.

To learn more, contact your agent, or visit thedoctors.com.