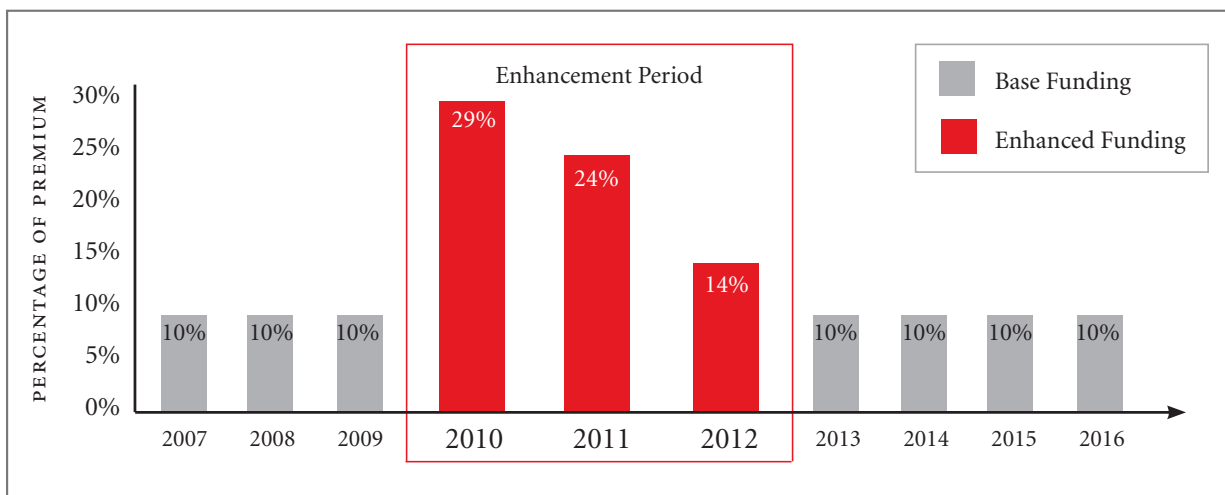


The Tribute[®] Plan

For those who devote themselves to providing outstanding patient care, we pay tribute.

There has never been a better time to be a member of The Doctors Company.

Tribute Plan allocations typically equal approximately 10 percent of a member's annual premium. Through 2012, plan funding will nearly double. As a result, members of The Doctors Company will see their Tribute Plan balances accrue at an accelerated rate.



The opportunity for current and prospective members.

As an organization founded, owned, and led by physicians, we believe that doctors deserve more than a little gratitude for a career spent practicing good medicine. In 2007, we created the Tribute Plan to reward our members for their continuing loyalty to The Doctors Company and for their commitment to providing outstanding patient care.

Ten-year projections:

For **members** who have been with The Doctors Company since 2007:

Annual Premium	Base Funding Tribute Balance at End of 2016	Enhanced Funding Tribute Balance at End of 2016
\$15,000	\$13,000	\$21,000
\$35,000	\$30,000	\$49,000
\$70,000	\$61,000	\$98,000

For **doctors** joining The Doctors Company in 2011:

Annual Premium	Base Funding Tribute Balance at End of 2020	Enhanced Funding Tribute Balance at End of 2020
\$15,000	\$15,000	\$18,000
\$35,000	\$35,000	\$41,000
\$70,000	\$70,000	\$83,000

The Tribute® Plan

Relentlessly rewarding members.

Since its inception in 2007, the Tribute Plan has *awarded over \$2 million to retiring physicians*. In addition to the Tribute Plan, The Doctors Company has continued to decrease rates and provide member dividends.

The Doctors Company is now the largest national insurer of physician and surgeon medical liability and the nation's largest physician-led insurer. We currently insure nearly 55,000 physicians nationwide, and that number is growing rapidly. With over \$4 billion in assets, we are financially strong. We will be there when you need us.

The Tribute Plan at a glance.

- The Tribute Plan is an innovative financial benefit for members of The Doctors Company.
- It's easy to qualify for a Tribute Plan award. Members of The Doctors Company must simply reach age 55 or older, retire permanently from medicine, and be insured by The Doctors Company for five continuous years or more on the day they retire.¹
- It's a benefit that was born out of our tenacious desire to uphold our founding mission as an organization created by doctors to advance and protect the practice of good medicine.
- It's a financial benefit that The Doctors Company has created in an effort to provide tangible proof that we are accountable to the physicians we insure. It helps us reinforce the fact that, as a physician-founded, -owned, and -led organization, we consider the physicians we insure to be members of our organization and not merely policyholders. And it proves we are dedicated to rewarding our members—unlike commercial insurance companies focused on rewarding their outside stockholders, or countless other insurance companies that view doctors as anonymous policyholders.
- The Tribute Plan is an additional member benefit and will not affect a member's current or future premiums in any way. It's simply a financial reward that policyholders would not receive if they were with any other national medical liability insurer.
- This benefit will not affect The Doctors Company's ongoing dividend program, which returns premiums to members for better-than-expected loss experience.

For more information about the Tribute Plan and other ways we can work together to advance and protect the practice of good medicine, please talk to your agent or visit www.thedoctors.com/tribute.



The information in this document is a summary of certain terms and conditions of the Plan Document ("Plan Document") of the Tribute Plan, as established and administered by The Doctors Company. This document does not purport to describe all the terms and conditions of the Tribute Plan. The Plan Document contains a full description of the Tribute Plan. In the event of any conflict, inconsistency, or other difference between this document and the Plan Document, the terms and conditions of the Plan Document will control in every respect. Any projected balance amounts or other projections are not intended to be a forecast of future events or a guarantee of future balance amounts. The statistics used herein have been obtained from sources the plan administrators believe to be reliable, but the accuracy and completeness of the information cannot be guaranteed. Past experience and practices with respect to Plan Balances do not guarantee the same or similar future results.

¹Eligibility requirements for members who were previously insured by a company acquired by The Doctors Company may vary. Please see www.thedoctors.com/tribute and select the "Frequently Asked Questions" link.