

We believe you should be recognized for providing outstanding patient care. That you should be financially rewarded for keeping claims low. We believe that your loyalty to a higher cause deserves to be honored. That your commitment should be acknowledged with a monetary award. We believe that your dedication to practicing good medicine should be eagerly embraced by all. **We believe that you'll be delighted by the financial reward we've set aside for you.** We believe that your unyielding devotion to protecting your patients deserves both respect and remuneration. We believe in taking bold steps to pay homage to your efforts. We believe that your integrity demands a higher standard of support. We believe that by working with you, the practice of medicine can become more rewarding for all of us. We are The Doctors Company and we believe in you.



THE DOCTORS COMPANY

Introducing **the Tribute<sup>sm</sup> Plan**,  
a financial reward for doing  
what you do best, providing  
outstanding patient care.

# Welcome to a new level of **commitment** – to you and to your practice.



*Richard E. Anderson, M.D., F.A.C.P.  
Chairman and CEO of The Doctors Company*

You already know that The Doctors Company is fiercely committed to providing you with the strongest legal protection available. What we also want you to understand is the relentless commitment we have to our founding charter — to support doctors, like you, in advancing and protecting the practice of good medicine.

To prove this commitment, we have created a way to reward you for your dedication and loyalty to The Doctors Company. It's called the Tribute Plan, and The Doctors Company is the only national medical malpractice insurer to offer a member benefit like this.



## A financial reward for you. A mission to improve medicine.

The Tribute Plan is designed to provide you and other members of The Doctors Company with a financial reward for your dedication and loyalty to The Doctors Company and commitment to patient care. Here's how this new benefit works.

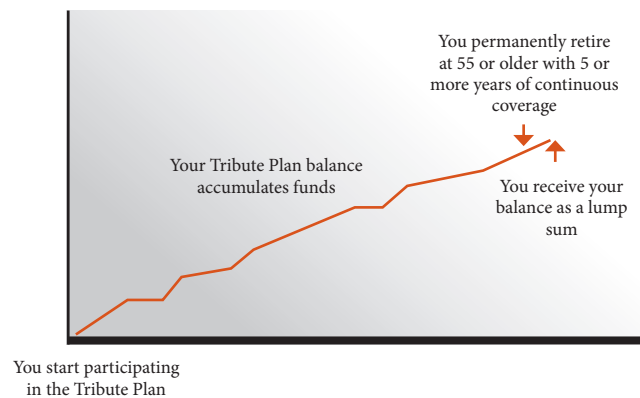
Recognizing that by working together to keep claims low we all win, the Board of Governors has set aside a specific allocation of funds for the express purpose of rewarding members for advancing and protecting the practice of good medicine throughout their careers. This is the Tribute Plan loyalty pool. The Board has already approved five years of initial funding for the plan. Each year thereafter, the Board will determine the amount of funds to be allocated to the loyalty pool. Naturally, the more we all work to keep patients safe and claims low, the more money will be available to fund the pool.

For eligible members, a portion of the loyalty pool will be allocated to his or her Tribute Plan balance annually. The dollar amount allocated to each member is based on the individual's annual premium.

Members receive their award when they meet three simple requirements:

- Reach age 55 or older,
- Retire permanently from medicine, and
- Have five or more years of continuous coverage with The Doctors Company on the day they retire.

A member's balance will also be distributed in the event of the member's death or permanent disability while insured by The Doctors Company.



## A few examples.

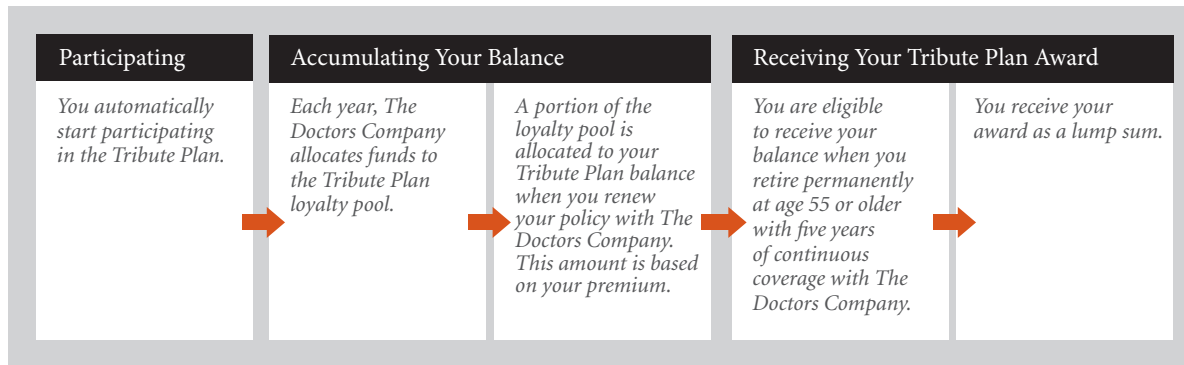
Dr. Lin is a neurosurgeon whose medical group is covered by The Doctors Company. His \$80,000 annual premium could lead to an estimated Tribute Plan balance of \$360,000 when he retires with The Doctors Company in 35 years.

Dr. Ross is a cardiologist who joined The Doctors Company on January 1, 2007. Her annual premium is \$40,000. She can expect her Tribute Plan balance to be over \$20,000 when she retires in just five years.

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 shown herein are for illustrative purposes only. Said 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 completion of the information can not be guaranteed. Past experience and practices with respect to Plan Balances do not guarantee the same or similar future results.

You can check your balance at any time. Just go to [www.thedoctors.com/tribute](http://www.thedoctors.com/tribute).

## A quick look at the **Tribute Plan**.



## A few **answers** to questions you may have.

*Am I eligible for the Tribute Plan?* You are eligible to participate in the Tribute Plan if you are listed as a “Named Insured” on a professional liability insurance policy issued by The Doctors Company and in force on or after January 1, 2007. Certain exclusions apply. See [www.thedoctors.com/tribute](http://www.thedoctors.com/tribute) for details.

*Do I need to sign up for the Tribute Plan?* No. You will automatically participate in the Tribute Plan and start accumulating a balance in 2007.

*How do I know what my balance is?* You can see your Tribute Plan balance at any time by accessing your member information on The Doctors Company website at [www.thedoctors.com/tribute](http://www.thedoctors.com/tribute). And, you will see your current balance on special Tribute Plan statements, which will be sent out quarterly and with your annual renewal premium statement.

*Will the Tribute Plan increase my premium?* No, the Tribute Plan is an added member benefit and will not increase your current or future premiums in any way.

*How do I receive my Tribute Plan award?* Your Tribute Plan award comes to you as a lump sum after you retire and meet the eligibility criteria.

*Where can I learn more about the Tribute Plan?* You can contact your agent, call The Doctors Company Customer Service at (800) 421-2368 or visit [www.thedoctors.com/tribute](http://www.thedoctors.com/tribute).

## An organization that's **accountable** to you.

The Doctors Company is focused on being accountable to you and your fellow members. The Tribute Plan has been created to provide tangible proof that we are dedicated to rewarding the physicians we insure. It reinforces the fact that, as a physician-founded, physician-owned and physician-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 you as an anonymous policyholder.

We firmly believe that this breakthrough new benefit is the right thing to do to support our members. In fact, doing the right thing has always been part of our DNA — from 1975 when we spearheaded the tort reform that established MICRA in California — continuing on to today with the introduction of the Tribute Plan.

For more information on the Tribute Plan and other ways we can work together to advance and protect the practice of good medicine, please talk to your agent, call us at (800) 421-2368, or visit [www.thedoctors.com/tribute](http://www.thedoctors.com/tribute).





# It's time someone paid **tribute** to your efforts to provide outstanding patient care.

As a new member of The Doctors Company, you are eligible to participate in a breakthrough financial benefit that we offer to the physicians we cover.

This new benefit is called the Tribute<sup>SM</sup> Plan, and it rewards our members for their loyalty to The Doctors Company and for their commitment to superior patient care. As an organization created by doctors to advance and protect the practice of good medicine, we believe that by working together to take care of patients and keep claims low, we all win.

The Tribute Plan is a long-term commitment from The Doctors Company to you and your practice, and it's a commitment to changing our profession for the better. What's more, it's a financial reward that no other national carrier can match.

As a physician-founded, physician-owned and physician-led organization, we relentlessly pursue the best ways to support our mission and to reward our members. You can be assured that the Tribute Plan will not impact your premium or alter your policy in any way. It is an addition to all of the other tangible benefits of membership in The Doctors Company — including the potential for dividend distributions, industry-leading patient safety programs, aggressive claims defense, and our wide array of tools, support and services that make practicing medicine easier and more rewarding.

Please note that you will begin accumulating a balance in the Tribute Plan once you renew your annual policy.

For more information on the Tribute Plan, you can contact your agent, visit our website at [www.thedoctors.com/tribute](http://www.thedoctors.com/tribute), or call us at (800) 421-2368.

Best regards,

Richard E. Anderson, M.D., F.A.C.P.  
Chairman and CEO of The Doctors Company

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# Welcome to the **Tribute Plan**<sup>sm</sup>.

Congratulations! Your coverage with The Doctors Company makes you eligible to participate in a revolutionary new benefit.

The Tribute Plan rewards our members for their loyalty to The Doctors Company and for their commitment to providing outstanding patient care. As an organization created by doctors to advance and protect the practice of good medicine, we believe that by working together to keep claims low, we all win.

Due to your policy renewal date, you do not currently have a balance in the Tribute Plan. Once you renew your policy, a portion of the funds from the Tribute Plan loyalty pool will be allocated to you, and you will accumulate additional funds each year thereafter when you renew your policy. To get an idea of how much money we're talking about, see the examples below.

## Sample Five-Year Projection

	Annual Premium		Estimated Balance
Physician A	\$20,000	5 Years →	\$10,000
Physician B	\$60,000	5 Years →	\$30,000
Physician C	\$90,000	5 Years →	\$45,000

## It's easy to receive your award.

You are eligible to receive your balance when you retire permanently at age 55 or older with five years of continuous coverage with The Doctors Company.

## Your balance is online.

You can review your award balance at any time and find more information on the Tribute Plan at [www.thedoctors.com/tribute](http://www.thedoctors.com/tribute). If you have additional questions please contact your agent or call us at (800) 421-2368.



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