
No one is more relentless
at defending, protecting,
and rewarding physicians
who advance the practice
of good medicine.

Over 45,000 doctors
along with the nation's
most prestigious medical
organizations choose
The Doctors Company.

Here's why.



Unrivaled
Financial Strength
Relentless
Largest Insurer
of Physician and Surgeon
Medical Liability Nationwide

Financial Facts

Performance and Results for 2008

THE MOST AGGRESSIVE CLAIMS DEFENSE
IN THE INDUSTRY DEMANDS SUPERIOR
FINANCIAL BACKING.

Unparalleled
Commitment
Groundbreaking
Benefits

185 Greenwood Road
PO Box 2900
Napa, CA 94558-0900

(800) 421-2368
www.thedoctors.com



Our \$2.8 billion in assets gives us the financial strength and backing to protect our members anytime, anywhere.

For more than 30 years, The Doctors Company has made an unparalleled commitment to providing the most aggressive claims defense in the industry. For this reason, and many others, we are now the largest insurer of physician and surgeon medical liability nationwide with more than 45,000 members.

Our conservative fiscal approach and years of conscientious investment strategy have earned us financial strength ratings of A.

FINANCIAL STRENGTH RATINGS.

A (Strong) | Fitch Ratings
 A- (Excellent) | A.M. Best Company

And our steadfast belief that physicians should be financially rewarded for providing outstanding patient care has led us to create the Tribute® Plan. This unrivaled benefit honors a lifetime of service with a monetary career award.

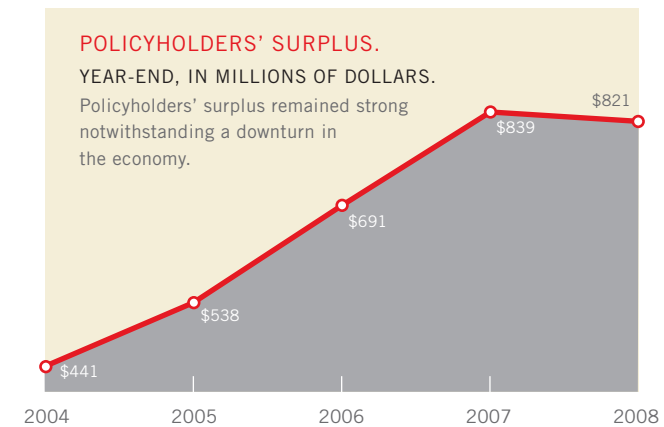
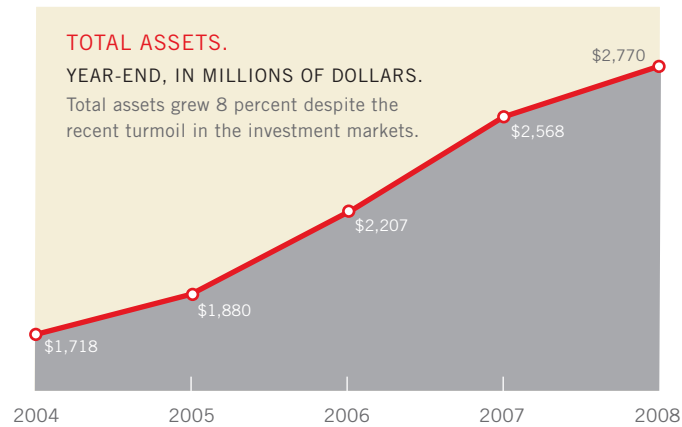
THE TRIBUTE PLAN—A SIGNIFICANT CAREER AWARD.

YEARS OF PARTICIPATION.	CAREER AWARD.*
5	\$13,200
10	\$21,600
15	\$32,300
20	\$46,000
25	\$63,400
30	\$85,700
35	\$114,100

* As of January 1, 2007. Estimated career award is based on a \$25,000 annual premium and five-year initial funding.

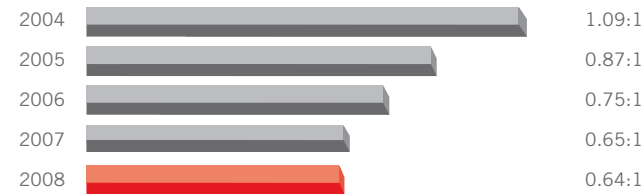
www.thedoctors.com/tribute

The numbers behind our success.



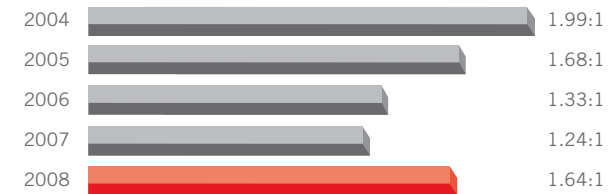
WRITTEN PREMIUM-TO-SURPLUS RATIO.

This is a measure of our financial strength. State regulators prescribe a ratio no higher than 3.0:1.



RESERVES-TO-SURPLUS RATIO.

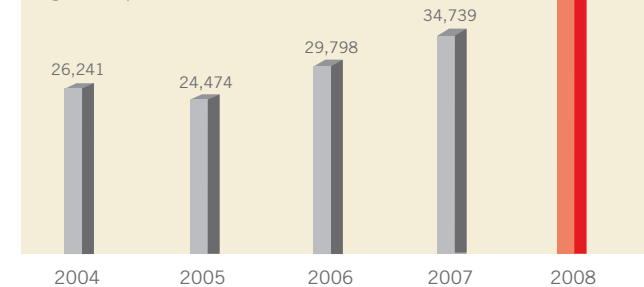
This is a measure of our financial stability. State regulators prescribe a ratio not to exceed 4.0:1.



INSURED DOCTORS.

YEAR-END.

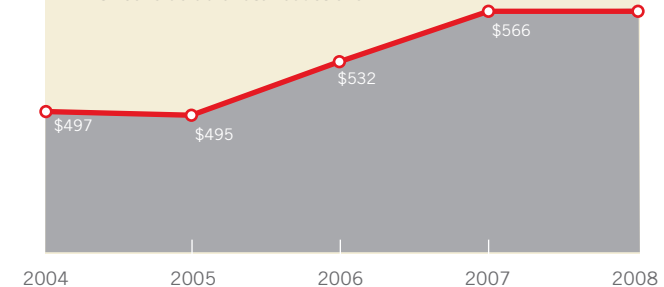
Total number of insured doctors grew 30 percent in 2008 alone.



DIRECT PREMIUMS WRITTEN.

YEAR-END, IN MILLIONS OF DOLLARS.

Direct premiums written remained level even with considerable rate reductions.



From The Doctors Company, Northwest Physicians Insurance Company, OHIC Insurance Company, Professional Underwriters Liability Insurance Company, SCPIE Insurance Company, and Underwriter for the Professions Insurance Company.

2006 premium includes Northwest Physicians Insurance Company. 2007 premium includes OHIC Insurance Company. 2008 premium includes SCPIE Insurance Company since acquisition.

Give your practice the unrivaled financial strength and protection that only The Doctors Company can provide.

