

HealthCare Partners Medical Malpractice Insurance Program



Program Benefits

Cost

- Discount for HCP providers
- Savings Examples:
 - 65% for an ENT in New York County
 - 37% for a Family Practitioner in Kings County
 - 28% for a Gastroenterologist in Queens County.

Coverage

- Accepted by all New York Hospitals
- Claims made and occurrence forms available
- Eligible for Section 18 excess coverage
- 94% insured satisfaction with claims handling

Benefits

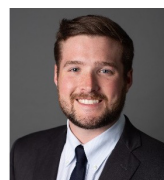
- Nation's largest physician-owned malpractice insurer
- Members eligible for dividends when declared
- Over \$150 million Tribute* Plan awards paid
- Free tail upon retirement**

Premium Considerations

Proprietary HCP Credit:	10%	New Graduate Credit:	up to 50%
Claim Free Credit:	up to 12%	Consent Waiver Credit:	5%
Part Time Credit:	up to 50%	Pay in Full Credit:	2%
Risk Management Credit:	5%		



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*The Tribute Plan reward physicians for their loyalty and dedication to superior patient care and is only offered by The Doctors Company
** Subject to Policy Conditions