

# 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

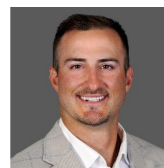
- Nation's largest physician-owned malpractice insurer
- Members eligible for dividends when declared
- Over \$150 million Tribute\* Plan awards paid
- Free tail upon retirement\*\*

## Premium Considerations

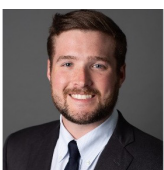
Proprietary HCP Credit:	<b>10%</b>	New Graduate Credit:	<b>up to 50%</b>
Claim Free Credit:	<b>up to 12%</b>	Consent Waiver Credit:	<b>5%</b>
Part Time Credit:	<b>up to 50%</b>	Pay in Full Credit:	<b>2%</b>
Risk Management Credit:	<b>5%</b>		



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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