

In a constantly shifting healthcare landscape,

WE'LL KEEP YOU ON THE RIGHT PATH

2023



Letter from the

CHAIRMAN AND CEO



RICHARD E. ANDERSON, MD, FACP

Chairman and CEO,

The Doctors Company and TDC Group

navigate the ever-changing practice environment with confidence.

That is why so many organizations turn to TDC Group. We are defined by our commitment to best imaginable service and our advocacy on behalf of the practice of good medicine. Founded and led by physicians, TDC Group is inextricably aligned with the medical

Across the country every day, healthcare professionals provide heroic care—putting patients at the forefront—amid increasingly difficult circumstances. American healthcare faces many challenges today, including consolidation, burnout, workforce shortages, integration of new technologies, attacks on tort reform, and unrelenting economic pressure. These persistent issues complicate the delivery of high-quality patient care and highlight the critical need for expert guidance, services, and resources that help medical professionals

profession and honored to serve those who take care of us. We use our data-driven insights to predict complications ahead and provide resources and insights to help healthcare leaders address the challenges they face.

The U.S. healthcare market is well into its second decade of consolidation, which is often promoted for its ability to produce economies of scale and cost reductions, although charges for healthcare have not been reduced. A recent study from *JAMA* found that consolidation among physician practices resulted in medical charges that were 12 to 26 percent higher than they had been previously. And for hospitals, the average increase in pricing was approximately 31 percent. Medical debt is the number one cause of bankruptcy in the U.S., and consolidation may accelerate this most unfortunate trend.

Clinician burnout continues to loom large in the healthcare landscape, while significant staffing shortages and American healthcare's exceptional administrative costs drive care expenses here to be high compared to the rest of the industrialized world. There are nearly 1 million vacant nursing positions in the U.S. today. Healthcare spending in 2023 was approximately \$4.7 trillion, of which fully \$1 trillion was spent on system administration. These

growing administrative burdens often conflict with clinicians' ability to provide ideal care.

Shifting population demographics drive generational differences in how patients access healthcare. The percentage of Americans 65 and older increases, and the percentage of physicians aged 55 and older continues to rise. Over the next decade, the total number of physicians in American healthcare will barely increase, and advanced practice clinicians (APCs) will eventually make up two-thirds of the primary care workforce. In response to this trend, TDC Group established a program to protect APCs with superior malpractice insurance coverage.

“TDC Group is inextricably aligned with the medical profession and honored to serve those who take care of us.”

”

Artificial intelligence (AI) provides some promise for better, faster, cheaper healthcare to help alleviate burnout and close gaps in patient access to care. AI can be exceptionally easy to use and does not necessarily require sophisticated hardware to access. Its ability to produce real-time clinician notes and documentation for electronic health records and to assist medical decision making has the potential to reduce the substantial time clinicians spend on tedious tasks.

More broadly, AI is rapidly sailing into uncharted waters. It is unclear how the legal system will deal with the new liabilities. History has shown that the courts change slowly, even as technological change accelerates.

Complicating matters even further, the assault on medical liability reforms is also increasing. Statutes of limitations, noneconomic damages caps, wrongful death caps, expert witness qualifications, and bad faith laws have all been under attack in various states. TDC Group and The Doctors Company have played a vital role in coalitions that successfully challenged proposed legislation and helped protect the practice of good medicine.

TDC Group is an expert partner helping healthcare professionals map out the safest path through these complex issues. This is confirmed by the overwhelmingly positive responses we received in our 2023 Member Experience Survey. Our Net Promoter Score—which measures customer loyalty by looking at customers' likelihood of recommending us to their peers—reached an all-time high, ranking our company among the world's most respected brands.

We take pride in providing best imaginable service to members and remaining relentlessly dedicated to the healthcare profession.

Richard E. Anderson MD

TDC Group

Guiding our partners to better healthcare outcomes requires

UNPARALLELED NATIONAL RESOURCES

The constantly shifting healthcare landscape is filled with opportunities. When it comes to advancing organizations, TDC Group is the most experienced partner in the nation to help medical professionals move forward while reducing risk and controlling costs. We offer a unique synthesis of insurance solutions, claims and risk management experience, unparalleled data analytics, and patient safety expertise for healthcare professionals to embrace change and move forward with certainty.

Serving the full continuum of care—including physicians, advanced practice clinicians, medical groups of all sizes, hospitals, large health systems, and the life sciences industry—we help medical professionals overcome the complexities of today's practice environment. TDC Group delivers proven solutions continually refined through tireless innovation. We are defined by our depth of experience, commitment to the best imaginable service, unrivaled product offering, and broad distribution capabilities.

As the practice of medicine continues to evolve at a rapid pace, navigating healthcare change is a daunting task. That's why so many organizations turn to TDC Group when it comes to achieving

clinical, operational, financial, and legal outcomes that propel organizations forward.

TDC Group is guided by our vision: To build the preeminent organization for service to healthcare. With our exceptionally broad capabilities, we are evolving to keep pace with the ever-changing world of healthcare to help medical professionals meet the complex challenges they are faced with today.

Through strategic business units—The Doctors Company, TDC Specialty Underwriters, and Healthcare Risk Advisors—we present a group structure that reflects a strategic response to rapid changes in healthcare.

With annual revenue of more than \$1 billion, over \$7.3 billion in assets,* and locations nationwide, TDC Group serves over 110,000 healthcare professionals and organizations throughout the United States.

Our national reach and regional expertise mean there is no more experienced partner in the country than TDC Group to help our partners map out the safest path to progress.

The Doctors Company

Tirelessly advancing, protecting, and rewarding

THE PRACTICE OF GOOD MEDICINE

As the nation's largest physician-owned medical malpractice insurer, The Doctors Company is closely aligned with the medical profession and has an unmatched understanding of the risks—and complications—of today's ever-changing practice environment. We are a medical professional liability insurer that stands by our over 90,000 members with strong defense, visionary risk management specialists, and the best imaginable service.

Our medical malpractice insurance coverage offers unique features—such as access to personalized risk management services and patient safety programs, as well as the Tribute® Plan, our breakthrough financial award—that strengthen the practice of medicine while making it more rewarding. Our coverage is consultative and customized to help groups of all sizes control costs, manage employee benefits, and guard against risk.

And unlike medical liability insurers that are investor-owned companies, The Doctors Company remains fiercely independent and dedicated to the interests of our members. As a physician-owned insurer, we differ significantly from carriers that are directed by their shareholders' interests.

Providing superior service is more than a best practice for us, it's at the core of who we are. We regularly survey our members, and our 2023 results revealed exceptional rankings across multiple categories of support. For instance, 94 percent of our members are pleased with how we handle phone calls, questions, and requests. As a result of their interactions with our company, 88 percent of our members agree that we offer best imaginable service, a score that continues to rise.

In risk management, 89 percent are very satisfied with our claims prevention efforts. Members benefit from a wealth of resources, including industry-leading programs that help medical professionals

“The peace I have with all your staff during these literally life-altering events is indescribable.”

—Gynecologist, Florida

”

and practices implement effective protocols, resulting in significantly fewer allegations of malpractice. And the industry's largest claims database gives us an unparalleled understanding of lawsuits against healthcare providers. This data-driven approach enables us to anticipate emerging trends and deliver innovative patient safety tools to help our members reduce risk.

If a claim occurs, we fight to win—both in and out of the courtroom. In fact, 93 percent of members agree that The Doctors Company provides them with relentless defense. Our members' defense starts with a promise to never settle a claim without their consent, where permitted by law. If they are sued, seasoned advocates support them throughout the litigation process.

Our member loyalty and enthusiasm ranking has grown by 3 percentage points over the past 12 months. With a Net Promoter Score (NPS) of 78, we now rank among the world's most respected brands.

And through surveying the physicians we have defended from malpractice allegations, we found that among that cohort, our NPS score rises to 92—a world-class score that indicates extremely high member satisfaction as we work on their behalf to protect their reputations. As a member-owned company, our commitment to member service and satisfaction is fundamental to fulfilling our mission.

The Doctors Company was founded on the principles of advancing, protecting, and rewarding the practice of good medicine and safeguarding patient access to healthcare. Through our national and state advocacy efforts, we defend reforms that are in place, prevent legislation from being enacted that would undermine the defense of our members, and take opportunities to promote new measures to limit liability exposure for our members and physicians across the country.

2023 MEMBER EXPERIENCE SURVEY



94%

EXCEPTIONAL SERVICE

Members are satisfied with how we handle phone calls, questions, and requests.



89%

CLAIMS PREVENTION

Members are satisfied with efforts to help them prevent claims.



93%

RELENTLESS DEFENSE

Members agree we relentlessly defend them.



88%

UNRIVALED REWARDS

Members agree that our Tribute Plan awards are unmatched.

TDC Specialty Underwriters

Specialty solutions for the

LEADING EDGE OF HEALTHCARE DELIVERY

TDC Specialty Underwriters (TDCSU) is TDC Group's excess and surplus (E&S) specialist, focused on expanding product offerings to the rapidly evolving healthcare industry. Since our inception in 2016, we have been and continue to be recognized as a leading and respected healthcare specialty lines insurer.

Our experienced experts design management and professional liability solutions for a variety of healthcare organizations and professionals, including physicians and physician groups, hospitals and health systems, medical and long term care facilities, and managed care and life sciences organizations.

EXCESS & SURPLUS LINES SPECIALISTS

Medical
Professional
Liability

General
Liability

Managed
Care Errors and
Omissions

Products
Liability

Directors
and Officers
Insurance

Fiduciary
Insurance

Although TDCSU and Healthcare Risk Advisors (HRA) were initially represented separately in the market, in April 2023 the two organizations embarked on a collaborative effort to align products, services, and capabilities. The goal was to provide a higher level of service and deeper expertise to all types of healthcare facilities, providers, and institutions in a way that is cohesive and consistent. Doing so allowed both TDCSU and HRA the opportunity to expand their appetite and leverage data analytics resources that provide valuable claims services and risk management insights, particularly in the hospitals segment.

As the collaboration and expertise of these organizations became more integrated and seamless, the need to adopt a new identity was essential to maintaining momentum. This new identity—TDC Specialty—is a subtle but meaningful change that better reflects the joint strategy of these groups. More importantly, this alignment further supports efforts to provide exceptional service to insureds and the brokers who serve them.

“I want to express my sincere appreciation for the service provided by your professional liability claims team. Your toolbox has it all: attentiveness and responsiveness, expertise in the claims-handling process including a deep understanding of laws and jurisdictions, strategic acumen, seamless teamwork that forges alliances with your insureds, as well as an unwavering display of patience. And you’re reachable—I can call you directly without navigating through a labyrinth of menus, and you answer the phone. You have truly raised the service bar through expertise, speed, and camaraderie. Thank you for being the outstanding example of providing excellent service.”

—Safety and Risk Manager, Travel Nursing and Staffing Agency

”

Healthcare Risk Advisors

Insurance, data analytics, and claims and risk management solutions in

COLLABORATION WITH LEADING HOSPITALS AND HEALTHCARE SYSTEMS

Healthcare Risk Advisors (HRA) partners with large and small hospitals and healthcare organizations to identify and solve their distinct self-insurance, risk transfer, claims management, and risk management needs through a platform of innovation, deep business intelligence, knowledge, and experience. Our goal is to ensure that our partners have appropriate levels of coverage, so they can focus their time and effort on the communities they serve.

For over four decades, HRA has provided comprehensive insurance and risk management advisory services to healthcare systems, hospitals, long-term care facilities, and social service agencies. Through our strong partnerships with Mount Sinai Health System, Montefiore Health System, Maimonides Medical Center, BronxCare Health System, and numerous social service agencies, we have become an integral part of these organizations' operations.

“HRA has been our integral partner in identifying opportunities to improve patient safety and outcomes through their careful analytics. While this has reduced the risk of our liability, our relationship has also helped us improve the quality of care that we provide.”

—A leading New York hospital

”

HRA leverages resources from all TDC Group strategic business units and utilizes the admitted writing paper of Hospitals Insurance Company (HIC), which has a long history of meeting the professional liability insurance needs of New York hospitals—including physicians affiliated with these medical systems.

Since 2019, HRA has expanded its partnerships statewide to include community hospitals, medical centers, voluntary attending physicians, large physician groups, and other groups of various sizes. HRA continues to provide such services to large and small organizations by leveraging superior data analytics and practical lessons learned from decades of experience to help our partners access best-in-class self-insurance and risk reduction services.



Anticipating growing risks and

GUIDING LEADERS THROUGH HEALTHCARE'S EVOLUTION

WORKING CONTINUOUSLY TO BALANCE THE SCALES OF JUSTICE

The Doctors Company, part of TDC Group, was founded on the principles of advancing and protecting the practice of good medicine and safeguarding patients' access to healthcare. Our Government Relations team engages with legislative, rulemaking, and judicial processes to advocate in every state and at the federal level. We work tirelessly on behalf of our members to defend reforms already in place, prevent legislation that would undermine our members' defense, and enact new measures to limit liability exposure for our members and all healthcare professionals.

Last year, the medical profession faced an unprecedented volume of significant bills targeting healthcare liability reforms. Joint legislative and judicial advocacy efforts of The Doctors Company and our allies helped limit the impact of bills introduced in many states.

KEY ADVOCACY SUCCESSES

- Negotiated a compromise to avert the retroactive repeal of Nevada's medical liability reforms, including its cap on noneconomic damages.
- Defeated legislation in Oregon that would have expanded bad faith claims.
- Launched a successful three-pronged grassroots campaign inclusive of all of TDC Group's members and clients to urge New York Governor Hochul to veto the 2023 iteration of the Grieving Families Act.
- Effectively advocated against a complex bill involving how damages and prejudgment interest are awarded in Michigan.
- Defeated a Florida bill that would have significantly increased the damages recoverable in a wrongful death action.

FUTURE FOCUSED

In 2023, TDC Group looked behind and ahead to examine issues that will impact the future of medical malpractice insurance and healthcare.

During an era marked by nuclear malpractice verdicts, The Doctors Company continues to be a prominent expert on the issue of social inflation. Social inflation occurs when an insurer's average claim amount grows faster than the overall inflation rate. When that happens, insurers are forced to increase their rates and/or decrease coverage to keep up. A study by The Doctors Company, *Diagnosis-Related Medical Malpractice Claims With Indemnities Over \$1 Million: Understanding the Primary Drivers*, examined 121 diagnosis-related, high-indemnity closed claims from the loss years of 2010 to 2022. The claims occurred during a time period in which claims frequency had decreased, yet the percentage of claims that closed with high-indemnity payments increased dramatically—further reflecting social inflation.

Our insights bring clarity to obscured risks and unfolding industry shifts imperceptible to others.

The primary driver of patient assessment was found in 94 percent of all high-indemnity claims. Our insights and risk mitigation strategies have helped assist clinician leaders, healthcare systems, and

hospitals to improve understanding of where to place patient safety initiatives and how to target efforts when working with healthcare practitioners to improve patient outcomes and reduce injury.

Artificial intelligence (AI) will undoubtedly drive transformative change in the future of healthcare. AI has the potential to be a powerful ally for healthcare professionals—but it can also create new patient safety risks. To help practitioners stay ahead of trends in AI, TDC Group established the Artificial Intelligence in Healthcare resource center, a valuable compendium dedicated to exploring and examining AI technologies and sharing expert insights and actionable strategies to help navigate change. The resource center is regularly updated with new content to help our members keep informed about issues affecting the use of AI in healthcare.

As we look further into the future, we explore the trends, challenges, lessons, and emerging risks in the next decade of healthcare. Our report, *What U.S. Healthcare Will Look Like in 2033*, lays out many of the important issues faced by medical professionals and outlines our top 10 predictions for changes over the next decade. By offering insights and predictions about topics such as AI, consolidation, and social inflation, the report demonstrates the industry-leading expertise and knowledge of TDC Group experts and our commitment to helping guide medical leaders through healthcare's evolution and assisting them in making critical decisions that shape the future of patient care.

Addressing the social determinants of health by

INVESTING IN OUR COMMUNITIES

LIVING OUR MISSION

As The Doctors Company has grown over the years, we have sought like-minded organizations to partner with, and our vision has steadily expanded. TDC Group formalized the structure to serve the full spectrum of healthcare.

TDC Group is driven to reduce operational and financial risk in the provision of healthcare services, simplify the delivery of high-quality healthcare, and protect those who provide superior care. Our mission is the foundation of our environmental, social, and governance (ESG) efforts.

We focus on ESG improvements and opportunities at all levels of our organization. Our culture of service is created by our people—those who serve our members. We are proud not only to match employee donations, but to offer a monetary match for employee volunteer hours donated to a wide variety of worthy organizations, including: a foundation that educates, encourages, and empowers young women seeking higher education—many of whom are first-generation college students; a national patient-centered organization that focuses exclusively on women's heart disease, advocating for research and clinical trials and offering education and support; and organizations that address social determinants of health like food insecurity and housing access.

TDC Group is dedicated to implementing ESG improvements that lead to impactful changes, such as board service on the California Organized Investment Network (COIN), which has appointed our Chief Investment Officer, T.C. Wilson, as Advisory Board Chair. COIN provides us with investment opportunities that are



consistent with our sustainability objectives by offering the social and environmental benefits of impact investing—whether it’s investing in renewable energy to combat climate change, or investing in areas that support underserved communities or small businesses affected by natural disasters.

TDC Group is focused on increasing employee diversity, equity, and inclusion. As of December 2023, our workforce is comprised of 68 percent women and 32 percent men, with the majority of management roles at TDC Group being held by women. In addition, this past year we engaged two women-owned firms that manage a combined \$275 million of TDC Group’s assets.

In a recent all-employee survey, 93 percent of employees reported that people at TDC Group are fairly treated regardless of race, gender, sexual orientation, or age. Having a sharp focus on promoting a corporate culture of diversity, equity, and inclusion translates to the satisfaction of our employees, which in turn helps us provide exceptional service and innovative solutions. As a result of the

We are proud not only to match employee donations, but to offer a monetary match for employee volunteer hours donated to a wide variety of worthy organizations.

strong culture we have built at TDC Group, our business units regularly earn certifications as a Great Place to Work®.

We have three community investment programs: Corporate Charitable Giving (supporting organizations addressing the social determinants of health) and Employee Gift Matching (matching monetary and volunteer hour donations). In addition, we established The Doctors Company Foundation in 2008 to provide support for patient safety education for healthcare professionals in training and in practice, and patient safety research with clinically useful applications.

2023 COMMUNITY INVESTMENT PROGRAMS SUMMARY



An unrivaled benefit and

AN INDUSTRY-LEADING MILESTONE

Unlike commercial insurance companies, which reward shareholders, The Doctors Company is dedicated to rewarding our members. In 2007, we created the Tribute® Plan, an unparalleled financial benefit that rewards members for their loyalty and their dedication to superior patient care.

As an organization committed to providing the best imaginable service to our members, we are profoundly honored to have now attained a new milestone—the distribution of over \$175 million in Tribute Plan awards. While other insurers have attempted to follow our lead, The Doctors Company is by far the only medical liability insurer that celebrates the careers of medical professionals with rewards of this magnitude.

We launched the Tribute Plan as a pioneering member benefit for those who devote their careers to the practice of good medicine. With Tribute, we made a long-term commitment to our members and their practices, and that dedication is just as strong today. Tribute reflects our founding charter—to protect and reward our members as they advance the practice of good medicine.



Our commitment is undeniable: Almost 14,000 of our members have received a Tribute award. The Doctors Company has funded more than \$1 billion in Tribute accounts to date, and this funding continues to grow.

Tribute Plan awards have absolutely no impact on current or future premiums—they are simply a financial reward unmatched by any other national medical professional liability insurer. Nor do they affect The Doctors Company’s ongoing dividend program, which returns premiums to qualifying members for better-than-expected loss experience.

“I have heard other physicians complain about their carriers. Everything they dislike is something that The Doctors Company excels in. The Tribute Plan is one example.”

—Pathologist, Georgia

”

TRIBUTE PLAN ACHIEVEMENTS

5,500+

Members with balances over \$25,000

\$264,808

Highest Tribute award to date

13,500+

Tribute award recipients

\$306,613

Highest individual balance

\$580M

distributed in combined Tribute awards and dividends



Sharing our commitment to

ADVOCACY FOR THE MEDICAL PROFESSION

The nation's leading medical societies and organizations endorse or sponsor The Doctors Company as their preferred medical liability insurer. This honor is evidence of our continuing commitment to enabling medical professionals to provide superior patient care. Each of these organizations and societies matches our dedication and integrity in serving the medical profession. We are honored by this vote of confidence.

ENDORSEMENTS AND SPONSORSHIPS

American Academy of Otolaryngology—Head and Neck Surgery

American Association of Neurological Surgeons

American College of Cardiology

American College of Surgeons

American Society of Plastic Surgeons®

Brevard County Medical Society

California Association of Oral & Maxillofacial Surgeons

California Medical Association

Central Coast Medical Association

Community Oncology Alliance

Dade County Medical Association

Denver Medical Society

Duval County Medical Society

Florida Chapter of the American Academy of Pediatrics

Florida Dental Association

Florida Medical Association

Georgia Obstetrical and Gynecological Society

Indian River County Medical Society

Lee County Medical Society

Medical Association of Atlanta

Michigan State Medical Society

New Mexico Medical Society

New York County Medical Society

New York Regional Society of Plastic Surgeons

New York State Society of Plastic Surgeons

Ohio State Medical Association

Osteopathic Physicians & Surgeons of Oregon

Palm Beach County Medical Society

Polk County Medical Association

Richmond Academy of Medicine

San Diego County Medical Society

Sarasota County Medical Society

Ventura County Medical Association

Wyoming Medical Society

The financial strength to protect healthcare professionals

TODAY AND TOMORROW

TDC Group is a strong, reliable partner in today's market. Our members and insureds can count on us to have the power and financial resources necessary to protect them today and for many years to come.

Our financial success has been built on a conservative business philosophy designed to fully empower our mission to advance, protect, and reward the practice of good medicine.

Our long history of stability and strong performance has been repeatedly recognized by many independent evaluators, and The Doctors Company is rated A by both AM Best and Fitch Ratings.

With \$7.3 billion in assets, we offer unrivaled financial strength and backing to protect over 110,000 healthcare professionals and organizations nationwide. Our member surplus is \$2.8 billion, making us the strongest of any national physician-owned medical professional liability carrier. Member surplus is a measure of a company's ability to pay claims, and it's a critical measure of our financial stability.

\$7.3B

Assets

Unrivaled financial
strength and backing
for our members

110K+

Insureds

We're the nation's largest
physician-owned medical
malpractice insurer

\$2.8B

Member
Surplus

Strongest of any national
physician-owned
medical liability carrier

2023 FINANCIAL HIGHLIGHTS*

Total Assets **\$7,300,000**

Loss Reserves **\$3,471,000**

Direct Premiums Written **\$1,425,000**

Net Premiums Earned **\$1,234,000**

Policyholders' Surplus **\$2,878,000**

Number of Insureds **112,000**

(Dollars in thousands)

0.44:1 **Written Premium-to-Surplus Ratio**

This ratio, based on net written premium, is a measure of our financial strength. Industry standards prescribe a ratio no higher than 3.0:1.

1.21:1 **Reserves-to-Surplus Ratio**

This ratio is a measure of our financial stability. Industry standards prescribe a ratio no higher than 4.0:1

*The Doctors Company is part of TDC Group. These results include all insurance entities of TDC Group.

We lead the industry because of the

LEADERS IN OUR BOARDROOM

The Doctors Company Board of Governors comprises an accomplished, distinguished group of professionals who are passionate about advancing, protecting, and rewarding the practice of good medicine. The Board includes physicians, healthcare

leaders, and distinguished executives—representing many of the nation's leading medical centers, property and casualty insurers, and financial advisors.

OUR BOARD OF GOVERNORS

RICHARD E. ANDERSON, MD, FACP



Medical Oncologist; Chairman and Chief Executive Officer, The Doctors Company and TDC Group; Chair of the Medical Professional Liability (MPL) Association's forum for top insurers and Vice-Chair of the MPL Association's Education and Research Foundation

JAMES P. BAGIAN, MD, PE



Founding Director, Center for Risk Analysis Informed Decision Engineering, Center for Healthcare Engineering and Patient Safety, and Professor, Medical School and College of Engineering, University of Michigan; Diplomate, American Board of Preventive Medicine; NASA Astronaut

STEVEN J. BENSINGER, CPA



Senior Advisor, Howden Re; Board Director, Ariel Re, Clearcover Insurance, and Kinsale Capital Group, Inc.

EUGENE M. BULLIS, CPA



Former Executive Vice President and Chief Financial Officer, Hanover Insurance Group

DANIEL KENT CASSAVAR, MD, MBA



Interventional Cardiologist; Medical Director, The Doctors Company and TDC Group; Former President and Chief Medical Officer, ProMedica Physicians

CHARLES R. KOSSMAN, MD, PhD



Hematologist and Medical Oncologist; Former Clinical Professor of Medicine, University of California, San Diego

MEGAN MAHONEY, MD, MBA



Family Medicine Physician; Chair, Department of Family and Community Medicine, University of California, San Francisco

ELLEN H. MASTERSON, MBA, CPA



Former Senior Partner, PricewaterhouseCoopers LLP; Former Senior Vice President and Chief Financial Officer of American General Corporation

HOWARD MILLS



Retired Deloitte Managing Director and Global Insurance Regulatory Leader; Former Superintendent, New York State Insurance Department; Board Member, Genworth Financial and Partner, Pavement Management Group

WILLIAM C. RUPP, MD



Hematologist and Medical Oncologist; Former Chief Executive Officer, Mayo Clinic in Florida

CHRISTA STEELE, MBA



Financial and Governance Executive; Board Director at Tanimura & Antle, Velocity Risk, and Lantronix Inc.

MARY ANN THODE, JD, MPH, RN



Former President and Chief Executive Officer, Kaiser Foundation Health Plan and Hospitals, Northern California Region

GRACE VANDECRUZE, MBA, CPA



Financial Industry Executive; Founder and Managing Director, Grace Global Capital LLC; Former Managing Director, Swiss Re; Former Associate, Financial Institutions Group, Merrill Lynch

ROBERT M. WACHTER, MD



Internist; Professor and Chair, Department of Medicine, University of California, San Francisco

RONALD H. WENDER, MD, FACA



Anesthesiologist; Chairman Emeritus and Professor of Anesthesiology, Cedars-Sinai Medical Center

BRYAN LAWTON, PhD*



Chief Governance Officer and Secretary, The Doctors Company; Chief of Corporate Development

FOLLOW US

We're your source for timely healthcare and liability news—including emerging medical trends and continuing education opportunities. Stay informed by following us on our industry-leading social media channels and visiting **tdcg.com**.



[@TDCGrp](#)



youtube.com/@tdcgroup



facebook.com/TDCGrp



linkedin.com/company/tdcg/