

Living Our MISSION

Environmental, Social,
and Governance
Sustainability Report 2023



OUR COMPANIES

TDC GROUP

TDC Group (tdcg.com) is the nation's most trusted provider of insurance, claims and risk management, and healthcare practice improvement solutions. Serving the full continuum of care—including physicians, dentists, advanced practice clinicians (APCs), medical groups of all sizes, hospitals, large health systems, and the life sciences industry—we help healthcare providers overcome the complexities of today's practice environment. TDC Group delivers proven solutions constantly refined through tireless innovation. We are defined by our depth of experience, commitment to service, unparalleled product offerings, and broad distribution capabilities.

THE DOCTORS COMPANY

Physician-owned and -led for more than 45 years, The Doctors Company (thedoctors.com) is relentlessly committed to advancing, protecting, and rewarding the practice of good medicine. Today, as healthcare delivery continues to undergo unprecedented change, it's more important than ever to have a strong, trusted partner to help our members focus on what they do best—delivering care. The Doctors Company takes the mal out of malpractice insurance by helping hospitals and practices of all sizes manage the complexities and risk of today's healthcare environment—with expert guidance, resources, and coverage.

HEALTHCARE RISK ADVISORS

Healthcare Risk Advisors (HRA) is an industry-leading provider of comprehensive insurance and risk management

advisory services. For over 40 years, HRA (healthcareriskadvisors.com) has partnered with large and small New York hospitals, healthcare organizations, social service agencies, and clinicians to identify and solve their unique professional liability and other insurance needs. HRA takes pride in serving our members with an integrated approach to claims handling, risk management, and data analytics. With an overall goal of ensuring appropriate levels of coverage and access to best-in-class risk mitigation services and resources, HRA's services allow our members to focus their time and effort on the communities they serve.

TDC SPECIALTY UNDERWRITERS

TDC Specialty Underwriters (TDCSU) serves as the national Excess and Surplus (E&S) lines specialist within TDC Group, focused on expanding

product offerings to the rapidly evolving healthcare industry. TDCSU's experienced, recognized experts design E&S-driven liability solutions for a variety of healthcare organizations and professionals, including hospitals, physician groups, medical and long term care facilities, managed care organizations, E&S physicians, and life sciences organizations. TDCSU (tdcspecialty.com) distributes its products through approved wholesale and selected retail brokers and is a company committed to ease of doing business and service innovation. TDCSU's mission is to manage and mitigate operational and financial risk in the provision of healthcare services.

MEDICAL ADVANTAGE*

Medical Advantage (medicaladvantage.com) is an innovator in maximizing clinical and financial performance in value-based contracting, decreasing the cost of care, and improving quality. Medical Advantage's service and solution portfolio includes EHR optimization, performance dashboarding, implementation of healthcare analytics, billing and coding consulting, private equity advising, telehealth assistance, MIPS and MACRA consulting, and much more. These offerings continue to expand as Medical Advantage serves clients in navigating an ever-changing landscape of market, regulatory, and financial challenges through customized, actionable solutions. Medical Advantage's mission is to simplify the delivery of efficient, high-quality healthcare.

* The sale of Medical Advantage to Aledade, Inc. was completed on 5/1/24.

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OUR VISION

TDC Group is guided by our vision: To build the preeminent organization for service to healthcare. As the nation's most trusted provider of medical malpractice insurance, risk management, and healthcare practice improvement solutions, we are powerful advocates for the healthcare community—and the communities in which we live and work.

WHAT IS ESG?

Environmental, social, and governance (ESG) factors can assist companies in identifying risks and opportunities that may not be captured by conventional financial metrics, to mitigate risk and enhance long-term financial performance. Environmental factors pertain to considerations such as climate risk, resource use, energy use, pollution, and waste management. Social factors include the company's relationships with employees, members, vendors, and surrounding communities, as well as diversity and pay equity. Governance factors include the company's financial strength, adequacy of internal controls, cybersecurity and data protection, enterprise risk management oversight, and board composition.

TDC Group is the marketing name for The Doctors Company and its subsidiaries and affiliated companies.

Serving over

100K

healthcare professionals and organizations nationwide

\$1B

in annual revenue

\$6.9B+

in assets

"A"

financial strength ratings



Anchored in Purpose and **DRIVEN TO SERVE**

Richard E. Anderson, MD, FACP,
Chairman and Chief Executive Officer

There is one thing that remains predictably unpredictable: Healthcare is changing and will continue to do so rapidly in the next decade. The consolidation of medicine and the economic forces that drive it are increasingly disruptive to the continuity of care. Healthcare technology innovation and artificial intelligence (AI) are now at the forefront of the future of healthcare and hold some promise for improving patient outcomes while reducing cost.

All of these circumstances signify a critical need for expert guidance and expanded services to support medical professionals, who must navigate the change. As the preeminent organization for service to healthcare, TDC Group exists for that purpose. Serving those who provide care is at the core of who we are, from individual physicians and APCs to hospitals and health systems. Through strategic business units—The Doctors Company, HRA, TDCSU, and Medical Advantage—we present a group structure that is a considered response to the evolution of the practice of medicine.

The service and advocacy of TDC Group extends beyond healthcare to the communities in which we live and work. Achieving ESG sustainability follows naturally from our mission to advance, protect, and reward the practice of good medicine. We have integrated these issues into our Board oversight, strategic planning, and business operations.

Our employees believe in contributing to society in an ethically and socially responsible manner. We are committed to building healthy communities, improving access to healthcare, and addressing the social determinants of health through our three community investment programs. As a result of the strong culture all of us have created at TDC Group, our business units earn certifications as a Great Place to Work®.

Our culture of service is created by our people—those who serve our members directly and those who support them. In another year of obstacles, from natural disasters to record-breaking inflation, we are encouraged and humbled by our employees' willingness to continue to give to their communities. We are proud to not only match employee donations, but to offer a monetary match for employee volunteer hours at

a wide variety of worthy organizations, including an organization providing free and low-cost home repairs for seniors in Chicago, a committee that works to improve well-being and self-sufficiency for those experiencing homelessness in California, and a project to provide nutritious meals for those battling serious illness in Connecticut.

TDC Group's ESG efforts focus on key issues that promote long-term sustainability. We strive for corporate social responsibility and the fair treatment of our members and employees, while supporting the physical, social, and environmental health of the communities we live and work in.

Serving those who provide care is in our DNA. We cannot serve without sustainability, so we recognize our responsibility to identify risks and opportunities in ESG areas—even as we continue to witness a dramatic acceleration in the evolution of healthcare. We have identified as our greatest ESG risks and mitigation priorities a challenging regulatory environment, the volatility of financial markets, and ever-escalating cybersecurity risk.

TDC Group is also focused on increasing our workforce diversity, equity, and inclusion (DEI). We prioritize attracting and retaining talent to ensure we have a quality workforce in the future—one that mirrors the diversity of the healthcare profession we serve.

We base our actions on one powerful, fundamental principle: When we all work together to promote quality in healthcare and improve our profession, society is the better for it.

Now more than ever, the rapid pace of change in healthcare demands an organization solely devoted to serving those who provide care. I am proud to say that TDC Group, anchored in purpose and driven to serve, is built to meet the needs of healthcare now and in the future.

BUILDING A PEOPLE-FOCUSED CULTURE

The Doctors Company, HRA, and TDCSU have again all been certified as a Great Place to Work for 2023–2024.



DEDICATED TO SERVICE

The Doctors Company has three community investment programs: Corporate Charitable Giving, Employee Gift Matching (matching monetary and volunteer hour donations), and The Doctors Company Foundation, which provides support for patient safety education for healthcare professionals in training and in practice, and patient safety research with clinically useful applications.

2023 ACHIEVEMENTS



employee matching requests granted



community organizations receiving matching donations



organizations receiving contributions through corporate charitable giving



matched volunteer hours



in grants to date from The Doctors Company Foundation

Investing in OUR COMMUNITIES



Robert E. White, Jr.
President

TDC Group is committed to building healthy communities, improving access to healthcare, and addressing the social determinants of health. Our commitment is reflected in the financial and volunteer contributions of our employees, corporate charitable donations that directly support communities where we work, and patient safety research and education grants for health-care professionals in training and in practice through The Doctors Company Foundation.



CORPORATE CHARITABLE GIVING PROGRAM

We reflect the values of our members and employees by partnering with 501(c)3 non-profit organizations in the communities in which we have a significant presence. Our investments aim to address the social determinants of health—creating environments that promote good health for all. By funding local nonprofit partners who know their individual community’s needs, we can help to reduce inequities, build resilience, and improve community members’ capacity to succeed. Our nonprofit partners do this by providing:

- Safety net services such as food, emergency and short-term housing, and financial assistance.
- Help for families who have suffered losses due to natural disasters.
- Healthcare and mental health services.
- Safe places to stay for those affected by domestic and sexual violence.
- Improved educational outcomes for underrepresented youth.
- Culturally competent services that address social, economic, and racial inequities.

ADVOCATING FOR EQUAL HOUSING OPPORTUNITIES

Supported by The Doctors Company’s Corporate Charitable Giving program, **Fair Housing Napa Valley (FHNV)** fosters fair and equal housing opportunities for all, aiming to eliminate housing discrimination and provide crucial assistance to both tenants and landlords. As the sole agency of its kind in Napa, FHNV focuses its services on supporting low-income tenants and the most vulnerable members of our community.



With the increasing challenges of housing security and eviction risks, FHNV has become a vital resource. In the past year alone, it has assisted more than 700 tenant households and nearly 1,800 Napa residents with various housing-related needs.

“FHNV is committed to equal housing choice and to eliminating housing discrimination, particularly for Napa’s most vulnerable residents. Discrimination and related housing disparities, including the growing threat of housing insecurity, have broad-reaching impacts on the physical and mental health of all residents. Housing is healthcare. FHNV is dedicated and proud to serve Napa and to promote community well-being through all of our programs and services.”

Pablo Zatarain, FHNV Executive Director

Investing in OUR COMMUNITIES

ASSEMBLING PACKAGES OF JOY FOR VETERANS AND CHILDREN



For the second year in a row, the team at The Doctors Company's **Chairman's Leadership Council** partnered with **Cheeriodicals** to pack 220 care bags for veterans at the Yountville Veterans Home and 80 boxes of toys for patients at Shriners Hospital in Sacramento, California.

These gifts were designed to bring joy to children receiving medical care and to honor veterans for their sacrifices serving our country. Preparing these gifts provided important team building for our company leaders and honored our commitment to advance the practice of good medicine and help build healthy communities.



Investing in OUR COMMUNITIES

SUPPORTING PEDIATRIC CANCER RESEARCH AND HELPING SENIORS STAY H.O.M.E.

Jeff McDonald is a four-time shavee for St. Baldrick's Foundation, which raises funds for pediatric cancer research.

St. Baldrick's Foundation began in 1999 as a fundraising dare among friends, three reinsurance executives who shaved their heads for donations to raise funds for kids with cancer. They could not have known that their initial effort would grow into an international juggernaut for pediatric cancer research. The organization depends upon its army of volunteers, each of whom invites family members, friends, coworkers, and community members to chip in for a chance to support kids with cancer—and a chance to check out their new look with a shaved head.

Fortunately, St. Baldrick's thrives on repeat fundraising success from people like Mr. McDonald. He has now achieved the title of "Squire of Hope," one of the foundation's playful designations for those whose contributions span years.

"I have always known very generous people in insurance," says Mr. McDonald, and the secret to his recent success has been "leaning on colleagues" at TDCSU to make personal donations to St. Baldrick's. Many personal donations from employees of TDC Group are eligible for corporate matching funds. In 2023, with a fundraising goal of \$25,000, Mr. McDonald went to the barber's chair with \$28,750 total raised. The big event was hosted by an Irish pub in Chicago around St. Patrick's Day, with an atmosphere he described as "very jovial."

Mr. McDonald is also an enthusiastic supporter of organizations that support seniors, as well as kids. "The first charity I think of every year is H.O.M.E.," says Mr. McDonald, who has been a regular donor to H.O.M.E. for almost 20 years. Housing Opportunities and Maintenance for the Elderly, or H.O.M.E., provides free and low-cost repairs for low-income seniors, plus a shopping bus and other assistance from caring volunteers.



Jeff McDonald, CPCU, ARM, Executive Vice President, TDCSU

It also creates supportive, assistive communities through intergenerational housing. For Mr. McDonald, H.O.M.E. struck a nerve. He thought, "This is indiscriminate. We all, God willing, age."

Soon after joining TDCSU, Mr. McDonald wondered if TDC Group could sponsor a table at the H.O.M.E. gala—and now TDC Group has sponsored a table for five years running. "We are in the annual report every year" as a major donor, he says.

Investing in OUR COMMUNITIES

THE DOCTORS COMPANY FOUNDATION: FUNDING PATIENT SAFETY RESEARCH, EDUCATION, AND TRAINING TO IMPROVE CLINICAL OUTCOMES

The purpose of the Foundation is to support patient safety education for healthcare professionals in training and in practice, and patient safety research with clinically useful applications. With this in mind, we focus on innovative projects/activities that develop knowledge, techniques, and tools whose application reduces or eliminates risk of adverse events that cause harm to patients while under care. The Foundation is a charitable organization with 501(c)3 nonprofit status. It is governed by a Board of Directors that includes physicians and corporate representatives. The Board is chaired by William C. Rupp, MD, former Chief Executive Officer of the Mayo Clinic in Florida. Recent grants emphasize innovation and disseminating findings for widespread use to improve patient safety across the healthcare community:

- **National Academies of Sciences, Engineering, and Medicine:** “Forum on Advancing Diagnostic Excellence,” to develop, implement, disseminate, and monitor innovations to improve diagnosis in healthcare, with emphasis on conditions and populations at highest risk of harm from diagnostic errors.
- **Columbia University:** “Reducing Medication Ordering Errors Through Indications-Based Prescribing,” to develop a randomized controlled trial to assess the effectiveness of indications-based order set for reducing antimicrobial ordering errors.
- **University of Maryland:** “The Obvious Solution Is the Midline,” to collect real-time occurrence of complications, including local extravasations, infections, and deep venous thrombosis, on all patients with CVCs or midline catheters, allowing a safety comparison of midline catheter to CVC use.
- **UCSF Benioff Children’s Hospitals:** “Improving Pediatric Emergency Care Access With an Integrated Telemedicine Solution,” to support the initial efforts, starting with one hospital, to understand the feasibility of implementing a pediatric telehealth platform integrating a telemedicine intervention into community emergency departments.
- **City of Hope:** “Is There an Increased Incidence of Lymphedema After IV Placement? A Prospective Analysis Utilizing ICG Fluoroscopy in Patients at Risk for Arm Lymphedema,” to provide objective data to contest the long-standing belief that patients who are at risk for upper extremity lymphedema should not receive blood draws or IV access from that arm or hand.
- **Project Minnesota:** “Firearm Storage Maps as a Clinical Tool to Prevent Suicide,” to support the creation of maps indicating temporary gun storage options in regions surrounding four Minnesota primary care clinics and incorporate these maps into physician firearm safety counseling to at-risk patients at each site.

SPOTLIGHT ON FOUNDATION GRANTS: OR CRISIS CHECKLISTS

In 2022, The Doctors Company Foundation sponsored a project by Ariadne Labs (a joint center for health systems innovation at the Harvard T.H. Chan School of Public Health and Brigham & Women’s Hospital) to update and expand its OR Crisis Checklists (ORCCs).

Originally created in 2011, the ORCCs improve clinicians’ ability to rescue patients from complications and minimize harm. With this update, the project team accomplished the key objective of developing a second generation OR checklist compendium with substantially increased content and functionality. The checklists are now available in online and printable versions. The online version includes an editing tool that allows users to modify the material to conform to local resources, practices, and standards.



COMMUNITY PROGRAMS

Elizabeth Healy

Vice President, Government and Community Relations

Elizabeth Healy shares how employees and nonprofit partners of TDC Group support the health of the communities we serve—in and out of the clinical setting.

Q. What are the latest developments in our Corporate Charitable Giving and Employee Gift Matching programs?

A. In an era of hybrid work, we need things everyone can do, wherever they are. We launched several such campaigns in 2023 to encourage more employee engagement across TDC Group, while also increasing corporate contributions to organizations focused on addressing the social determinants of health. The benefit? More investment in the communities where we live and work.

Q. Why is it important to support these programs?

A. We can make a difference, and we do. It reflects the people here, our members, and our employees. Our members, every single day, are dealing with the impacts of the social determinants of health. They know what their patients are facing and what their community is dealing with.

Q. How would you describe employee engagement with the programs?

A. Extensive and committed. Our employees are generous with their time and their money, giving to the organizations they care most about. By investing in these programs, we are also investing in them.

HELPING WOMEN NAVIGATE THE CHALLENGES OF HEART DISEASE

Debra Davidson, Senior Patient Safety Risk Manager at The Doctors Company, learned about **WomenHeart** the hard way: after she had a heart attack that required placement of two stents. She was approached by a WomenHeart representative while in the hospital and invited to take part in a clinical trial. After that, she stayed connected—she realized if she hadn't had heart disease on her radar, other women likely didn't either, even though heart disease is the No. 1 cause of death for women.

WomenHeart is the only national patient-centered organization that focuses exclusively on women's heart disease, advocating for research and clinical trials and offering education and support. Ms. Davidson has served as a speaker for the organization, as well as hosting a monthly support group for women newly diagnosed. She works with nationally recognized cardiologist **Dr. Annabelle Volgman**, who founded the Rush Heart Center for Women in Chicago—one of the only women-focused cardiac centers in the U.S.—as a liaison for her support group.



The Doctors Company matches Ms. Davidson's volunteer hours with a monetary donation through the Employee Gift Matching program. Because WomenHeart has a small staff and relies heavily on volunteers, those donated funds provide much-needed supplies and educational resources.

"I'm incredibly appreciative for that, because I wouldn't be able to do what I do for these women at such a critical time in their lives without The Doctors Company's support," Ms. Davidson says.

Investing in SUSTAINABILITY

TDC Group has a long track record of investing in ESG initiatives and aligning with partners that reflect commitment to a shared mission of increasing DEI, allowing us to create community benefits as we create value for our members.

Nearly \$4 billion, or 70 percent, of our investment portfolio is managed by external advisors who, based on internal ratings, adhere to ESG/DEI principles in the operations of their respective companies and/or in the investment process. In selecting our advisors, we factor in the commitment each firm has to ESG/DEI.

Included in our commitment to ESG/DEI is participating in the California Organized Investment Network's (COIN's) mission, which is "to guide insurers on making safe and sound investments that yield environmental benefits throughout California and/or social benefits within the State's underserved communities." COIN-qualified capital is allocated to investments in communities traditionally underserved in financial markets and to environmental projects promoting sustainability in California.

Under the leadership of **T.C. Wilson**, Chief Investment Officer, TDC Group has approved a minimum allocation of 1 percent of total Group-invested assets in COIN-qualified strategies. Mr. Wilson was elected Chair of the COIN Advisory Board in November 2023.

Mr. Wilson has also been honored to win a Spotlight Award from COIN for representing and confirming TDC Group's commitment to investing aligned with COIN's mission.



ESG INVESTMENT

T.C. Wilson
Chief Investment Officer

In 2017, T.C. Wilson took on the role of Chief Investment Officer, after providing 18 years of expert guidance as our company's investment consultant. Wilson shares how TDC Group is growing into a leader in ESG investing within the medical professional liability insurance and healthcare services sectors.

Q. What attracted you to COIN's mission?

A. As a mission-based company with headquarters in California, we seek to align ourselves with other mission-based initiatives, including COIN. 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.

Q. How do you see COIN's goals aligning with TDC Group's goals for its investments?

A. For TDC Group, the objective of a dedicated COIN investment portfolio is to promote the company's ESG/DEI engagement as a corporate citizen by building a well-diversified portfolio of complementary ESG/DEI investments.

We are most interested in investments that align with TDC Group's mission. Because we serve healthcare providers, we might be drawn to an investment project that supports affordable housing, which connects to increasing access to quality healthcare. It may also mean investing in companies that lower the total cost of care, improving patient outcomes and expanding access to care for rural communities and underserved populations, while still achieving attractive market-rate, risk-adjusted

returns. The connection to healthcare can be direct and immediate, or can emerge in longer-term outcomes.

Q. Can you speak to TDC Group's ESG/DEI investments elsewhere in the country? How do you determine whether an opportunity meets TDC Group standards for ESG/DEI?

A. On the DEI side, we look at the ownership structure of prospective money management firms. When scoring those firms, we will give credit to those firms that are minority owned. At year-end 2023, we engaged two women-owned firms that manage a combined \$275 million of TDC Group's assets. On the ESG side, we can see impacts in renewable energy projects in solar and wind across the world. Affordable housing investments across the U.S. often draw our attention, too, because they can connect to healthcare, and from a return and risk perspective, there are attractive opportunities.

Q. What kinds of positive community or environmental impacts do you see from TDC Group's investments?

A. One of our most impactful efforts is investing in California municipalities to benefit underserved communities in areas such as Oakland, Alameda, San Jose, and Los Angeles.

We also have impact investments in energy conservation and renewable power. Specifically, one of our renewable funds estimated that its investments increased renewable energy produced that, at capacity, could power over 332,000 homes for a full year; displaced greenhouse gas emissions equivalent to removing 176,000 cars off the road for a full year; and reduced water usage equivalent to saving 1,100 Olympic size swimming pools of water per year.

Q. What are your goals in terms of increasing our ESG/DEI investing over time?

A. There really isn't a limit to our ESG/DEI investing potential. As long as the investment meets our investment objectives and has the potential to generate attractive risk/return characteristics, we'll consider it. We will not limit our ESG/DEI exposure, and we want to expand this investing wherever an opportunity makes sense from both a prudent investing perspective and an ESG/DEI perspective.

Investing in Our NATURAL RESOURCES

In 2023, we expanded our renewable energy and sustainability infrastructure investment exposure through a fund that focuses on renewable power, infrastructure, water/waste management, and clean technology.

THE DOCTORS COMPANY

Over 10 years ago, The Doctors Company's Napa office switched the café's disposable dishware to compostable products. Staying vigilant about sorting waste, the office has cut landfill production in half. The combined efforts of staff and janitorial crews have diverted nearly 70 percent of the waste stream to recycling or compost, earning recognition from the Napa Valley Recycling and Environmental Awareness Team as one of the South County Business Recycling Leaders.

A high-efficiency HVAC system was installed and linked to a building management system for more efficient air adjustments. A similar system runs the East Lansing office. Throughout the building, all fluorescent lighting has recently been replaced with new LED lighting and occupancy sensors.

TDC SPECIALTY UNDERWRITERS

TDCSU follows suit by leveraging recycling wherever possible, leasing office space in a green building, and using paperless delivery with all correspondence and policy information.

HEALTHCARE RISK ADVISORS

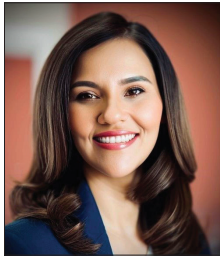
HRA works in a building that uses 100 percent green power, with smart technology for lighting and energy. HRA leadership has also supported their building's mandatory recycling program with more plentiful recycling containers and has provided all employees with a reusable water container. Since 2022, HRA has removed paper coffee cups from its kitchen and pantries and provided reusable ceramic mugs for all staff to use. This has made a positive impact on the environment and reduced costs for the company. In 2023, HRA participated in the building's quarterly technology recycling program. In addition, HRA will continue efforts to reduce landfill waste by partnering with building management and deploying a compost program by the end of the first quarter of 2024.

MEDICAL ADVANTAGE

Medical Advantage is paperless, and recycling is available in all offices. Even before the pandemic, Medical Advantage embraced remote work tools that reduced their offices' carbon footprint and reduced employees' use of fuel in commuting, and they are now working on plans to further leverage green technology.



Investing in an INCLUSIVE CULTURE



Deepika Srivastava
Chief Operating Officer,
The Doctors Company

TDC Group prioritizes attracting and retaining talent to ensure we have a quality workforce now and in the future—one that mirrors the diversity of the healthcare profession we serve. Just as diversifying our financial portfolio makes us stronger, promoting a corporate culture of DEI makes us an employer of choice and drives our exceptional service and innovative solutions to our members.



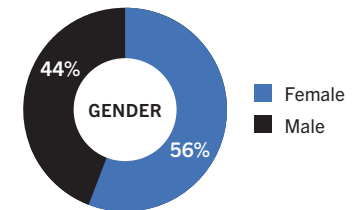
TDC Group focuses on:

- Recruiting and maximizing our diversity outreach.
- Offering consistent employee development and advancement opportunities.
- People accountability with annual diversity and inclusion training.
- Annual succession planning with a focus on DEI.
- Employee retention by providing competitive pay and benefits and encouraging a healthy work-life balance.
- Obtaining actionable insights to create an inclusive workplace through annual participation in the Great Place to Work Culture and Engagement Survey.
- Partnering with women- and minority-led companies/vendors.
- Gender equality and fair pay practices for all employees through annual compensation studies.

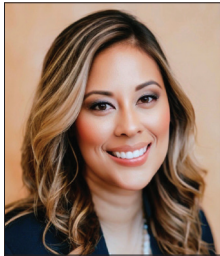
SOCIAL IMPACT BENCHMARKS

- Employee retention is consistently at 90 percent or higher, and TDC Group provides robust Employee Assistance Programs that help our employees address workplace safety, family health, legal concerns, emotional concerns, child and elder care issues, and more.
- Third-party gender pay equity studies for The Doctors Company found no issues of concern. This analysis is repeated every 18 months at all strategic business units of TDC Group.
- TDC Group is committed to addressing inequities in healthcare access and safety, including those created by implicit bias. Our *Leading Voices in Health-care* resource center brings together top experts to share insights, data, and guidance to help achieve better and more equal care outcomes.
- The Department of Patient Safety and Risk Management also provides educational resources to help healthcare professionals reduce communication-related patient safety risks and communicate well with patients in environments rich in cultural and linguistic diversity.

56 percent of the management roles across TDC Group are held by women.



Investing in an INCLUSIVE CULTURE

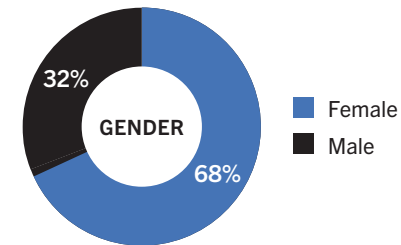


Rachel Nelson
Senior Vice President,
Human Resources

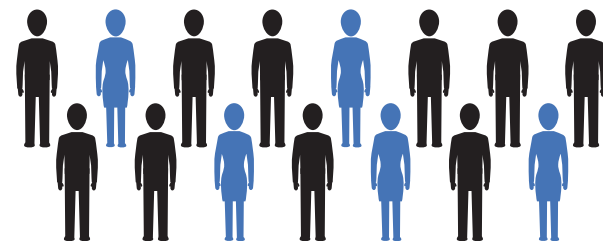
The workplace at TDC Group is built on respect. We recognize the value of diversity and the importance of advancing a culture of inclusion. We are committed to treating each other with respect and valuing the insights and perspectives contributed by people from diverse backgrounds, genders, ages, experiences, abilities, and sexual orientations. 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. ”

Promoting a people-focused culture is a fundamental part of our talent strategy. We intentionally and regularly seek employee feedback—inviting every voice to be heard as we continue our ongoing efforts to increase employee engagement, manage associated risk, retain talent, and improve the overall employee experience.

TDC GROUP EMPLOYEE DEMOGRAPHICS



BOARD OF GOVERNORS DEMOGRAPHICS



Investing in GOVERNANCE



Brian Lawton, PhD
Chief Governance
Officer and Board
Secretary

Our Board of Governors provides strong oversight on our ESG efforts, with robust technology and processes that protect our members and assets. TDC Group is committed to conducting our business with honesty, integrity, and the highest level of ethics. Our financial success has been built on a conservative business philosophy designed to fully empower our people in support of our mission and create long-term financial viability and success. We have integrated ESG considerations into our business operations, strategic planning, and succession. Our Triennial Financial Exams have consistently shown no issues related to our corporate governance practices.



The Nominating and Governance Committee is responsible for our governance structure and processes. These include reinforcing our strong ethical culture, such as through the ratification of the Corporate Governance Annual Disclosure (CGAD) report. The committee also oversees board recruitment and board diversity, for which we exceed all regulatory requirements. Our Finance and Risk Committee is responsible for the oversight of material financial risk, including scenario planning and the ratification of our Own Risk and Solvency Assessment (ORSA) Report.

Our Audit Committee oversees our Enterprise Risk Management activities

with regular reviews of any issues that arise. Our Technology and Cybersecurity Committee oversees our technology advancement, cybersecurity risks, and data security. The Investment Committee oversees our investment policies and practices that support corporate social responsibility efforts, including oversight of our corporate investment managers who integrate ESG considerations into asset allocation and investment decision-making.

PROGRESSIVE DATA GOVERNANCE: TDC GROUP'S APPROACH TO RESPONSIBLE AI INTEGRATION IN HEALTHCARE

The integration of AI into medical professional liability and healthcare-related organizations represents a transformative leap to enhance risk assessment, claims management, and overall operational efficiency.

At TDC Group, we are committed to innovation and cutting-edge practices. We aim to leverage these technologies to proactively mitigate risks and provide value to our stakeholders by advancing our AI integration.

Our approach prioritizes vigilance, ensuring strict adherence to best practices and compliance standards and fostering a data governance framework that is both progressive and responsible.

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.



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linkedin.com/company/tdcg/

The Doctors Company
185 Greenwood Road
Napa, CA 94558

Healthcare Risk Advisors
111 West 33rd St., 8th Fl.
New York, NY 10120

TDC Specialty Underwriters
29 Mill St.
Unionville, CT 06085