

Best Doctors[®] Connect

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2010 was a big year for empowering people to be sure about their medical care, a unique promise that only Best Doctors can deliver.

We were fortunate to record another impressive growth in member enrollment and yet another terrific year with 22% growth in revenues, reaching almost \$100 million. 2010 marked our seventh consecutive year of surpassing growth of at least 20% per year and we are grateful to all of our loyal agents for making this a reality.

Best Doctors also doubled its bottom line profits in 2010 with an overall 6% margin demonstrating the benefits of a solid, mature and effective business model. And that's not all. We secured new large group clients, including many Fortune 500 companies.

Our financial strength is secure with 35% growth in total assets to over \$50 million, and over 60% growth in total shareholders' capital and retained earnings. We are free of debt and maintain a very small line of credit with Sovereign Bank. Our growth is sustained with cash flow generated from our current business portfolio. We hold over \$29 million in cash and investments to support our business and all of our investments are AAA rated government backed securities. Our insurance claim reserves are regularly validated and certified by internal and external actuaries including Milliman and we are audited by regional and international auditing firms including KPMG and CCR.

We have strong relationships with our business partners, investors (Munich Re) and reinsurers. Best Doctors' current in force reinsurance agreement is with BF&M, rated "A" (Excellent) by A.M. Best. Best Doctors is also proud to be a Lloyd's coverholder which allows it to participate with onshore underwriting, as needed.

All of us at Best Doctors recognize your efforts and we wish to thank you for helping us reach our 2010 goals as we look forward to another successful year in 2011.

David Seligman CEO

Best Doctors[®]



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CRUISE

GREECE - VENICE 2012



Best Opinions

Under What Conditions Are Misdiagnoses Most Likely To Occur?



Dr. Kenneth H. Falchuk, Professor of Medicine, Harvard Medical School and Co-Founder of Best Doctors

Misdiagnoses tend to occur when a physician lacks at least one of three things: time, experience or, most importantly, expertise. A doctor needs to focus on the patient without feeling pressured or distracted. Clinicians cannot be rushed if they're going to arrive at a proper diagnosis. It's a process that requires vigorous fact-gathering and keen observation. Then there's experience: misdiagnoses can sometimes result if even the most well-trained clinician lacks familiarity with a rare condition. Expertise is the biggest factor. At Best Doctors, we know all too

well that physicians are not alike—the very best really do possess more knowledge, understanding and ability. Those tools enhance their diagnostic accuracy.

Dr. Danielle Ofri, Assistant Professor of Medicine at New York University School of Medicine and author, "Incidental Findings"

Misdiagnoses can occur in a variety of circumstances, many of which would not be considered "medical error." Certain illnesses can present with unusual symptoms that can confound even the most astute doctors. Sometimes these are rare illnesses, such as sarcoid or porphyria. Other times they are common illness

that can take on myriad forms, such as tuberculosis or syphilis. Illnesses—and patients—often neglect to "read the textbook," and don't offer up the classic symptoms that every doctor remembers from medical school. The other major contributor to misdiagnosis is narrow thinking. Sometimes a doctor is so wedded to a particular diagnosis that she or he can't think beyond it. This may be because a patient was already "labeled" with a diagnosis, or because the doctor is fixated on a particular diagnosis. Contradictory evidence is therefore ignored or considered less important. We have to remind ourselves to be flexible in our thinking, acknowledge our biases, and be willing to admit when we are wrong or don't know.

Why I selected Best Doctors to be at my side?



"One of the biggest roadblocks to receiving good medical care is fragmentation of information. This is especially true in complex medical situations where multiple specialists, sometimes at different hospitals, are involved. I found Best Doctors to be more than just my insurance company, they are my advocates, that "one voice" making sure I am getting the right care, no matter where, and that all those involved in delivering treatment are well connected. It's not just about paying a claim on time, Best Doctors takes my wellbeing seriously, its my most trusted advisor when it comes to making the right decisions for me and my family's health" – S. Ortiz. Member since 2009

Dinner at the White House

In December 2010, Evan Falchuk, President and Chief Strategy Officer, was invited to the White House along with Nancy Falchuk, President of the world's largest women's Jewish charities, Hadassah.

"It was a moving evening. The President and Mrs. Obama led a convocation that talked about the importance of freedom, faith and family. While there, I had the chance to meet President Obama and Michelle Obama, Vice President Biden, Supreme Court Justices Kagan and Breyer, and many other dignitaries. It was an evening I will never forget." – Evan Falchuk



New: ONLINE APPLICATION

Coming soon, Best Doctors is launching Online Application, an auto-guided, easy to fill quote and application tool. It's paperless, it's secure, it's convenient.



Please tell our CEO what we do well and what we can do better – for you or for your clients. Email David at david@bestdoctors.com

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