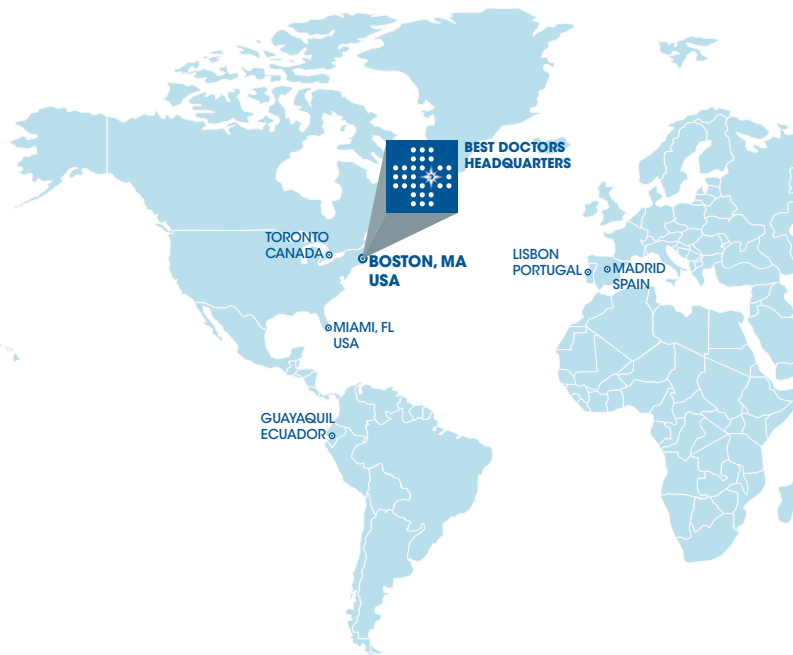


BEST DOCTORS PROFILE



THE COMPANY

Best Doctors is a privately owned company with minority interests from the Munich Re Group, Aetna, and Nippon Life.

Best Doctors was founded in 1989 by two professors of medicine affiliated with Harvard Medical School, with the mission to help people receive the right diagnosis and the right treatment. Subsequently Best Doctors Insurance Limited was founded to also provide financial security to clients needing medical treatment.

Best Doctors Insurance Limited is a Bermuda registered insurance company and is a wholly owned subsidiary of Best Doctors, Inc. of Boston, Massachusetts.

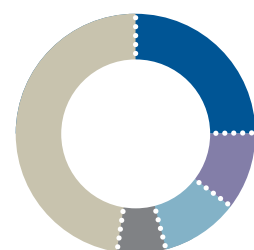
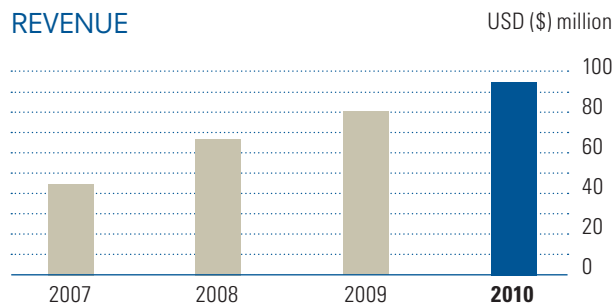
Today Best Doctors is a leading company with 25 million clients in 45 countries between the insurance and the service business.

FINANCIAL PERFORMANCE

2010 was another successful year for Best Doctors, Inc. and marked the 7th consecutive year of over 20% annual growth in revenue. The following shows some key points of the financial results for calendar year 2010 as compared to 2009:

- Revenue for 2010 exceeded USD\$ 94 million.
- 2010 profits (EBITDA) reached USD\$ 5.2 million.
- 2010 Net Income and Income before taxes more than doubled from 2009
- Best Doctors Insurance Limited has grown at an annual rate of 57% over the last five years.
- Balance sheet strengthened with almost 40% growth in assets.
- Assets surpass USD\$ 79 million and equity is in excess of USD\$ 28 million.
- Best Doctors holds over \$47 million in cash and investments to support its business; has no debts and is complying with every financial requirement from regulators and auditors.
- Investments only allocated to funds on triple A (AAA) rated government backed securities.

REVENUE



REVENUE BY AREA

- 25% United States
- 14% Europe
- 14% Canada
- 2% Asia
- 45% Latin America and Caribbean

BEST DOCTORS PROFILE CONTINUED

☐☐☐ REINSURANCE COMPANY

BF&M: Best Doctors Insurance Limited has an Excess of Loss reinsurance agreement with BF&M. BF&M is a Bermuda registered company with an A.M. Best rating "A".

☐☐☐ CONSULTANTS

KPMG: To ensure accuracy and transparency of Best Doctors Insurance Limited financials, we engage KPMG, one of the leading providers of audit services, to conduct annual audits. Their published opinion of 2010 accounts was "Clean Opinion".

Milliman International: Over the last 5 years Milliman, the world's most respected actuarial firm, has partnered with Best Doctors to validate and certify the adequacy of our loss reserves; this is in addition to the effective analysis performed by our in-house actuarial department. Milliman opinion of 2010 accounts was: "Reserves at adequate levels".

☐☐☐ WHY BERMUDA?

- Bermuda is the third largest insurance market in the world with over 50 years of experience.
- Bermuda is rated AA by Standard and Poor's.
- Bermuda insurers recorded an increase in aggregate total assets of \$496 billion in 2010, as compared to the \$472.9 billion achieved the previous year. Total gross premiums written at \$119.7 billion. The captive sector wrote \$32.6 billion in gross premiums, a year-on-year increase of 66% over the \$19.6 billion recorded for the prior year.
- Over 75% of Fortune 100 companies are registered in Bermuda.
- Bermuda is also home to a number of subsidiaries of global insurance and reinsurance companies.
- In 2006, Bermuda also accounted for 7% of Lloyd's of London's aggregate capital base.
- As a British territory, Bermuda complies with British Common Law.
- Bermuda's strict policyholder protection laws, solvency margin requirements and regulatory framework has been given favorable reviews by the International Monetary Fund (IMF) and KPMG. Well established systems, strict regulations and solid government provides market stability and security.