FAD-204 (12/09)

California Department of Insurance

INSURER CLIMATE RISK DISCLOSURE SURVEY
For Calendar Year 2009

Due Date: **May 1, 2010**

Company Name:	**The Doctors Company**				
NAIC No.	34495	**NAIC Group No.**	0831	**Domiciled State**	CA
CA Direct Premiums Written	$210,632,460	**Nationwide Direct Premiums Written**	$556,156,000		

Survey Questions	**Comparable CDP Questions**
1. Does the company have a plan to assess, reduce or mitigate its emissions in its operations or organizations? If yes, please summarize. **Answer**: See Exhibit 1	Performance Question 21
2. Does the company have a climate change policy with respect to risk management and investment management? If yes, please summarize. If no, how do you account for climate change in your risk management? **Answer**: See Exhibit 1	
3. Describe your company's process for identifying climate change-related risks and assessing the degree that they could affect your business, including financial implications. **Answer**: See Exhibit 1	Risks and Opportunities Questions 1-3
4. Summarize the current or anticipated risks that climate change poses to your company. Explain the ways that these risks could affect your business. Include identification of the geographical areas affected by these risks. **Answer**: See Exhibit 1	Risks and Opportunities Questions 1-3

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5. Has the company considered the impact of climate change on its investment portfolio? Has it altered its investment strategy in response to these considerations? If so, please summarize steps you have taken. **Answer**: See Exhibit 1	Risks and Opportunities Question 3: "Other Risks" Question 6: "Other Opportunities"
6. Summarize steps the company has taken to encourage policyholders to reduce the losses caused by climate change-influenced events. **Answer**: See Exhibit 1	Risks and Opportunities Questions 4-6
7. Discuss steps, if any, the company has taken to engage key constituencies on the topic of climate change. **Answer**: See Exhibit 1	Governance Questions 24, 26, 27
8. Describe actions your company is taking to manage the risks climate change poses to your business including, in general terms, the use of computer modeling. **Answer**: See Exhibit 1	Risks and Opportunities Questions 1-3

Exhibit 1

1. Yes. The Doctors Company and its affiliated group of companies have implemented an enterprise-wide effort to reduce waste, encourage recycling and where possible, diminish the environmental impact of operations. For example see Attachment A hereto a description of the award-winning recycling plan in place at the company headquarters since 2006.

2. No. The lines of business written by The Doctors Company and the affiliated group of companies are almost exclusively physician and hospital professional liability, a line of insurance which is not really seen as being impacted by potential climate change risks except in the most attenuated manner.

3. See response to #2.

4. See response to #2.

5. No.

6. See response to #2

7. See response to #2

8. See response to #2

Attachment A

TDC Recycling Program

In 2006, Napa Valley Recycling and Waste Management worked with the Administrative Services Department to improve the recycling program for TDC, and reduce the amount of waste. We provided recycling carts for the night cleaning crew and blue recycling bins for all employees. Information regarding recycling was provided to all employees and posted on the Administrative Services intranet page. At this time we eliminated the use of our compactor which was leased to us by Napa Garbage. This reduced our space for waste, which encouraged our maintenance staff to recycle.

In 2007 The Doctors Company was recognized by the Napa Valley Recycling and Environmental Awareness Team, as one of the South County Business Recycling Leaders.

	TDC RECYCLING PROGRAMS
Batteries Fluorescent Lamps Ballast	The Doctors Company utilizes a universal waste recycling company which provides containers for recycled batteries, fluorescent lamps, & ballasts. Containers for batteries are placed in Administrative Services and in the mailroom for employees to use. Containers for lamps and ballast are located in the basement. Containers are filled and shipped to the recycling company. Certificates are provided to TDC.
Metals	Metals are sorted and taken to the Napa County Metal Recyclers by TDC maintenance staff. Damaged items including file cabinets, shelving, and furniture are delivered to a drop off recycling center.
Paper, Glass, & Plastic	Recycling bins are located at coffee stations, café, and copy rooms. Product is emptied nightly and placed in large recycle containers located at the loading dock. Napa Recycle picks up product weekly.
Café	Café uses recyclable items including cups, plates, and plastic ware.
Pallets	Much of our paper and supply products are delivered to us on wooden pallets. Our maintenance staff collects pallets and when they have an inventory of 10 or more they contact Napa Recycle for pick-up.
Cardboard Recycling	A recycle bin for cardboard only is located in our loading dock area. This is emptied two times a week by Napa Recycle.
Toner Cartridges	Toner cartridges are delivered to the mailroom for recycling
Cleaning products	Our janitorial service has recently introduced green cleaning products at TDC.
Landscaping Project	Used recycled compost, water efficient irrigation, (drip systems vs. spray) organic fertilizer, and water conservative plant material.
Bathroom Remodeling (pending)	2010 and 2011 project. Currently working with a designer to update fixtures, countertops, and partitions in restrooms. We are pricing water conservative fixtures and countertops made from recycled glass.
Bottle Water	TDC has a complete water purification system which provides purified water to all coffee stations, drinking fountains, and the café. Administrative Services continues educating employees. In 2009 TDC eliminated bottled water.

Company Auto	Purchased a 2009 Hybrid Ford Escape
Generator	April 2010 we are replacing our existing generator. The new generator is compliant with the new air quality management requirements.
Outside Lighting	Replaced parking lot lighting with new LED fixtures. These fixtures provide better lighting and are energy efficient. In addition we upgraded our outside lighting controller and added solar switches.
Thermostats	7 day programmable auto change over thermostats. Each of the 7 days has 4 separate schedules. (morning, day, evening, night)

ENERGY EFFICIENT PROGRAMS	
PG & E	2010 TDC is participating in an energy reduction plan with PG&E.
Watt Stoppers	We are replacing office lighting sensors with the new efficient switches as needed. These items have a large initial investment and a long pay back.
Energy Efficient Program for HVAC	Air Care Plus implemented by Bell Products and funded by PG & E. Continuous hyper tuning of HVAC equipment for maximum efficiency.
Air Quality Assurance Healthy Building International	Annual building inspection we started in November of 2007. HBI completes the inspection and provides a full report of the measurements and sampling results of the air being supplied to the occupied areas.
Solar Energy	2009 TDC researched installing solar panels to reduce our energy consumption by 75% and greater. Administrative Services reviewed 3 proposals and pricing with Executive Management. With technology changing so rapidly, we decided to wait for newer product that may provide a smaller footprint. We will follow up on this in 2011.

LJupdated3/1/10