



## PRESS RELEASE

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### NORCAL Declares 2006 Policyholder Dividend

*San Francisco, CA (October 15, 2006)* – NORCAL Mutual Insurance Company announced today that it has declared a dividend for eligible policyholders in California, Rhode Island and Alaska. NORCAL policyholders and other stakeholders were notified of the dividend in late September.

The 2006 dividend, which will be returned to policyholders in 2007 in the form of premium credits, applies to individual physicians and medical groups in California and Rhode Island and to individual physicians, medical groups and hospitals in Alaska. In California and Rhode Island, the dividend equates to approximately a 6.75 percent off eligible policyholders' prior year premiums. In Alaska, the dividend premium reduction for is approximately 10 percent off the prior year's premiums.

Over its 31-year history, NORCAL has returned approximately \$358 million in dividends, representing a significant source of premium relief for the company's policyholders.

"Because NORCAL is a mutual company owned by our policyholders, we are committed to returning 'excess' premium in the form of dividends whenever conditions allow," said James Sunseri, President & CEO of NORCAL. "Our business is built on a foundation of physician- and healthcare-friendly values, and nothing pleases us more than to return our positive financial results directly to our members."

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**NORCAL Mutual Insurance Company** was formed in 1975 to provide the highest quality medical professional liability insurance, products and services to its policyholders. NORCAL insures over 12,000 physicians, medical groups, hospitals, clinics and allied healthcare facilities primarily in California, Alaska and Rhode Island.

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