



# NORCAL

Your Commitment Deserves Nothing Less

## PRESS RELEASE

Press Contact: Barron J. Bixler  
Manager, Marketing  
(415) 397-9700  
bbixler@norcalmutual.com

### NORCAL Declares 2007 Policyholder Dividend

*San Francisco, CA (October 19, 2007)* – NORCAL Mutual Insurance Company announced today that it has declared a dividend for eligible policyholders in California, Rhode Island and Alaska.

The 2007 dividend, which will be returned to policyholders in 2008 in the form of premium credits, applies to eligible individual physicians, medical groups and healthcare facilities in California and Rhode Island and to eligible individual physicians, medical groups, healthcare facilities, hospitals, and healthcare systems in Alaska. In California, the dividend equates to approximately 8.5 percent off eligible policyholders' prior year premiums. In Rhode Island, the dividend premium reduction is approximately 6.75 percent off the prior year's premiums. In Alaska, the dividend premium reduction is approximately 10 percent off the prior year's premiums.

Over its 32-year history, NORCAL has returned approximately \$372 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."

**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 healthcare facilities primarily in California, Alaska and Rhode Island.

# # #