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PRESS RELEASE

FOR IMMEDIATE RELEASE

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PLICO Declares Dividend for Its Policyholders

Oklahoma City, OK – November 20, 2008 – Carl Hook, M.D., President and CEO of Physicians Liability Insurance Company (PLICO), announced that PLICO is declaring a dividend for its 2008 policyholders who renew their policies for 2009. The dividend will be either 3% or 6% of the 2008 premium and the amount will be credited to the 2009 renewal premium.

Dr. Hook stated, “Our decision to declare this dividend was based on the fact that PLICO is in the best financial condition of its 30 year history. We felt it was time to reward our loyal insureds who stood by PLICO during a trying time.”

“The Board feels that the dividend will help PLICO physicians in a difficult financial period; we are very pleased that PLICO can help. The success of PLICO is due to the loyal physicians who understand the value of a physician owned and managed company. PLICO looks forward to continuing its long term commitment to Oklahoma doctors and patients.”
