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PROMUTUAL GROUP SEES NO RATE INCREASE IN MASSACHUSETTS FOR 2007

Physicians, Surgeons, Dentists and Certified Nurse Midwives in Massachusetts to Benefit

Boston, MA – Reinforced by sustained financial strength and stability, Medical Professional Mutual Insurance Company (“ProMutual”) announced today its intention to not increase rates for physicians, surgeons, dentists and certified nurse midwives in Massachusetts for 2007. In addition, through a review of physician specialties it is anticipated that many policyholders will see a decrease in their premiums. This position, which is subject to review by the Massachusetts Medical Society and Massachusetts Division of Insurance, will impact policies effective on or after July 1, 2007, and will affect over 9,000 healthcare providers insured by ProMutual in Massachusetts.

“We have worked hard as a company and with our insureds to be in the position to support our decision to not increase rates,” said Barry M. Manuel, MD, FACS, chairman of the board for ProMutual Group. “It is our goal to be financially stable, and we are grateful for the current opportunity to do not only what is best for the company, but also what is best for the healthcare provider community. As a responsible medical liability insurance company, we are dedicated to maintaining long-term security so that we can continue to offer protection and peace of mind to our insureds. We appreciate our policyholders’ enduring loyalty during challenging times and look forward to serving them in the future.”

To reach this conclusion, ProMutual analyzed objective data which revealed patterns that clearly supported stabilization. In fact, a number of specialties such as Obstetrics, Orthopedics and Anesthesiology should see reduced rates up to 10 percent. ProMutual’s decision to not increase rates also reflects an industry-wide trend. The company credits the positive outcome in part to sound underwriting as well as physician loyalty and their participation in risk management programs.

“We are grateful to our insureds for their continuing dedication to practicing excellent medicine and providing exemplary patient care,” said Gregg L. Hanson, ProMutual Group’s senior vice president of underwriting. “Physician efforts are reflected in our 2007 rate analysis. Thousands of physicians have taken advantage of our premier risk management services, and we are pleased to be able to recognize their diligence in this way.”

To better facilitate physician initiatives to practice safer medicine and reduce negative outcomes, ProMutual Group recently achieved accreditation from the Accreditation Council for Continuing Medical Education (ACCME). This accreditation certifies ProMutual Group as a provider of continuing medical education (CME) activities for physicians. ProMutual Group’s CME activities are an addition to the risk management team’s repertoire of educational events, materials and office and hospital appraisals. The company plans to begin offering CME activities in early 2007 and will award AMA PRA category 1™ credits to physicians nationwide who are required to earn them to maintain their licenses and hospital privileges.

Encouraged by its recent results, ProMutual Group pledges to continue its disciplined underwriting practices and expand its ongoing risk management and CME activities in an effort to perpetuate a trend that maintains the company's financial stability and benefits the healthcare provider community.

About ProMutual Group

ProMutual Group is the largest provider of medical malpractice liability insurance in New England, insuring more than 18,000 physicians, surgeons, and dentists as well as a large number of hospitals, health centers and clinics. It is one of the top 10 medical liability insurance providers in the country based on direct written premium. ProMutual Group has more than \$1.8 billion in admitted assets, \$418 million in policyholder surplus, and \$349 million in direct written premium. ProMutual Group has a Best's Rating of A- (Excellent), and is acknowledged as a leader in providing risk management and claim services.

Based in Massachusetts, ProMutual Group member companies also operate in Connecticut, Maine, New Hampshire, New Jersey, Pennsylvania, Rhode Island and Vermont. ProMutual Group distributes its products through independent agents. For more information, visit ProMutual Group's web site at www.promutualgroup.com.

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