

EMPAC Risk Retention Group announces dividends
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Emergency Medicine Professional Assurance Company, Risk Retention Group (EMPAC RRG), a reciprocal insurance company, announces a dividend distribution to its insured members.

Pursuant to the authorization of EMPAC's Board of Directors and the approval of the Nevada Department of Insurance, a dividend in the amount of \$600,000 shall be distributed to EMPAC insured members of record as of March 31, 2008 based on their proportion of surplus as of March 31, 2008. The dividend will be paid to qualified members upon renewal of their policies. EMPAC has experienced claims volume significantly below the national average for the industry and continues to grow as new members join.

"We are pleased to announce our first dividend payout," said Daryl Williams, CEO of EMPAC Managers, LLC, the Attorney-in-Fact managing the operations of the RRG. "Our emphasis on claims management and risk avoidance has proven to be a successful strategy for our members." The dividend payout underscores EMPAC's leadership in the marketplace.

About EMPAC RRG

EMPAC Risk Retention Group is a member-owned insurance company providing professional liability insurance to Emergency Medicine physicians. EMPAC has achieved an A rating from Demotech, Inc, and is supported by A rated reinsurers through Lloyd's of London. EMPAC is endorsed by the American Academy of Emergency Medicine (AAEM) and the Florida chapter of the American College of Emergency Physicians (ACEP).

Additional information about EMPAC RRG can be found at: www.empacmanagers.com