

# Letter from the President:

Welcome to the 2008 DGB Client Seminar. Today's objective is to help our customers and their trusted advisors, "Keep their eyes on the health care ball".

The upcoming election may bring some uncertainty for the future. I can confidently assure you that health care, delivered through employers, is here to stay for the foreseeable future. With this reality, we must remain focused on the challenges of offering quality and affordable health care coverage to our employees.

Since our last seminar, we have been perfecting our Integrated Medical & Wellness Management Programs so we can continue delivering quality results. Our success has been outstanding and remains a driving force at Diversified. With these programs successfully underway, it allows us time to focus on our next challenges and opportunities.



- Today's agenda has a uniting theme; we are dedicated to helping our customers keep their eyes on the ball. The tempo of health care is fast and everyday grows faster. We know your main focus is keeping your business on the right course. Our main focus is making sure we deliver the right tools and right knowledge to our customers so they can stay focused on what is important. We are focusing on how to keep costs under control and the information you receive from us is actionable and achievable.

I have said in the past, the needs of your organizations are the compass heading by which we set our course. Today is an opportunity for us to report to you on our heading. The advancement of technology has, in many ways, been kind to the TPA's and health plans. Technology allows unprecedented and efficient access to meaningful data, which helps us do a better job of managing your health plans. Our systems now have far more capabilities to deliver actionable data, develop plans of action, track their success or failures, fine tune if necessary and deliver real results.

As our slogan says, "Health Care Starts With You. We Can Help." During today's presentation, please ask yourself: do these ideas make sense for my Plan, my employees or for me? We believe they will. It is our sincere hope that you leave here feeling that DGB is more than your TPA; we are your Risk Management Partner. And with this understanding, we trust that you will be empowered and excited about continuing to take control of your health care costs.

Warm Regards,

President