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DeCare Dental CEO Michael F. Walsh Addresses A.M. Best Conference

Changing Landscape of Dental Benefits Subject of Presentation

(EAGAN, MINN.) February 11, 2005 — Michael F. Walsh, President and CEO of DeCare Dental, addressed a gathering of business leaders in San Diego today during a presentation at the 12th annual A.M. Best Company's Annual Review and Preview Conference. The conference, sponsored by worldwide insurance rating and information agency A.M. Best, brought together 600 influential business leaders to discuss and address ongoing business trends in the United States.

Walsh's presentation addressed the changing landscape of the dental benefits industry and his company's role in addressing these changes. Walsh, A native of County Mayo, Ireland, received a Bachelor of Science in Commerce at University College Dublin (UCD) and a Doctorate in Economics from the University of Chicago. He has more than 25 years of experience in the health care industry.

DeCare Dental, LLC, a global leader in oral health care management, serves nearly 3.9 million individuals in 14,000 companies nationwide. DeCare Dental and its subsidiaries manage more than \$810 million in dental insurance premium. DeCare is headquartered in Minnesota, with U.S. offices in New York, Iowa and Nebraska and Irish offices in Dublin, Claremorris and Cork.

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