

# *Contributor of the Quarter*

*This certificate is awarded to*

***Shomnath Nath***

*In recognition of valuable contributions to  
PSIL/HMO Groups Medical Loss Ratio Project*



*On July 18, 2012*

A handwritten signature in blue ink, appearing to read "Renee Ghent", written over a solid black horizontal line.

***Presented by Renee Ghent***