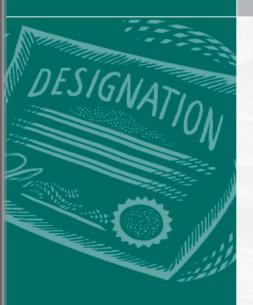


PROFESSIONAL DEVELOPMENT





The Academy for Healthcare Management and America's Health Insurance Plans has conferred upon

Anil Gogia

the designation of

Professional, Academy for Healthcare Management



for the successful completion of this education program

Executive Director, AHIR Center for Insurance Education and Professional Development

GREGORY F. DEAN

Completion Date: 10/6/2008