

## United Concordia Receives Best's Rating of A-

A.M. Best Company recently issued a financial strength rating of A- (Excellent) for United Concordia. The rating outlook is stable.

This rating reflects United Concordia's ability to successfully compete for business against other national dental insurers. United Concordia has continually strengthened its portfolio and has grown to be one of the largest dental insurance companies in the nation.

The medium-term profit forecast, national business profile and Highmark's commitment to long-term capital support also contributed to the rating.

United Concordia is very proud to have received this excellent rating and we will continue to work hard to remain a strong force in the dental insurance industry.

Partially offsetting these rating factors are aggressive pricing within the industries, tighter benefit budgets, mild employment growth and the fact that nearly one-third of United Concordia's subscription revenue comes from one contract (TDP).

A.M. Best Company, established in 1899, is the world's oldest and most authoritative insurance rating and information source. For more information on A.M. Best and its ratings, visit the company Web site at <http://www.ambest.com>.