FOR IMMEDIATE RELEASE

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Demotech Affirms the Financial Stability Rating® Assigned to Health Resources, Inc.

Columbus, Ohio, October 22, 2019: The Financial Stability Rating® (FSR) of A, Exceptional, assigned to Health Resources, Inc. has been affirmed by Demotech, Inc. This level of FSR is assigned to insurers who possess exceptional financial stability related to maintaining positive surplus as regards policyholders, liquidity of invested assets, an acceptable level of financial leverage, reasonable loss and loss adjustment expense reserves (L&LAE) and realistic pricing.

FSRs summarize Demotech’s opinion of the financial stability of an insurer regardless of general economic conditions or the phase of the underwriting cycle. FSRs utilize statutory financial data based on insurance accounting principles prescribed or permitted by the National Association of Insurance Commissioners (NAIC). Since 1989, FSRs of A or better have been accepted by the major participants in the secondary mortgage marketplace.

About Health Resources, Inc.

Health Resources, Inc. was founded with the commitment to increase access to dental care and to enhance the oral health and wellness of members and their families. HRI “Insures Smiles” for the fully insured or self-funded dental plan marketplace. To assure that a large percentage of dental benefit dollars are allocated to patient care, HRI has built robust networks, embraces technological efficiencies and collaborates with benefit advisers, employers and dentists. The result - Members that are healthy, happy and smiling! Visit www.insuringsmiles.com for more information.

About Demotech, Inc.

Demotech, Inc. is a financial analysis firm specializing in evaluating the financial stability of regional and specialty insurers. Since 1985, Demotech has served the insurance industry by assigning accurate, reliable and proven Financial Stability Ratings® (FSRs) for Property & Casualty insurers and Title underwriters. FSRs are a leading indicator of financial stability, providing an objective baseline of the future solvency of an insurer. Demotech's philosophy is to review and evaluate insurers based on their area of focus and execution of their business model rather than solely on financial size. Visit www.demotech.com for more information.

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