

April 14, 2011

To whom it may concern:

ARS Palic Salud is a service company enshrined under the 87-01 Law of the Dominican Social Security System, which offers Health Plan services, through a network of providers, to ensure high quality health protection to its affiliates.

We hereby would like to share our experience with the project called "MIO", which we carried out along with the company London Consulting Group over 24 weeks, with the objective of performing a process reengineering that would create solid foundations to continue with our company's growth.

The project was performed in the Business area, in the broker and agent channels and alternate channels. Among the most relevant outcomes that we achieved were the following:

## Quantitative improvements to date

- Improvement on penetration to 4.5%.
- Improvement on cross-selling to 5.03%.
- Compliance with the visit plan on a 97%

## Qualitative improvements

- Implementation along with supervisors and consultants of the supervision Weekly Plan according to the indicators.
- Implementation along with supervisors and consultants of the penetration, dependency factor, cross-selling and sale processes.
- Implementation of Client, Broker and Agent Scorecard Tool.
- Implementation of the Care Model by channel.
- Portfolio redistribution for all channels and geographic areas.
- The design of the organizational architecture, structure and job profiles.
- Implementation of the area's management model according to the indicators.

Also, during the project seminars for top and mid-level executives were given in order to strengthen our personnel's management skills and to align the organization with team work, decision-making, and leadership concepts

The project concluded within the agreed timeframe and met our expectations in economic return as well as in improvements made to the critical processes of our business. To this date, we have obtained a return on investment of 1.1 to 1, expecting a 19%

## increase over forecast in the portfolio.

Based on the aforementioned, we highly recommend London Consulting Group as a committed, extremely professional company with an excellent work methodology, high involvement of its consultants who correctly identified the operation of our business and who also formed an excellent work team with our personnel implementing the management system throughout the different levels of our company.

Executive Vicepresident / General Manager

Andrés Mejía Zuluaga

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We hereby would like to share our experience with the project called "MIO", which we carried out along with the company London Consulting Group.

This project included a Management Skills Seminar for Vice-presidents, Managers and Supervisors, in other words, anyone who has personnel under their supervision.

This 8-session seminar took place throughout 3 months at our facilities and included critical work topics such as Work Systems, Motivation, Management Indicators, Conflict Management, among others.

The personnel were trained for the creation of management systems and the training was put into practice through improvement projects that concluded with a project fair. There will be a follow up on these projects the through methodology of Managerial Practices.

The project concluded within the agreed timeframe and met our expectations in economic return (Projects) as well as in improvements made to the critical processes of our business, giving us tools and renewed energy in our role as leaders in the organization.

Based on the aforementioned, we highly recommend London Consulting Group as a committed, extremely professional company with an excellent work methodology, high involvement of its consultants who correctly identified the operation of our business and who also formed an excellent work team with our personnel implementing the management system throughout the different levels of our company.

## Sincerely, Marés Mejía Zuluaga

Executive Vicepresident / General Manager

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