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FOR IMMEDIATE RELEASE

**TPAC Underwriters Celebrates Ten Years of Spaggregate™**

*Flexibility of Innovative Stop Loss Risk Product Perfect Fit  
for Expected Health Care Policy Changes*

**Minneapolis, Minn (May 12, 2009)** – TPAC Underwriters, Inc. today celebrates ten years of success with Spaggregate™, its innovative stop loss risk product used with self funded health plans.

Spaggregate™ has grown from the first group written in May 1999 into the risk product of choice for the majority of TPAC's TPA partners and their client plans. More relevant than anytime during the past ten years, Spaggregate™ is the ideal risk product for today's business climate.

Spaggregate™ offers a unique alternative for those small to medium employers who want the budgetary predictability of a fully insured health plan, lower max cost than traditional Specific/Aggregate, as well as the plan design flexibility and reward potential inherent with self funding. Since January 2008, 80% of TPAC's new business has come from replacing fully insured plans with self funded alternatives using the Spaggregate™ risk product.

"We have been blessed to be able to offer a product that helps employers save money by moving their plans to this financing platform," said Michael Meloch, president of TPAC Underwriters, Inc. "Spaggregate™ also allows creativity to offer packages of basic care to businesses who have uninsured employees. It also provides solutions to the potential changes coming out of Washington regarding the Health Insurance Exchange and Pay or Pay."

"In an insured marketplace providing few alternatives to small and medium sized businesses, Spaggregate™ has allowed SIP to offer employers creative plan designs, the incentive to implement wellness and prevention programs and the opportunity to reduce their benefit cost," said Steve Rasnick, president of Self Insured Plans. "TPAC's products are genuinely unique in a world of lookalike offerings."

About TPAC Underwriters

TPAC Underwriters, Inc. has been a Managing General Underwriting firm since 1991 and is an industry leader in working with selected TPA's on innovative, risk financing solutions for self funded plans. TPAC is headquartered in Minneapolis.

Learn more at [www.tpac.com](http://www.tpac.com)