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Press Release

Examination Management Services, Inc.
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EMSI to Present at 5th Insurance Link Securities Summit

Scottsdale, AZ – January 19, 2009 – Examination Management Services, Inc. (EMSI) will be presenting at the 5th Insurance Link Securities Summit in New York, NY January 28-30, 2009. Hosted by Finance IQ, a division of the International Quality & Productivity Center (IQPC), the Summit will discuss innovative solutions for transferring risk and the appetite for taking on risk in the growing insurance and life settlement industries.

EMSI will sponsor a workshop titled, "Managing a Portfolio of Longevity Risks" during the conference that will cover:

- Understanding of the calculations used in longevity tables.
- Medical underwriting details and longevity analysis processes.
- Changes to the VBT tables and how the 2008 VBT tables impact portfolios constructed on 2001 VBT tables.
- How to customize portfolio goals to appropriate risk appetite levels.

Bob Miller, EMSI's managing director of Underwriting Services, will moderate the workshop and speak to the history and current climate of the life settlement industry. Miller is an industry veteran who has been involved with the life settlement industry since its inception. His background includes developing a life settlement line of business, marketing life settlements to high-net-worth markets and, most recently for EMSI, expanding the company's solid growth in the life settlement market.

Dr. Linda Goodwin, who serves as a medical director for EMSI's Underwriting Services, will cover the nuances of evaluating life expectancy in secondary markets. Dr. Goodwin will specifically address how morbidity changes in elderly individuals and how that impacts mortality, as well as how evaluation methods differ in this population from evaluating mortality risk in younger individuals. Dr. Goodwin has extensive experience in insurance underwriting and is a frequent presenter on underwriting subjects such as life expectancy, structured settlements and various elderly conditions. She wrote the Underwriting Older Ages section to the Brackenridge's Medical Selection of Life Risks, Fifth Edition; long recognized as the leading reference book on insurance medicine.

Steve Boger, from Boger and Associates, is an independent consulting actuary who is familiar with EMSI. He will discuss evaluation methodologies for the life settlement market, how changes to the VBT tables affect investment portfolios and how to tailor risk strategies to meet investment goals. Boger has extensive experience developing valuation methodologies and practices, risk mitigation and measurement, actual and expected mortality and financial management and measurement for portfolios.



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For more information on the 5th Insurance Link Securities Summit, visit the events section of Finance IQ's website or go to:

www.site-members.com/EventWebsites/USILS09/index.html.

About EMSI

Examination Management Services, Inc. (EMSI) provides leading-edge medical information, risk management and investigation services to support informed, reliable business decisions in the insurance, legal, clinical and business communities. Building on 30 years of unwavering commitment to outstanding customer service, continuous quality improvement and creative service options, we partner with our customers to increase profits, enhance productivity and promote rapid growth. We are the largest provider of medical record retrieval services and a leading provider of paramedical examination, inspection, teleunderwriting and claim investigation services. Through multiple regional call centers, a national service center, a nationwide network of affiliate offices and the most advanced technology, we give our clients the attention to detail of a local office with the speed and consistency of a large company. For more information, visit EMSI on the Web at www.emsinet.com.

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