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Disability RMS to Present at 2010 Eastern Claims Conference

Company to Address the Effective Adjudication of Back and Neck Claims

WESTBROOK, Maine — Feb. 25, 2010 — Disability RMS, the nation's leading provider of turnkey disability risk management products and services, today announced that Kelly M. Haines, R.N., medical services supervisor, will present at the Eastern Claims Conference at The Waldorf=Astoria hotel in New York City. Haines will participate in a March 1 session (1:30 – 2:45 p.m.) titled "Oh! Another Back Claim."

The presentation will focus on the unique challenges of managing back and neck claims and will also cover the steps required to establish an accurate assessment of functional capacity. Topics covered will include the use of functional capacity exams to ascertain capacity as it specifically relates to claims wherein the reported symptoms appear to be in excess of the medical findings.

"It is not uncommon for back and neck claims to lack diagnostic support for the symptoms and complaints," said Haines. "Therefore, it is critical to compile and analyze all available ancillary information to fairly and accurately assess functional capacity."

Haines, who earned a Bachelor of Science in Nursing from the University of Southern Maine, began her career in the clinical setting at Maine Medical Center providing acute illness care. Prior to joining Disability RMS in 2002, she served as a senior medical consultant at UnumProvident providing medical in-service training and expertise in the claims management process.

In her current role, Haines oversees the direction and supervision of a team of registered nurse medical consultants providing medical support to analysts handling Long Term Disability, Short Term Disability, Credit Disability and Life Waiver claims.

The Eastern Claims Conference (www.easternclaimsconference.com) was established in 1977 for the purpose of presenting an annual conference for the life, disability, accidental death and dismemberment and health claims management industries. Programs offered at the conference are designed to serve a variety of constituencies, from entry-level associates to senior management.

About Disability RMS

Disability RMS is the nation's leading provider of turnkey disability risk management products and services, with more than \$475 million of disability premium under management. In 2009, the company added Group Life reinsurance to its services offering. Located in Westbrook, Maine, Disability RMS has more than 300 employees with the specialized product knowledge and service skills required to succeed in today's complex risk protection market. Disability RMS holds the distinction of twice being named the Best Large Company to Work for in Maine, an accolade awarded by the Best Companies Group, in partnership with the Maine Department of Labor. Visit Disability RMS at www.disabilityrms.com.