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Disability RMS to Present at Fall Meeting of the Group Underwriters Association of America

Company Will Highlight Strategies for Appealing to First-Time Disability Insurance Buyers

WESTBROOK, Maine — Oct. 29, 2007 — Disability RMS, the nation's leading provider of turnkey disability risk management products and services, today announced that Gabe House, assistant vice president of underwriting, is presenting at the Group Underwriters Association of America's (GUAA) fall meeting at The Ritz-Carlton, Amelia Island in Amelia Island, Fla. House will lead a seminar focusing on the worksite disability market, and will address strategies for engaging and selling to the first-time disability insurance buyer.

House's presentation, "The Worksite Disability Market: Enrollment and Group Underwriting," is scheduled for Nov. 12th, at 9:00 a.m. In addition to focusing on the worksite disability market as a whole, House will stress the importance of an educational enrollment process and effective techniques for underwriting worksite disability products. A complete copy of the presentation can be found post-event on the Disability RMS Web site at www.disabilityrms.com.

"Voluntary disability insurance is a popular worksite benefit — one that will sell and lead the way to attracting first-time buyers," said Gabe House, assistant vice president of underwriting, Disability RMS. "In fact, a well executed enrollment of a group with no prior disability coverage can easily achieve 30 to 50 percent participation. Convincing employees to participate, however, is not easy and requires a thoughtful strategy." During the presentation, House will discuss methods that underwriters can employ to facilitate sound enrollments and profitable growth in the worksite disability market.

House is a highly experienced group short-term and long-term disability policy underwriter, with a special focus on worksite products. As assistant vice president of underwriting, he works with clients to develop strategies to support sales growth and advance profit objectives. Prior to joining Disability RMS in 1999, House worked as an underwriter at Unum.

The Group Underwriters Association of America is an organization comprised of underwriting professionals to promote the study, analysis and discussion of underwriting group insurance products. The GUAA holds annual meetings to provide members with the opportunity to network and discuss all aspects of group underwriting; including health, short-term and long-term disability, life and AD&D, and dental.

About Disability RMS

Disability RMS is the nation's leading provider of turnkey disability risk management products and services with more than \$400 million of disability premium under direct management. Located in Westbrook, Maine, Disability RMS has more than 375 employees with the specialized product knowledge and service skills required to succeed in today's complex risk protection market. In 2006 and 2007, the Best Companies Group, in partnership with the Maine Department of Labor, named Disability RMS as the Best Large (250+ employees) Company to Work for in Maine.

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