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**HM Insurance Group Partners with HMA
to Offer a Small Group Stop Loss Product**

PITTSBURGH, PA (February,09 2007) – HM Insurance Group has entered into a new Managing General Underwriting agreement with HMA, MGU to exclusively direct market medical stop loss coverage to employer groups with less than 100 lives.

HM Life Insurance Company is the issuing carrier for the small group product, with HMA responsible for the distribution, underwriting and claims processing.

“This partnership expands our already strong position in the stop loss marketplace with a small group product and provides an additional distribution channel to market our limited benefit medical and worksite products,” said Dan Lebish, President and CEO of HM Insurance Group. Since 2000, HM Insurance Group’s Stop Loss gross premiums have more than tripled. HM Insurance Group recently added HMO reinsurance and provider excess to its product portfolio through the acquisition of RBS Re.

“With this relationship, we are enhancing our small group stop loss product by partnering with an experienced carrier. HM Insurance Group’s professional integrity compliments our dedication to providing the highest quality service as well as flexible benefits packages to our clients,” said Jed Brettschneider, President and CEO of HMA.

HM Insurance Group, headquartered in Pittsburgh, Pa, provides group health-related insurance products nationally to protect businesses and their employees from potential financial losses associated with health care costs. HM Insurance Group’s connected portfolio of products and services helps to provide health risk solutions for group clients. In addition to Stop Loss coverage to protect against catastrophic claims, HM Insurance Group offers Worksite and Limited Benefit Medical group insurance and operates regional sales offices in 19 locations.

HMA MGU, headquartered in Newton, Mass., is a full service managing general underwriter with underwriting authority and responsibility from its business partners. The parent company of HMA MGU is Health Management Advisors (HMA), which also owns a full service actuarial and employee benefits consulting firm and an administration company. HMA brings years of industry experience, advanced product knowledge and employee benefit consultation expertise, as well as professional integrity, to businesses of all sizes that demand a high quality and flexible benefits package for their employees.