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**HMA Direct Partners with POMCO Group in NY
To Offer a Small Group Stop Loss Product**

Newton, MA (October, 16 2007) – HMA Direct has entered into a new General Agency and TPA Services agreement with POMCO Group to exclusively direct market medical stop loss coverage to smaller employer groups with more than 50 lives in NY.

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

“This partnership expands our already strong position nationally in the small group stop loss marketplace and provides an experienced and reputable support structure for employer groups in NY,” said Jed Brettschneider, President and CEO of HMA direct

“With this relationship, we are enhancing our product portfolio with the addition of a small group stop loss program by partnering with an experienced MGU. HMA Direct’s professional integrity compliments our dedication to providing world class quality service to our clients,” said Robert Pomfrey, President and CEO of the POMCO Group.

HMA Direct, headquartered in Newton, Mass., is a full service managing general underwriter (MGU) with underwriting authority and responsibility from its business partners. The parent company of HMA Direct 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.

POMCO Group is one of the nation’s largest independent professional benefits administrators. Established in 1978, the company is comprised of three fully-integrated divisions: **POMCO** – provides medical, dental and vision benefits management services, including claims management, prescription drug management, total health and disease management, customer provider network development, COBRA, HIPAA consulting and stop loss coverage services. **EM Risk Management** – provides workers’ compensation & disability risk management services, including medical management, medical bill audits and total claims administration services. **EB Services** – provides employee benefit statement services