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Press Release

Standard Security Life Insurance Company of New York partners with M.S.M. General Agency to offer payroll integration of New York State Disability Benefit Law ("DBL")

New York, NY, February 10, 2011: Standard Security Life Insurance Company of New York ("SSLICNY") has a unique payroll integration solution for payroll service providers looking to offer a value-add to their client-base. Offered through M.S.M. General Agency of Staten Island, payroll companies now have a companion to their Workers' Comp pay-as-you-go programs. SSLICNY allows policyholders to have their DBL premiums automatically debited from their bank account based on actual reported headcount. The workflow was designed by Moishe Miller of TotalBen LLC, a Brooklyn-based employee benefits and insurance agency. There are numerous benefits to this offering:

- No billing paperwork on the policyholder's behalf
- Seamless payment process
- Premiums are debited from the policyholder's bank account and remitted directly to the carrier
- Utilize actual payroll data to calculate premium due - premium matches workforce size
- Eliminate the need for installment payments and time-consuming year-end reconciliation audit
- Reduce administration & costs
- Eliminate writing of checks
- Eliminate late payments, cancellations & reinstatement issues
- Increase client retention with payroll integration products
- Compete with other payroll companies

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M.S.M. General Agency was founded in 1974 and is a locally-owned and operated full-service general agency. MSM President Bill Sansone serves as a disability insurance consultant to agents and brokers. M.S.M. has particular expertise in the statutory disability insurance requirements for five states and one U.S. territory.

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