



NORFOLK MOBILITY BENEFITS

# NMB News

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ANY TIME OF DAY, ANYWHERE IN THE WORLD!

## Norfolk International Now Norfolk Mobility Benefits

On April 20, Patrick Mallet, President and CEO of Paris-based Mobility Saint-Honoré, announced the acquisition of Norfolk International Group. Since that announcement we have merged with MSH Canada, the Canadian division of Mobility Saint-Honoré in Montreal, and have now formed a new North American company called Norfolk Mobility Benefits Inc.

The head office for NMB is at the same Norfolk International location in Calgary and Richard Albert is President and CEO. In addition to the North American head office in Calgary and the head office for Mobility Saint-Honoré in Paris, we now have regional offices located in Vancouver, Toronto, Montreal, Houston and Milwaukee.

Patrick Mallet says that "The purchase of Norfolk International by Mobility Saint-Honoré will expand the company's scope in the Americas, thereby enhancing the range of services, expertise and protection available to the growing number of North Americans living and working abroad."

Richard Albert says that "Because the two organizations share key values around customer service, existing clients can anticipate receiving the same care and attention from the same people as they did prior to the merger."

He feels that, at the same time, the growth potential due to this new relationship is significant. "We are positioning Norfolk Mobility Benefits as the distinctive leader in the provision of global insurance throughout the Americas."

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Patrick Mallet (left) and Richard Albert celebrate the formation of Norfolk Mobility Benefits Inc.



## Norfolk now able to offer expanded services

Mobility Saint-Honoré (MSH) is one of the largest and most comprehensive suppliers of expatriate insurance services in the world with more than 160,000 insured participants. It is a subsidiary of Assurance et Conseils Saint-Honoré which is part of the LCF Rothschild Group.

The core expertise of MSH is in developing and administering cost-effective health care plans for international workers and providing comprehensive, high quality medical referral services.

Norfolk's clients, prospects and employees will benefit from the new relationship formed as a result of the purchase of Norfolk International by Mobility Saint-Honoré.

The new Norfolk Mobility Benefits will now be able to offer clients:

- 24/7 in-house medical advice
- The ability to process claims in multiple currencies and to make payments in more than 110 currencies through wire transfer, bank draft, or in some cases electronic fund transfers.
- Access to claims payment facilities and medical assistance around the world, in Paris, Calgary, and Dubai
- The additional experience and expertise of Mobility Benefits' global consultants and administrators.
- Increased language capabilities, to effectively deal with claimants in more than 20 languages

In addition, Norfolk will continue to offer quality services in a variety of areas including:

- Secure online plan administration
- 24/7 customer service call centre for claims enquiries and confirmation of coverage levels
- One-stop shopping through in-house billing and eligibility administration as well as comprehensive reporting to meet each client's particular needs
- In house consulting and underwriting expertise
- Unparalleled claims service with 90% of claims processed within seven business days
- Access for all members to Hygeia, our preferred provider network partner for all claims incurred in the United States.

For more information about Mobility Saint-Honoré, visit their web site at [www.mobilitybenefits.com](http://www.mobilitybenefits.com). For a transition period, information on Norfolk Mobility Benefits can be obtained through either of these email addresses – [www.norfolkgrp.com](http://www.norfolkgrp.com), or [www.norfolkmobility.com](http://www.norfolkmobility.com).



### Claims office opening in Dubai

**The parent company of Norfolk Mobility Benefits, Mobility Saint Honoré (MSH), is planning to open an office in Dubai, United Arab Emirates (UAE). MSH has several clients in the middle east and a desire to have a claims service centre that is set up to meet the unique requirements in this area, and in closer proximity to existing and future clients in this part of the world.**

**Dubai is becoming the economic hub and the financial centre of the UAE, with an extremely important oil sector Gross Domestic Product and the determination to boost growth in non-oil products and services areas. As a result, the insurance market is experiencing rapid growth in the UAE and Third Party Administrator (TPA) activities in the area have enormous development potential. MSH has applied for an Insurance Management license for 2006, and will then file for an Insurance Broker license in 2007. MSH Dubai will open shortly within Dubai International Financial Center with 10 employees to handle claims processing and sales.**



## President's corner

Now that Norfolk International has been safely delivered to MSH it seems fitting to add my personal views on the decision to sell my company.

It took 20 years to bring NIG to the position it held as top North American supplier of expatriate benefit solutions. It took just one year to hand it over to a European company with the same reputation there. The future will tell the rest of the story.

The personal journey has been challenging and rewarding. The challenges are obvious to any entrepreneur. Find a niche space in an otherwise crowded industry. Develop that niche with all the trial and error imaginable when sailing uncharted waters. Create barriers to competition primarily by 'keeping the bar high' and well out of their reach. And finally, select an exit strategy that seems to be ideal for your clients, your staff and for you.

Norfolk International had much to be proud of, with many superlatives garnered along the way. Largest Calgary owned benefits practice, ever. First to offer HCSA administration. Inventor of Bridging LTD. Largest international benefits practice in Canada, and then largest in North America. These have all been their own reward.

Looking back, I realize we faced and overcame many challenges. In fact challenge became the catalyst for Norfolk to develop new approaches to client problems, often in concert with our clients. And it is to our clients that I am most deeply indebted. This very intelligent, dedicated, group of HR professionals has pushed, prodded and threatened us into developing the innovative, state-of-the-art solutions for which the company has become famous.

And now for the rewards part!



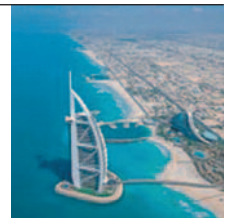
President and CEO  
Norfolk Mobility Benefits Inc.



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**MSH Technical Director Laurent Cochet, says that "Our experience of opening a subsidiary in Canada in 2004 demonstrated our ability to set up a successful claim processing team, even thousands of miles away from the mother company. The Canadian experience will be used as a pattern for the office in Dubai."**

- **For more information about insurance in the Middle East and the new Dubai office, contact Laurent Cochet at [lcochet@euroben.com](mailto:lcochet@euroben.com).**
- **For information about travelling and doing business in Dubai, visit**
  - [www.dubai.ae](http://www.dubai.ae) – official Dubai eGovernment portal
  - <http://www.voyage.gc.ca> – Government of Canada Web Site
  - <http://travel.state.gov> – US Government Web Site



## Coffee is number one source of antioxidants

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"Americans get more of their antioxidants from coffee than any other dietary source. Nothing else comes close," says study leader Joe Vinson, Ph.D., a chemistry professor at the university. Although fruits and vegetables are generally promoted as good sources of antioxidants, the new finding is surprising because it represents the first time that coffee has been shown to be the primary source from which most Americans get their antioxidants, Vinson says. Both caffeinated and decaf versions appear to provide similar antioxidant levels, he adds.

Antioxidants in general have been linked to a number of potential health benefits, including protection against heart disease and cancer. For the current study, Vinson and his associates analyzed the antioxidant content of more than 100 different food items, including vegetables, fruits, nuts, spices, oils and common beverages. The data was compared to an existing U.S. Department of Agriculture database on the contribution of each type of food item to the average estimated U.S. per capita consumption.

Besides keeping you alert and awake, coffee has been linked to an increasing number of potential health benefits, including protection against liver and colon cancer, type 2 diabetes, and Parkinson's disease, according to some recently published studies. But there's also a downside: Java can make you jittery and cause stomach pains, while some studies have tied it to elevated blood pressure and heart rates. More research is needed, particularly human studies, to firmly establish its health benefits, Vinson says.

While the findings would seem to encourage people to go out and drink more coffee, Vinson emphasizes moderation. "One to two cups a day appear to be beneficial," he says. If you don't like coffee, consider drinking black tea, which is the second most consumed antioxidant source in the U.S. diet, Vinson says. Bananas, dry beans and corn placed third, fourth and fifth, respectively.

But don't forget about fresh fruits and veggies, the researcher cautions. "Unfortunately, consumers are still not eating enough fruits and vegetables, which are better for you from an overall nutritional point of view due to their higher content of vitamins, minerals and fiber," Vinson says. "Dates, cranberries and red grapes are among the top fruits for antioxidants on the basis of concentration (antioxidants per serving size)," he says.

*Source: American Chemical Society,  
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