

**News Release  
January 8, 2007**

**Norfolk launches high deductible self-insurance  
for U.S. expatriates!**

Norfolk Mobility Benefits has developed a leading edge self-insured plan for expatriate groups of any size, in response to marketplace demand for this insurance for groups of less than 1,000 employees.

Employers with an expatriate employee population of a much smaller size can now bring the self-insurance benefits reflected in domestic medical insurance plans to their international plans. These benefits include lower premium costs and lower expenses.

In conjunction with our syndicates at Lloyds of London, Norfolk is offering medical plans with five levels of self-insurance, ranging from \$15,000 to \$100,000 per insured employee. Claims in excess of the self-insured amount are fully insured by Lloyds.

Additional options include:

- Aggregate stop loss level of 150% of expected claims, if three years of previous claims experience is provided to us
- Participation in Norfolk's profit sharing plan for policyholders with annual net premium to the insurer in excess of \$100,000
- Evacuation and repatriation still insured at minimal cost

This plan is fully compliant with ERISA, COBRA and HIPAA for employees returning from foreign assignment.

Regardless of the option chosen, Norfolk will administer all claims on your behalf, providing you with one-stop, seamless claims administration.