

10 May 2004

Rebranded ING Employee Benefits Global Network welcomes new partner!

On March 31, MIA Benefits changed names and became the ING Employee Benefits Global Network. We have had the pleasure to receive a series of positive comments from many partners, clients, and brokers.

In practice, we will witness a tightening of cooperation between the partners and a more proactive attitude towards pooling is now being adopted. As our main objective, we will aim to provide the most adequate answer to the growing demand of Multinational Enterprises for a global approach of risk management in the area of Employee Benefits.

Our new network partner International Health Insurance Danmark a/s (IHI) shares the belief in the growth potential of our diversified and partner-oriented network.

IHI, a Danish company, is recognised as "the market leader in superior international health insurance" providing multinational companies globally with high quality medical coverage.

As Chief Executive Officer, Per Bay Jørgensen, IHI, explains: "The corporate market is growing - we see an increased demand from our customers. There has been a shift in the roles and responsibilities of companies towards their employees. The protection of the employees both in terms of security and health care has very quickly become a top priority for Human Resource and Finance Directors."

As a response to the market change, IHI has launched IHI First Choice – a flexible medical plan for companies. The plan can be tailored to the company's exact needs, and provides cover of hospitalisation and inpatient treatment expenses. A series of additional modules such as Outpatient Treatment, Medical Evacuation, Medicine & Appliances, Rehabilitation & Nursing, and Dental & Optical are optional, and can be added according to the client's needs.

Something, which distinguishes IHI from other players in the market is that they have several specialist functions in-house. A dedicated 24-hour in-house Emergency Service, their own specialist doctors, and a range of Wellbeing Services, which set a new standard in the sector.

ING Employee Benefits Global Network welcomes this new partner, whose valuable experience will help us to further improve the Network's offer to multinational companies and whose poolable product fits perfectly into the product group.



If you are interested in learning more about the rebranded ING Employee Benefits Global Network, please visit our new website: www.ingemployeebenefits.com. For more information about our new Network Partner IHI, we refer to www.ihl.com.

Kind regards,

The ING Employee Benefits Global Network Team