



News Release

July 7, 2008

FOR IMMEDIATE RELEASE

CMN Moves to a State of the Art Office!

(Toronto, Ontario, July 7th, 2008) - CMN, an international health-management company, announces the opening of a new office outside Toronto. The new building features state-of-the-art IT platforms that enable better services for clients as well as additional space which will maximise the productivity of case managers. President and CEO of The Argus Group, Gerald Simons, cut the ribbon at an official opening ceremony on July 7th.

CMN, located at 150 Commerce Valley Drive West in Thornhill, Ontario, is a division of Europ Assistance, which has a presence in all 5 continents, in 208 countries and territories around the world and places an exceptional international network at its clients' disposal.

The new location's enhanced IT platform has strengthened CMN's business continuity plan by mitigating the potential disruption of critical functions and thereby ensuring sustained viability. With CMN's emergency call centre staffed by live operators 24 hours a day, 7 days a week, it is imperative that there are no dropped calls or loss of information when a customer calls in an emergency. This enhancement will not only have a direct result by increasing redundancy and productivity, but also decreasing both CMN's and their clients' business risk, providing greater than ever customer service and solidifying CMN's longevity in the market place.

CMN assists policy holders by coordinating all overseas medical care. This includes family travel and accommodation arrangements, as well as liaising with hospitals and physicians abroad. Additionally, CMN provides medical case management, a 24/7 emergency call centre, coordination of air ambulance services, claims payment, bill auditing and legal support surrounding claims. CMN chooses hospitals for patients using three major factors: quality of the hospital, accessibility to the patient and cost-effectiveness.



From left to Right: Peter Lozier, Executive VP of Sales & Marketing and Provider Relations of CMN, Gerald Simons, President and CEO of The Argus Group, John Park, Founder of CMN, Alex Kroon, President and CEO of CMN.

Managing with Care



Alex Kroon, President and CEO of CMN, says: "We are grateful to our clients' for their ongoing confidence in CMN that has allowed us to grow significantly and be where we are today. Our improved infrastructure and expanded space is our investment to continue providing excellent and affordable healthcare."

Peter Lozier, Executive Vice President, Sales & Marketing and Provider Relations of CMN, says: "This is an exciting time for CMN. Our priority is to provide outstanding service to clients and the move to this new facility will enable us to continue to do this."

Gerald Simons, President and CEO of The Argus Group, says: "Our partnership with CMN has proven valuable to our clients and we congratulate CMN on the opening of their new office. As the largest health insurance provider in Bermuda, we are committed to providing excellent service to our clients and CMN allows us to do this."

Lauren Lenzen, an Argus client, says: "When our child was born, CMN provided an extremely positive experience during what might have been a trying time. Melanie Veloso, our claims case manager, consistently impressed me and my husband before, during and after the birth with an incredible level of service. She was in contact from the beginning and provided ongoing support when we needed it most. Melanie was knowledgeable about our benefits and took care of our financial and insurance needs. Melanie even liaised with each doctor to confirm our insurance coverage prior to our appointments and made sure the baby, my husband and I were taken care of. She worried about the details so that we could take care of our baby. Melanie has treated us with the kind of care you would expect of a family member and Melanie has since become a great friend. We are forever grateful to CMN."

About CMN

CMN is one of the leading international health management companies in the world. Founded in 1995, CMN was established when founder, John Park, discovered a need for both providers and insurance companies to offer excellent healthcare, while managing care and costs for patients. The company, which began in Park's basement, started with only one employee. Today, the company employs 119 people and attributes its success to quality staff who aims to make a difference to their clients on a daily basis.

CMN provides services that include personalised administration of patients' overseas medical care as part of its tailored health programme within a secure and optimised financial framework. CMN is the leading provider of cost containment services in the Caribbean and Bermuda, managing the overseas medical programs for the key players in that region.