

FOR IMMEDIATE RELEASE

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**ARC RISK MANAGEMENT GROUP PLC
(AIM)**

DATA LICENCE AGREEMENT SIGNED WITH WORLD ACCESS

The Board of ARC Risk Management Group Plc ("ARC"), the AIM listed global security company, is pleased to announce that it has signed a data licensing agreement with US-based World Access, Inc. ("World Access"), for the provision of ARC's red²⁴TM security information to its clients.

Under the terms of the licence, which is renewable annually, red²⁴TM information will be provided through World Access' contact database and online audiences via www.worldaccess.com and will offer customers a 24 hour, 365 days a year facility providing them with guidance and advice on worldwide security risks. World Access will display the 'Powered by red24' logo on all material.

World Access is a member of the Mondial Assistance Group, the world's largest travel insurance and assistance company, which has 35 operations centres in 28 countries and is a part of the Allianz Insurance Group. World Access provides travel insurance products and emergency assistance services through top travel agencies, credit card issuers and insurance companies and serves more than 80 million travellers every year on both domestic and international trips.

Today's announcement which follows earlier announcements on 8th and 12th September 2003 relating to red²⁴TM agreements with HSBC Bank plc and Hiscox plc reflects the continuing strong interest in the Company's products.

Rob Whiting, ARC's Chief Executive, commented: **"We are delighted to be teaming up with such an internationally renowned company. This agreement is expected to form the platform for significant expansion of the red²⁴TM service into the United States and further strengthens our belief that in the current environment of heightened security awareness, a comprehensive security service provides a real and tangible benefit.**

World Access focuses on providing expert solutions in customer care to organizations in the travel, financial, health care and call centre industries and we look forward to developing a strong and mutually beneficial relationship going forward."

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Notes to Editors

ARC Risk Management Group Plc:

ARC Risk Management Group Plc is a British company, listed on the Alternative Investment Market (AIM) of the London Stock Exchange, providing security risk management services on a worldwide basis. ARC's range of products are targeted at both individuals and companies and offer banks, insurance companies, multi-national companies and government agencies a highly innovative and proven solution to the security related issues they and their customers are currently facing.

The trademarked red24™ service is targeted at individuals offering clients the option of telephony or web-based communication with security experts who can provide them with guidance and advice on worldwide security risks, and an insured response for those with the enhanced red24™ Alert service.

ARC has a team of intelligence analysts complimented by security professionals who provide, support and maintain the information 24 hours a day, 365 days a year. The service currently covers over 130 countries.

ARC provides a pro-active and crisis management response service to the insurance industry for the provision of 24 hour world-wide pre-incident and response services covering Product contamination and recall and Kidnap & Ransom. It complements this with specialist work covering a broad spectrum of special risks such as sabotage and terrorism, crisis management, security audits and other related consultancy services to a wide range of clients.

ARC provides formal training for security management personnel worldwide. The training courses (provided either "In-House" or via "Open Courses" in the UK) cover a broad range of spectrum such as bomb threats, business travel, IT, fraud, crisis management, kidnap and ransom, investigations, strategic security management and asset protections. It is now acknowledged as the foremost UK based international security management training operation.

<http://www.arcrisk.com>
<http://www.red24.info>

World Access:

World Access, a member of the Mondial Assistance Group (and part of the Allianz Insurance Group), is a global services company providing insurance and assistance services to travel, health care, financial, and corporate clients. Founded in 1983, World Access has grown to become a leading North American provider of retail travel insurance and specialised assistance services. Today, World Access offers a wide range of products and services designed to make life simpler and more financially secure, through retail and corporate channels.

Headquartered in Richmond, Virginia, World Access operates an additional office in Waterloo, Ontario, Canada. As part of the Mondial Assistance Group, the world's largest travel insurance and assistance company, World Access maintains additional resources in over 35 operations centres around the world.

More than 80 million people enjoy one or more of the products and services delivered by the 600 associates of World Access. Their clients include some of the largest and best-known companies and organizations in the world.

www.worldaccess.com