

CIGNA INTERNATIONAL

Making a world of difference®

Excellence is a journey, not a destination. Excellence simply means being the best. It begins with defining who you are and what you do. It means exploring possibilities instead of limitations. At CIGNA International, we're passionate about being the best at what we do – concentrating on health, wellbeing and security. We focus on excellence in those things that make a difference. To the individuals, companies and partners we serve around the globe.

Not all things to all people. Yet, the **best** at what we do, when you need us most.

Excellence: Being the **best** at what we do

As the international arm of the strong, financially sound CIGNA company, CIGNA International takes pride in its specialty position in the markets we serve. We stay focused on what matters most to our clients – excellence. We use our presence in over 27 countries/jurisdictions around the globe to deliver our best products and services to customers multinationally and on a country-by-country basis, including:

- **CIGNA International Life, Accident & Health... providing local, private marketing affordable life, accident, health and dental plans, and wellbeing and absence health products to individuals in the Asia Pacific and European regions**
- **CIGNA International Expatriate Benefits... offering highly specialized healthcare plans and services growth options and revenue growth options to employees of multinational companies, small and large, in more than 200 countries/ jurisdictions**
- Resources to build and enhance customer loyalty

LA&H: Direct Marketing Leadership

As the recognized leader in direct-marketed insurance products on a global sphere, our **Life, Accident & Health (LA&H)** experience offers affinity partners a proven, reliable and productive sales network with an impeccable record of sales distribution and customer service. With over 4.4 million policies in force, and more than 150,000 policies sold monthly, our numbers speak for themselves.

Based on our global reputation as a direct marketing leader, we see ourselves as our customers see us – as the best direct marketer of life, accident and health products, offering the best available:

And because affinity direct marketing is at our core, we continuously improve and innovate – employing techniques such as Customer Value Management (CVM). This predictive modeling method is based on a targeted strategy, making sure we understand who the customer is, what they want and need, and what they're most likely to buy. All centered on getting the right products to the right people at the right time.

Expatriate: Market-leading Experience

Our **CIGNA International Expatriate Benefits** (CIEB) have established a strong position as a leading provider of employer-sponsored healthcare benefits coupled with high-quality medical access and personalized service on a global basis.

Through benefits brokers and consultants, we work with multinational employers to develop flexible, cost-effective services that make sense for your company and for your employees.

As a market leader with 30 years of experience, we cover nearly 300,000 expatriates and their families serving on long- and short-term assignments. We also serve and consult with more than 2,000 multinational companies via expatriate business units throughout North America, Europe, the Middle East and the Asia-Pacific region. Serving large and small enterprises alike, CIGNA is a market leader competitively, demonstrating the leadership role we've established in this highly specialized industry.

HealthCare: Leveraging Leadership

As in the U.S., CIGNA in the U.K. and Spain is a leading provider of group healthcare plans for local employees working in small, mid-sized and large enterprises.

Improving employee retention, productivity and absenteeism, we offer comprehensive and integrated private medical, dental and vision insurance – along with health, wellbeing and absence management services – to employers, individuals and their families when they need it most.

CIGNA has a range of flexible, easy-to-understand healthcare benefit options with access to high quality provider facilities, and boasts unrivalled specialty plans designed to improve the health and wellbeing of employees with chronic conditions. These nurse-based specialty

services are designed to support the individual through his or her treatment plan and encourage long-term behavioral changes ensuring disease-related complications are minimized.

As a pioneer in managed care in the U.K. and a regional provider in Spain, CIGNA counts among its competitive strengths:

- Network contracting skills and capabilities
- High-touch customer and claims services
- Award-winning absence management approach
- Regional high-end provider networks
- Broker distribution management
- Wholesaling and affinity partner distribution

People: Making a World of Difference®

From our roots in Philadelphia over 200 years ago, CIGNA has grown and diversified into a true international enterprise. Yet, a company is only as good as its people – and CIGNA people are truly the best.

Our most critical resources are the skills, experience and knowledge of our people. We employ a global employee workforce of some 4,000 experienced professionals, as well as a distribution force of over 4,000. Across the globe, we have highly trained and motivated professionals, consisting mainly of local nationals familiar with prevailing regulations, languages, customs and healthcare systems. This enables us to deliver unsurpassed services at the local level, assuring responsiveness and diligence when you need us most.

It's no wonder companies around the world turn to CIGNA when they want excellence.

Because we demand excellence – that means delivering our best products, our best distribution, our best services, and our best people across the globe – all making a world of difference.

