Health Care in the Global Market

Bill Atwell
President, CIGNA International
Health Care in the Global Market

**Agenda**

- A CIGNA International overview
- Current global health care environment
- Our business strategy
  - Why and how we are winning
- Growth prospects
- Impact of current economic crisis
CIGNA International Overview

- Three businesses
  - Expatriate Benefits
  - Life, Accident and Health
  - HealthCare Benefits (U.K. and Spain)

- Global workforce of 2,800
- Distribution force of 5,300
- Selling in 27 countries/jurisdictions

35% Double digit earnings growth for six consecutive years

Leaders in bringing innovative products/services to markets we serve
Global expansion is increasingly viewed as an attractive opportunity by U.S. health plans in light of key market trends...

- Emerging health issues – aging populations, chronic illness, U.S. capabilities
- Consumers – the affluent demand VIP care
- Health care outside U.S. is evolving
- National health systems vary by country, creating gaps

Gaps in coverage = opportunities for CIGNA
Six-Year Earnings Growth Trend

Year

2002 2003 2004 2005 2006 2007 2008 (F)

$Millions

Six Year Compound Growth = 35%
Through CIGNA licenses and partner relationships

Actively selling in over 27 countries and jurisdictions, and serving expatriates virtually everywhere in the world
# Our Product Scope

## For Employer Groups
- Medical
- Dental
- Behavioral
- Disability
- Vision
- Wellness programs
- Cash plans
- Business travel
- Life

Distributed primarily via brokers and consultants.

## For Individuals
- Hospital reimbursement
- Critical illness and dread disease
- Dental
- Personal accident
- Credit
- Term and variable life

Distributed primarily via direct marketing channels.

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**80%+ of revenues from health-related offerings**

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**Life, Accident & Supplemental Health**

**International Expatriate/Health Care Coverage**
HEALTH CARE IN THE GLOBAL MARKET

Why and How We Are Winning

EXPATRIATE BENEFITS

- Global access to quality health care coupled with integrated products and personalized service
- Peace of mind to expatriates ... and employers
- High touch, high service
- World-class expertise
- #1 globally for employer programs
Competitive Strengths

EXPATRIATE BENEFITS

• Leveraging key CIGNA capabilities
• Our networks
• CIGNALinks – local partnerships
• Multi-lingual customer service – 24/7
• Multi-currency claims processing
• New interactive portal

Our Leadership Statistics

• #1 Globally (for employer programs)
• 30 years experience
• 2,000 multinational company customers
• 300,000 covered expatriates in virtually every country
Why and How We Are Winning

LIFE, ACCIDENT & HEALTH

- Direct marketing business
- Affinity marketing – differentiator
- Innovative product array
- **Individuals** – Easy to buy, simple, affordable, risk-based products that provide alternative methods to attain health and financial security
- **Affinity partners** - increased revenue stream and enhanced customer loyalty

Our Leadership Statistics

- Some 4M policyholders
- 150,000 policies sold monthly
- 1st global affinity business partnership with major credit card company
How We Reach the Customer: Our Affinity Partners

**LIFE, ACCIDENT & HEALTH**

All products white-labeled and sold and serviced in the name of each affinity partner.
Asian Growth Prospects

Top and bottom line growth for the future.

Key Growth Indicators
- GDP
- Credit Card Growth
- Insurance Penetration

CI LA&H Policy Holder to Total Credit Card Ratio

- Korea: 2.6%
- Taiwan: 1.7%
- China: 0.5%
- Indonesia: 3.7%
- Thailand: 1.0%

India - currently exploring