

CIGNA Corporation

Quarterly Statistical Supplement March 31, 2010

This document is dated May 6, 2010. The data contained in this document may not be accurate after such date and CIGNA does not undertake to update or keep it accurate after such date.



CIGNA Corporation
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BASIS OF PRESENTATION:

All dollar amounts are in millions, unless otherwise noted. Certain reclassifications have been made to conform prior period results to the current presentation.

CIGNA measures the financial results of its segments using "segment earnings (loss)," which is defined as shareholders' income (loss) from continuing operations before net realized investment gains (losses). Adjusted income (loss) from operations is defined as segment earnings excluding special items, which are identified and quantified on page 2, and results of CIGNA's guaranteed minimum income benefit business. Adjusted income (loss) from operations is a measure of profitability used by CIGNA's management because it presents the underlying results of operations of CIGNA's businesses and permits trend analysis. This measure is not determined in accordance with generally accepted accounting principles (GAAP) and should not be viewed as a substitute for shareholders' income (loss) from continuing operations or shareholders' net income determined in accordance with GAAP.

The Financial Accounting Standards Board (FASB) has established the Accounting Standards Codification (Codification or ASC) as the single source of authoritative accounting guidance effective for reporting in the third quarter of 2009. Therefore, CIGNA will use the Codification section or description when referring to GAAP.

On April 1, 2009, CIGNA adopted the FASB's updated guidance for evaluating whether an impairment is other than temporary for fixed maturities with declines in fair value below amortized cost (ASC 320). The cumulative effect of adoption increased CIGNA's retained earnings with an offsetting decrease to accumulated other comprehensive income of \$18 million, with no overall change to shareholders' equity.

Weighted average shares outstanding are impacted by the following factors:

- 1. The accounting change related to earnings per share guidance (ASC 260).*
- 2. Higher common stock equivalents when CIGNA's stock price increases and exceeds the exercise price of its employees' outstanding stock options.*

CIGNA Corporation

Income and Per Share Data (unaudited)

(Dollars in millions, except per share amounts)

	Three Months Ended March 31,			Three Months Ended December 31,		
	2010	2009	Change	2009	Change	
ADJUSTED INCOME (LOSS) FROM OPERATIONS						
Health Care	\$ 167	\$ 154	8 %	\$ 194	(14) %	
Disability and Life	70	58	21	66	6	
International	72	41	76	38	89	
Run-off Reinsurance	(1)	(49)	98	9	-	
Other Operations	19	18	6	23	(17)	
Corporate	(46)	(34)	(35)	(45)	(2)	
Total	\$ 281	\$ 188	49 %	\$ 285	(1) %	
SHAREHOLDERS' NET INCOME						
Segment Earnings (Loss)						
Health Care ^{(1) (2)}	\$ 167	\$ 155	8 %	\$ 182	(8) %	
Disability and Life ^{(1) (2)}	70	63	11	64	9	
International ^{(1) (2)}	72	42	71	39	85	
Run-off Reinsurance	4	(26)	-	69	(94)	
Other Operations ⁽²⁾	19	19	-	23	(17)	
Corporate ⁽²⁾	(46)	(22)	(109)	(45)	(2)	
Total	\$ 286	\$ 231	24 %	\$ 332	(14) %	
Net realized investment losses, net of taxes	(3)	(24)	88	(2)	(50)	
Shareholders' income from continuing operations	\$ 283	\$ 207	37 %	\$ 330	(14) %	
Shareholders' income from discontinued operations	-	1	-	-	-	
Shareholders' net income	\$ 283	\$ 208	36 %	\$ 330	(14) %	
DILUTED EARNINGS PER SHARE						
Adjusted income from operations	\$ 1.01	\$ 0.69	46 %	\$ 1.03	(2) %	
Results of guaranteed minimum income benefits business, after-tax	0.02	0.08	(75)	0.22	(91)	
Net realized investment losses, net of taxes	(0.01)	(0.09)	89	(0.01)	-	
Special item(s), after-tax ^{(1) (2)}	-	0.08	-	(0.05)	-	
Shareholders' income from continuing operations	\$ 1.02	\$ 0.76	34 %	\$ 1.19	(14) %	
Shareholders' income from discontinued operations	-	-	-	-	-	
Shareholders' net income	\$ 1.02	\$ 0.76	34 %	\$ 1.19	(14) %	
Weighted Average Shares (in thousands)	278,100	272,868	2 %	277,343	- %	

Special Item(s)

(1) The three months ended December 31, 2009 includes a pre-tax charge of \$20 million (\$13 million after-tax) related to the previously announced cost reduction plan.
- Pre-tax charge of \$17 million (\$12 million after-tax) in Health Care and a pre-tax charge of \$3 million (\$2 million after-tax) in Disability and Life.

(2) The three months ended March 31, 2009 includes a net tax benefit of \$20 million resulting from the completion of the 2005 and 2006 IRS examinations.

- After-tax benefit of \$1 million in Health Care; after-tax benefit of \$5 million in Disability and Life; after-tax benefit of \$1 million in International; a pre-tax charge of \$9 million (\$1 million after-tax benefit) in Other Operations; and an after-tax benefit of \$12 million in Corporate.

CIGNA Corporation
Supplemental Financial Information (unaudited)
Reconciliation of Adjusted Income (Loss) from Operations to Shareholders' Net Income

(Dollars in millions, except per share amounts)

	Diluted Earnings Per Share		Consolidated		Health Care		Disability & Life		International		Run-off Reinsurance		Other Operations		Corporate	
	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009
Three Months Ended March 31,																
Adjusted income (loss) from operations	\$ 1.01	\$ 0.69	\$ 281	\$ 188	\$ 167	\$ 154	\$ 70	\$ 58	\$ 72	\$ 41	\$ (1)	\$ (49)	\$ 19	\$ 18	\$ (46)	\$ (34)
Results of guaranteed minimum income benefits business	0.02	0.08	5	23	-	-	-	-	-	-	5	23	-	-	-	-
Special item(s), after-tax:																
Completion of IRS examination	-	0.08	-	20	-	1	-	5	-	1	-	-	-	1	-	12
Segment earnings (loss)	1.03	0.85	286	231	\$ 167	\$ 155	\$ 70	\$ 63	\$ 72	\$ 42	\$ 4	\$ (26)	\$ 19	\$ 19	\$ (46)	\$ (22)
Net realized investment losses, net of taxes	(0.01)	(0.09)	(3)	(24)												
Shareholders' income from continuing operations	1.02	0.76	283	207												
Shareholders' income from discontinued operations	-	-	-	1												
Shareholders' net income	\$ 1.02	\$ 0.76	\$ 283	\$ 208												

	Diluted Earnings Per Share		Consolidated		Health Care		Disability & Life		International		Run-off Reinsurance		Other Operations		Corporate	
	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009
Three Months Ended December 31, 2009																
Adjusted income (loss) from operations		\$ 1.03		\$ 285		\$ 194		\$ 66		\$ 38		\$ 9		\$ 23		\$ (45)
Results of guaranteed minimum income benefits business		0.22		60		-		-		-		60		-		-
Special item(s), after-tax:																
Charge for cost reduction plan		(0.05)		(13)		(12)		(2)		1		-		-		-
Segment earnings (loss)		1.20		332		\$ 182		\$ 64		\$ 39		\$ 69		\$ 23		\$ (45)
Net realized investment losses, net of taxes		(0.01)		(2)												
Shareholders' income from continuing operations		1.19		330												
Shareholders' income from discontinued operations		-		-												
Shareholders' net income		\$ 1.19		\$ 330												

CIGNA Corporation
Consolidated Income Statements (unaudited)

(Dollars in millions)

	Three Months Ended March 31,			Three Months Ended December 31,	
	2010	2009	Change	2009	Change
Revenues:					
Premiums and fees	\$ 4,543	\$ 4,051	12 %	\$ 3,992	14 %
Net investment income	266	229	16	262	2
Mail order pharmacy revenues ⁽¹⁾	348	312	12	338	3
Other revenues ⁽²⁾	54	217	(75)	47	15
Net realized investment losses	(6)	(36)	83	(3)	(100)
Total revenues	<u>5,205</u>	<u>4,773</u>	9	<u>4,636</u>	12
Benefits and Expenses:					
Health Care medical claims expense	2,209	1,780	24	1,701	30
Other benefit expenses	879	1,108	(21)	856	3
Mail order pharmacy cost of goods sold	285	252	13	274	4
Guaranteed minimum income benefits fair value gain	(4)	(32)	88	(89)	96
Operating expenses excluding special item(s)	1,414	1,383	2	1,366	4
Special item(s) ⁽³⁾	-	9	-	20	-
Total benefits and expenses	<u>4,783</u>	<u>4,500</u>	6	<u>4,128</u>	16
Income from continuing operations before income taxes	<u>422</u>	<u>273</u>	55	<u>508</u>	(17)
Income taxes: ⁽³⁾					
Current	87	(85)	-	137	(36)
Deferred	51	150	(66)	40	28
Total taxes	<u>138</u>	<u>65</u>	112	<u>177</u>	(22)
Income from continuing operations	284	208	37	331	(14)
Income from discontinued operations	-	1	-	-	-
Net income	\$ 284	\$ 209	36 %	\$ 331	(14) %
Less: net income attributable to noncontrolling interest	1	1	-	1	-
Shareholders' net income	\$ 283	\$ 208	36 %	\$ 330	(14) %

(1) Reflects revenues for non-risk pharmacy mail order fulfillment services.

(2) Includes a pre-tax loss of \$45 million for the first quarter of 2010, a pre-tax gain of \$117 million for the first quarter of 2009, and a pre-tax loss of \$50 million for the fourth quarter of 2009 from futures contracts entered into as part of a dynamic hedge program to manage equity risks in CIGNA's run-off reinsurance operations. CIGNA recorded corresponding offsets in benefits and expenses to adjust liabilities for reinsured guaranteed minimum death benefit contracts. For more information, please refer to CIGNA's Form 10-Q for the period ended March 31, 2010 which is expected to be filed on May 6, 2010.

(3) See the Special Item(s) discussion on Page 1 for further information.

CIGNA Corporation
Consolidated Balance Sheets

(Dollars in millions)

	As of March 31, 2010	As of December 31, 2009		As of March 31, 2010	As of December 31, 2009
Assets			Liabilities		
Investments:					
Fixed maturities, at fair value ⁽¹⁾ (amortized cost, \$12,958 and \$12,580)	\$ 13,977	\$ 13,443	Contractholder deposit funds	\$ 8,506	\$ 8,484
Equity securities, at fair value (cost, \$141 and \$137)	122	113	Future policy benefits	8,116	8,136
Commercial mortgage loans ⁽²⁾	3,493	3,522	Unpaid claims and claim expenses	3,996	3,968
Policy loans	1,529	1,549	Health Care medical claims payable	1,341	921
Real estate	160	124	Unearned premiums and fees	<u>432</u>	<u>427</u>
Other long-term investments	597	595	Total insurance and contractholder liabilities	22,391	21,936
Short-term investments	<u>188</u>	<u>493</u>	Accounts payable, accrued expenses and other liabilities	5,606	5,797
Total investments	20,066	19,839	Short-term debt	326	104
Cash and cash equivalents	1,299	924	Long-term debt	2,212	2,436
Accrued investment income	278	238	Nonrecourse obligations	23	23
Premiums, accounts and notes receivable	1,515	1,361	Separate account liabilities	<u>7,491</u>	<u>7,288</u>
Reinsurance recoverables	6,520	6,597	Total liabilities	<u>38,049</u>	<u>37,584</u>
Deferred policy acquisition costs	1,011	943			
Property and equipment	860	862	Shareholders' Equity		
Deferred income taxes, net	941	1,029	Common stock	88	88
Goodwill	2,879	2,876	Additional paid-in capital	2,522	2,514
Other assets, including other intangibles	1,004	1,056	Net unrealized appreciation- fixed maturities	\$ 450	\$ 378
Separate account assets	7,491	7,288	Net unrealized appreciation- equity securities	4	4
			Net unrealized depreciation- derivatives	(26)	(30)
			Net translation of foreign currencies	(8)	(12)
			Postretirement benefits liability adjustment	<u>(950)</u>	<u>(958)</u>
			Accumulated other comprehensive loss	(530)	(618)
			Retained earnings	8,840	8,625
			Less treasury stock, at cost	<u>(5,119)</u>	<u>(5,192)</u>
			Total shareholders' equity	5,801	5,417
			Noncontrolling interest	<u>14</u>	<u>12</u>
			Total equity	5,815	5,429
Total assets	\$ 43,864	\$ 43,013	Total liabilities and equity	\$ 43,864	\$ 43,013

(1) Refer to the Summary of Fixed Maturities - Asset Quality / Type - Fair Value exhibit on page 5 and Summary of Fixed Maturities - Analysis of Amortized Cost vs. Fair Value exhibit on page 6.

(2) Refer to the Summary of Commercial Mortgage Loan Distribution exhibit by property type and geographic region on pages 7 and 8.

CIGNA Corporation
Summary of Fixed Maturities (unaudited)
Asset Quality / Type
Fair Value

(Dollars in millions)

Sector	As of March 31, 2010				As of December 31, 2009			
	Public	Private	Total ⁽¹⁾	% of Fixed Maturities	Public	Private	Total ⁽¹⁾	% of Fixed Maturities
United States Government	\$ 565	\$ -	\$ 565	4%	\$ 571	\$ -	\$ 571	4%
States and Local Government	2,517	6	2,523	18%	2,514	7	2,521	19%
Foreign Government	1,102	67	1,169	8%	1,005	65	1,070	8%
Government	4,184	73	4,257	30%	4,090	72	4,162	31%
Basic Industry	561	910	1,471	11%	552	872	1,424	11%
Capital Goods	360	782	1,142	8%	366	727	1,093	8%
Communications	452	139	591	4%	451	140	591	4%
Consumer	903	1,073	1,976	14%	789	988	1,777	13%
Electric and Utility	465	644	1,109	8%	376	629	1,005	8%
Energy and Natural Gas	449	786	1,235	9%	464	737	1,201	9%
Financial	1,075	288	1,363	10%	1,060	348	1,408	10%
Other	112	10	122	1%	75	11	86	1%
Corporate	4,377	4,632	9,009	65%	4,133	4,452	8,585	64%
Collateralized Debt Obligations	20	-	20	0%	18	-	18	0%
Home Equity	2	-	2	0%	2	-	2	0%
Foreign Bank Obligations	-	450	450	3%	-	427	427	3%
Other	3	84	87	1%	3	91	94	1%
Asset-Backed Securities	25	534	559	4%	23	518	541	4%
Commercial Mortgage-Backed Securities	121	-	121	1%	120	-	120	1%
Collateralized Mortgage Obligations	30	1	31	0%	34	1	35	0%
Total Fixed Maturities ⁽²⁾	\$ 8,737	\$ 5,240	\$ 13,977	100%	\$ 8,400	\$ 5,043	\$ 13,443	100%
% of Fixed Maturities	63%	37%	100%		62%	38%	100%	

(1) 91% and 92% of fixed maturities were investment grade as of March 31, 2010 and December 31, 2009 respectively. The remaining percentage of fixed maturities were below investment grade holdings and invested mainly in corporate debt, split relatively evenly between public and private placements, respectively.

(2) Amortized cost, net of impairments, for problem and potential problem bonds, were \$85 million and \$138 million as of March 31, 2010 and December 31, 2009 respectively. For more information, please refer to CIGNA's Form 10-Q for the period ended March 31, 2010 which is expected to be filed on May 6, 2010.

CIGNA Corporation
Summary of Fixed Maturities (unaudited)
Analysis of Amortized Cost vs. Fair Value

(Dollars in millions)

Sector	As of March 31, 2010				As of December 31, 2009			
	Amortized Cost	Unrealized Appreciation	Unrealized Depreciation	Fair Value	Amortized Cost	Unrealized Appreciation	Unrealized Depreciation	Fair Value
United States Government	\$ 392	\$ 174	\$ 1	\$ 565	\$ 398	\$ 174	\$ 1	\$ 571
States and Local Government	2,350	182	9	2,523	2,341	188	8	2,521
Foreign Government	1,122	52	5	1,169	1,040	38	8	1,070
Government	3,864	408	15	4,257	3,779	400	17	4,162
Basic Industry	1,377	101	7	1,471	1,349	86	11	1,424
Capital Goods	1,068	79	5	1,142	1,040	67	14	1,093
Communications	549	45	3	591	550	45	4	591
Consumer	1,846	139	9	1,976	1,678	110	11	1,777
Electric and Utility	1,047	66	4	1,109	953	59	7	1,005
Energy and Natural Gas	1,127	110	2	1,235	1,103	103	5	1,201
Financial	1,321	68	26	1,363	1,390	62	44	1,408
Other	119	4	1	122	85	3	2	86
Corporate	8,454	612	57	9,009	8,148	535	98	8,585
Collateralized Debt Obligations	20	1	1	20	20	-	2	18
Home Equity	2	-	-	2	2	-	-	2
Foreign Bank Obligations	381	72	3	450	377	54	4	427
Other	87	1	1	87	95	1	2	94
Asset-Backed Securities	490	74	5	559	494	55	8	541
Commercial Mortgage-Backed Securities	120	8	7	121	125	5	10	120
Collateralized Mortgage Obligations	30	1	-	31	34	1	-	35
Total Fixed Maturities	\$ 12,958	\$ 1,103	\$ 84	\$ 13,977	\$ 12,580	\$ 996	\$ 133	\$ 13,443

CIGNA Corporation
Summary of Commercial Mortgage Loans (unaudited)
As of March 31, 2010

(Dollars in millions)

Geographic Region	Property Type							Total ⁽¹⁾	% of Mortgage Loans
	Office Buildings	Apartment Buildings	Industrial	Hotels	Retail	Other			
Massachusetts	\$ 291	\$ 175	\$ 12	\$ 18	\$ 16	\$ -	\$ 512	15%	
Connecticut	-	25	7	-	20	-	52	1%	
New England	291	200	19	18	36	-	564	16%	
New York	156	-	-	81	-	15	252	7%	
Other ⁽²⁾	66	47	-	38	-	-	151	4%	
Middle Atlantic	222	47	-	119	-	15	403	11%	
Georgia	11	73	79	30	16	-	209	6%	
Florida	-	-	130	9	64	-	203	6%	
South Carolina	-	12	136	-	-	-	148	4%	
Virginia	27	30	-	53	22	-	132	4%	
Other ⁽²⁾	19	18	-	-	-	-	37	1%	
South Atlantic	57	133	345	92	102	-	729	21%	
Texas	67	90	-	-	47	-	204	6%	
Tennessee	-	11	1	48	33	-	93	3%	
Illinois	80	-	13	-	-	-	93	3%	
Other ⁽²⁾	47	15	44	-	19	-	125	3%	
Central	194	116	58	48	99	-	515	15%	
Colorado	73	147	26	44	-	-	290	8%	
Other ⁽²⁾	33	-	3	4	-	-	40	1%	
Mountain	106	147	29	48	-	-	330	9%	
California	195	190	44	162	105	24	720	21%	
Washington	15	30	7	-	82	-	134	4%	
Oregon	36	-	48	14	-	-	98	3%	
Pacific	246	220	99	176	187	24	952	28%	
Totals	\$ 1,116	\$ 863	\$ 550	\$ 501	\$ 424	\$ 39	\$ 3,493	100%	
% of Mortgage Loans	32%	25%	16%	14%	12%	1%	100%		

(1) Problem and potential problem commercial mortgage loans at amortized cost, net of impairments, were \$428 million and \$397 million as of March 31, 2010 and December 31, 2009, respectively. For more information, please refer to the Investment Assets section in the Management's Discussion and Analysis section of CIGNA's Form 10-Q for the period ended March 31, 2010 which is expected to be filed on May 6, 2010.

(2) Represents states in a region with a concentration of less than 3%.

CIGNA Corporation
Summary of Commercial Mortgage Loans (unaudited)
As of March 31, 2010

(Dollars in millions)

Loan to Value % ⁽¹⁾	Office Buildings	Apartment Buildings	Industrial	Hotels	Retail	Other	Total	% of Mortgage Loans
	72%	83%	81%	79%	73%	58%	77%	
Origination Years								
Pre-2006	\$ 376	\$ 380	\$ 267	\$ 193	\$ 262	\$ -	\$ 1,478	43%
2006	260	375	170	96	81	39	1,021	29%
2007	207	78	-	25	20	-	330	9%
2008	146	30	72	187	48	-	483	14%
2009	100	-	41	-	13	-	154	4%
2010	27	-	-	-	-	-	27	1%
Totals	\$ 1,116	\$ 863	\$ 550	\$ 501	\$ 424	\$ 39	\$ 3,493	100%

Loan to Value Distribution ⁽¹⁾				
Amortized Cost				
Loan to Value Ratios	Senior	Subordinated	Total	% of Mortgage Loans
Below 50%	\$ 197	\$ 159	\$ 356	10%
50% to 59%	296	-	296	9%
60% to 69%	421	37	458	13%
70% to 79%	487	76	563	16%
80% to 89%	846	43	889	25%
90% to 99%	595	17	612	18%
100% or above	304	15	319	9%
Totals	\$ 3,146	\$ 347	\$ 3,493	100%

(1) Valuations are internal estimates based on the most recent full year financial statements and budgets/projections for the next year, considering occupancy, rental rates, operating costs, and other relevant information. The values are determined as part of an annual review process which was completed during the third quarter 2009. For more information, please refer to CIGNA's Form 10-Q for the period ended March 31, 2010 which is expected to be filed on May 6, 2010.

CIGNA Corporation
Condensed Consolidated Statements of Cash Flows (unaudited)

(Dollars in millions)

	Three Months Ended March 31,	
	2010	2009
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income	\$ 284	\$ 209
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	61	69
Realized investment losses	6	36
Deferred income taxes	51	150
Gains on sales of businesses (excluding discontinued operations)	(6)	(8)
(Income) loss from discontinued operations	-	(1)
Net changes in assets and liabilities, net of non-operating effects:		
Premiums, accounts and notes receivable	(148)	(124)
Reinsurance recoverables	23	(11)
Deferred policy acquisition costs	(60)	(28)
Other assets	41	78
Insurance liabilities	406	273
Accounts payable, accrued expenses and other liabilities	(299)	(464)
Current income taxes	79	(90)
Other, net	(44)	(17)
Net cash provided by operating activities	394	72
Net cash (used in) investing activities	(123)	(166)
Net cash provided by financing activities	107	137
Effect of foreign currency rate changes on cash and cash equivalents	(3)	(10)
Net increase in cash and cash equivalents	375	33
Cash and cash equivalents, beginning of period	924	1,342
Cash and cash equivalents, end of period	\$ 1,299	\$ 1,375

CIGNA Corporation
Health Care
Segment Earnings (unaudited)

(Dollars in millions)

	Three Months Ended March 31,			Three Months Ended December 31,		
	2010	2009	Change	2009	Change	
Revenues:						
Premiums and fees	\$ 3,319	\$ 2,911	14 %	\$ 2,806	18 %	
Net investment income	54	34	59	49	10	
Mail order pharmacy revenues	348	312	12	338	3	
Other revenues	64	66	(3)	61	5	
Segment revenues	<u>3,785</u>	<u>3,323</u>	14	<u>3,254</u>	16	
Benefits and Expenses:						
Health Care medical claims expense	2,209	1,780	24	1,701	30	
Other benefit expenses	28	48	(42)	35	(20)	
Mail order pharmacy cost of goods sold	285	252	13	274	4	
Operating expenses excluding special item(s)	1,003	1,005	-	947	6	
Special item(s) ⁽¹⁾	-	-	-	17	-	
Benefits and expenses	<u>3,525</u>	<u>3,085</u>	14	<u>2,974</u>	19	
Income before income taxes	260	238	9	280	(7)	
Income taxes ⁽¹⁾	93	83	12	98	(5)	
Segment earnings, after-tax	167	155	8	182	(8)	
Less: Special item(s), after-tax ⁽¹⁾	-	1	-	(12)	-	
Adjusted income from operations	\$ 167	\$ 154	8 %	\$ 194	(14) %	
Net realized investment losses, net of taxes	\$ (3)	\$ (5)	40 %	\$ (2)	(50) %	

(1) See the Special Item(s) discussion on Page 1 for further information.

CIGNA Corporation
Health Care
Revenue Analysis (unaudited)

(Dollars in millions)	Three Months Ended March 31,			Three Months Ended December 31,		
	2010	2009	Change	2009	Change	
Premiums:						
Medical:						
Guaranteed cost ⁽¹⁾	\$ 928	\$ 857	8 %	\$ 837	11 %	
Experience-rated ⁽²⁾	483	432	12	423	14	
Stop loss	321	333	(4)	309	4	
Dental	200	186	8	181	10	
Medicare	362	138	162	152	138	
Medicare Part D ⁽³⁾	170	110	55	69	146	
Other	138	131	5	133	4	
Total medical	2,602	2,187	19	2,104	24	
Life and other non-medical	33	50	(34)	37	(11)	
Total Premiums	2,635	2,237	18	2,141	23	
Fees ⁽³⁾⁽⁴⁾	684	674	1	665	3	
Mail order pharmacy revenues ⁽⁵⁾	348	312	12	338	3	
Other revenues ⁽⁶⁾	64	66	(3)	61	5	
Net investment income	54	34	59	49	10	
Segment revenues	\$ 3,785	\$ 3,323	14 %	\$ 3,254	16 %	

(1) Includes guaranteed cost premiums primarily associated with open access, commercial HMO and voluntary/limited benefits business, as well as other risk-related products.

(2) Includes minimum premium members who have a risk profile similar to experience-rated funding arrangements. The risk portion of minimum premium revenue is reported in experience-rated medical premium whereas the self funding portion of minimum premium revenue is reported in fees. Also, includes certain non-participating cases for which special customer level reporting of experience is required.

(3) Certain reclassifications have been made to the Medicare Part D premiums to conform to the current presentation.

(4) Represents administrative service fees for medical members and related specialty product fees for non-medical members as well as fees related to Medicare Part D of \$10 million for the first quarter of 2010, \$8 million for the first quarter of 2009, and \$13 million for the fourth quarter of 2009.

(5) Reflects revenues for non-risk pharmacy mail order fulfillment services.

(6) Includes amounts relating to Medicare Claim Administration of \$17 million for the first quarter of 2010, \$22 million for the first quarter of 2009, and \$21 million for the fourth quarter of 2009. Net of this item, Other revenues primarily reflect non-risk revenues for direct channel specialty products.

CIGNA Corporation
Health Care
Key Metrics (unaudited)

(Dollars in millions)

	Three Months Ended March 31,			Three Months Ended December 31,		
	2010	2009	Change	2009	Change	
OPERATING EXPENSES EXCLUDING SPECIAL ITEM(S):						
Fulfillment	\$ 444	\$ 462	(4) %	\$ 431	3	%
Customer acquisition	108	125	(14)	105	3	
Staff	43	48	(10)	45	(4)	
Other	83	74	12	81	2	
Medical operating expenses	678	709	(4)	662	2	
Premium taxes and commissions	101	103	(2)	94	7	
Sub Total (before Investment)	779	812	(4)	756	3	
Individual segment expansion	14	8	75	8	75	
Pharmacy ⁽¹⁾	46	44	5	42	10	
Disease management	39	44	(11)	38	3	
Dental	38	39	(3)	34	12	
Medicare claim administration	18	20	(10)	19	(5)	
Medicare Part D	15	13	15	11	36	
All other	54	25	116	39	38	
Sub Total	210	185	14	183	15	
Operating expenses excluding special item(s)	\$ 1,003	\$ 1,005	- %	\$ 947	6 %	

(1) Includes expenses supporting both mail order and retail pharmacy operations.

RATIOS:	Three Months Ended March 31,		Change Better (Worse)	Three Months Ended December 31,		Change Better (Worse)
	2010	2009		2009		
Guaranteed Cost care ratio (including voluntary / limited benefits) ⁽²⁾	82.9 %	81.7 %	(1.2)	84.4 %	1.5	
Medicare Part D care ratio (including fees)	102.6 %	97.9 %	(4.7)	60.1 %	(42.5)	
Medicare Part D care ratio (excluding fees) ⁽³⁾	108.5 %	104.7 %	(3.8)	70.9 %	(37.6)	

(2) The Guaranteed Cost care ratio excludes the stop loss products associated with experience-rated and service members.

(3) Certain reclassifications have been made to the Medicare Part D care ratio to conform to the current presentation.

CIGNA Corporation
Health Care
Estimated Covered Lives (unaudited)

COVERED LIVES BY FUNDING TYPE:	As of March 31,			As of December 31,		
	2010	2009	Change	2009	Change	
<i>(Lives in thousands)</i>						
Medical membership :						
Guaranteed cost ⁽¹⁾	1,083	1,021	6 %	1,001	8 %	
Experience-rated ⁽²⁾	811	804	1	761	7	
Total commercial risk	1,894	1,825	4	1,762	7	
Medicare	145	47	209	52	179	
Total risk	2,039	1,872	9	1,814	12	
Service	9,314	9,497	(2)	9,226	1	
Total medical membership	11,353	11,369	- %	11,040	3 %	

Non-medical membership :

Medicare Part D ⁽³⁾	494	307	61 %	305	62 %	
Dental ⁽⁴⁾	10,274	10,244	- %	9,873	4 %	
Behavioral care ⁽⁴⁾	17,960	18,169	(1) %	17,647	2 %	
Pharmacy ⁽⁴⁾	6,529	6,049	8 %	6,451	1 %	

(1) Includes members primarily associated with open access, commercial HMO, and voluntary / limited benefits business, as well as other risk-related products.

(2) Includes minimum premium members, who have a risk profile similar to experience-rated members. Also, includes certain non-participating cases for which special customer level reporting of experience is required.

(3) Reflects members enrolled in CIGNA's Medicare Part D program, which provides access to prescription medications through a nationwide pharmacy network.

(4) Reflects members enrolled in CIGNA's dental, behavioral care or managed pharmacy programs, which provide access to services through a nationwide network. These members may also be medical members, or they may have stand-alone dental, behavioral care or pharmacy coverage. The managed pharmacy members include the fourth quarter 2009 conversion of members from Great-West Healthcare.

COVERED LIVES BY MARKET SEGMENT: ⁽⁵⁾	As of March 31,			As of December 31,		
	2010	2009	Change	2009 ⁽⁶⁾	Change	
<i>(Lives in thousands)</i>						
Medical membership :						
National Accounts	4,004	4,419	(9) %	4,211	(5) %	
Middle Market	6,517	6,230	5	6,130	6	
Select	587	608	(3)	561	5	
Other	245	112	119	138	78	
Total medical membership	11,353	11,369	- %	11,040	3 %	

(5) Estimated Covered Lives by Market Segment generally reflects the following:

~ the National Accounts market segment includes multi-site employers with more than 5,000 employees;

~ the Middle Market segment includes multi-site employers with more than 250 but fewer than 5,000 employees and single-site employers with more than 250 employees;

~ the Select market segment includes employers with more than 50 but fewer than 250 employees; and

~ Other includes Individual, Small business, which generally includes employers with 2-50 employees, and Medicare, which includes Individual and Group Medicare Private Fee for Service.

(6) Prior period restated to reflect segment transfers resulting primarily from increased / decreased enrollment at the account level.

CIGNA Corporation
Disability and Life
Segment Earnings (unaudited)

	Three Months Ended March 31,			Three Months Ended December 31,	
	2010	2009	Change	2009	Change
Revenues:					
Premiums and fees:					
Life	\$ 310	\$ 334	(7) %	\$ 314	(1) %
Disability	288	268	7	268	7
Other	63	70	(10)	65	(3)
Total premiums and fees	661	672	(2)	647	2
Net investment income	64	57	12	64	-
Other revenues	29	29	-	26	12
Segment revenues	754	758	(1)	737	2
Benefits and Expenses:					
Benefit expenses	486	512	(5)	474	3
Operating expenses excluding special item(s)	170	166	2	169	1
Special item(s) ⁽¹⁾	-	-	-	3	-
Benefits and expenses	656	678	(3)	646	2
Income before income taxes	98	80	23	91	8
Income taxes ⁽¹⁾	28	17	65	27	4
Segment earnings, after-tax	70	63	11	64	9
Less: Special item(s), after-tax ⁽¹⁾	-	5	-	(2)	-
Adjusted income from operations	\$ 70	\$ 58	21 %	\$ 66	6 %
Net realized investment gains (losses), net of taxes	\$ 1	\$ (10)	- %	\$ 1	- %

(1) See the Special Item(s) discussion on Page 1 for further information.

CIGNA Corporation
International
Segment Earnings (unaudited)

(Dollars in millions)

	Three Months Ended March 31,			Three Months Ended December 31,		
	2010	2009	Change	2009	Change	
Revenues:						
Premiums and fees:						
Health, Life, and Accident (Individual)	\$ 293	\$ 219	34 %	\$ 280	5 %	
Expatriate / Healthcare (Group)	234	215	9	224	4	
Total premiums and fees ⁽¹⁾	527	434	21	504	5	
Net investment income	19	16	19	19	-	
Other revenues	7	5	40	8	(13)	
Segment revenues	553	455	22	531	4	
Benefits and Expenses:						
Benefit expenses	285	242	18	295	(3)	
Operating expenses ⁽²⁾	174	148	18	171	2	
Benefits and expenses	459	390	18	466	(2)	
Income before income taxes	94	65	45	65	45	
Income taxes ⁽³⁾	21	22	(5)	25	(16)	
Income attributable to noncontrolling interest	1	1	-	1	-	
Segment earnings, after-tax	72	42	71	39	85	
Less: Special item(s), after-tax ⁽³⁾	-	1	-	1	-	
Adjusted income from operations ⁽¹⁾	\$ 72	\$ 41	76 %	\$ 38	89 %	
Net realized investment gains (losses), net of taxes	\$ 2	\$ (2)	- %	\$ 1	100 %	

(1) Movements in foreign currency exchange rates between reporting periods impact the comparability of reported results. The impact of foreign currency movements was calculated by comparing the reported results to what the results would have been had the exchange rates remained constant with the prior period's exchange rates. Premiums and fees and adjusted income from operations for the first quarter of 2010 would have been \$477 million and \$65 million, respectively, using the first quarter 2009 exchange rates or \$529 million and \$72 million, respectively, using fourth quarter of 2009 exchange rates.

(2) Operating expenses include policy acquisition expenses of \$87 million for the first quarter of 2010, \$79 million for the first quarter of 2009, and \$84 million for the fourth quarter of 2009.

(3) See the Special Item(s) discussion on Page 1 for further information.

CIGNA Corporation
International
Key Metrics (unaudited)

(Dollars in millions)

HEALTH, LIFE AND ACCIDENT (INDIVIDUAL) PREMIUMS AND FEES BY GEOGRAPHY:	Three Months Ended March 31,			Three Months Ended December 31,		
	2010	2009	Change	2009	Change	
Korea	\$ 168	\$ 113	49 %	\$ 156	8 %	
Taiwan	48	39	23	46	4	
Indonesia	20	15	33	20	-	
Europe	20	21	(5)	24	(17)	
Other	37	31	19	34	9	
Total Health, Life and Accident (Individual) ⁽¹⁾	\$ 293	\$ 219	34 %	\$ 280	5 %	

(1) CIGNA owns a 50% noncontrolling interest in its China Joint Venture. CIGNA's 50% share of the joint venture's earnings are reported in Other Revenues using the equity method of accounting under GAAP. As such, the premiums and fees from the China Joint Venture have not been included in the above Health, Life and Accident Premiums and Fees By Geography presentation.

ESTIMATED COVERED LIVES:	As of March 31,			As of December 31,		
	2010	2009	Change	2009	Change	
<i>(Lives in thousands)</i>						
Expatriate and Healthcare membership by Funding Type:						
Risk	421	405	4	399	6	
Service	178	240	(26)	230	(23)	
Total Expatriate and Healthcare membership	599	645	(7) %	629	(5) %	

CIGNA Corporation
Run-off Reinsurance
Segment Earnings (unaudited)

	Three Months Ended March 31,			Three Months Ended December 31,		
	2010	2009	Change	2009	Change	
Revenues:						
Premiums and fees	\$ 8	\$ 6	33 %	\$ 6	33 %	
Net investment income	28	24	17	27	4	
Other revenues ⁽¹⁾	(46)	115	-	(49)	6	
Segment revenues	(10)	145	-	(16)	38	
Benefits and Expenses:						
Benefit expenses	(21)	210	-	(44)	52	
Guaranteed minimum income benefits fair value gain	(4)	(32)	88	(89)	96	
Operating expenses	8	7	14	9	(11)	
Benefits and expenses	(17)	185	-	(124)	86	
Income (loss) before income taxes	7	(40)	-	108	(94)	
Income taxes (benefits)	3	(14)	-	39	(92)	
Segment income (loss), after-tax	4	(26)	-	69	(94)	
Results of guaranteed minimum income benefits business ⁽²⁾	5	23	(78)	60	(92)	
Adjusted income (loss) from operations	\$ (1)	\$ (49)	98 %	\$ 9	- %	
Net realized investment losses, net of taxes	\$ (1)	\$ (3)	67 %	\$ -	- %	

(1) Includes a pre-tax loss of \$45 million for the first quarter of 2010, a pre-tax gain of \$117 million for the first quarter of 2009, and a pre-tax loss of \$50 million for the fourth quarter of 2009 from futures contracts entered into as part of a dynamic hedge program to manage equity risks in CIGNA's run-off reinsurance operations. CIGNA recorded corresponding offsets in benefits and expenses to adjust liabilities for reinsured guaranteed minimum death benefit contracts. For more information, please refer to CIGNA's Form 10-Q for the period ended March 31, 2010 which is expected to be filed on May 6, 2010.

(2) Results of guaranteed minimum income benefits business include "Guaranteed minimum income benefits income," as well as net investment income and income taxes associated with this business.

CIGNA Corporation
Other Operations
Segment Earnings (unaudited)

	Three Months Ended March 31,			Three Months Ended December 31,		
	2010	2009	Change	2009	Change	
<i>(Dollars in millions)</i>						
Revenues:						
Premiums and fees	\$ 28	\$ 28	- %	\$ 29	(3)	%
Net investment income	101	98	3	103	(2)	
Other revenues	15	16	(6)	15	-	
Segment revenues	144	142	1	147	(2)	
Benefits and Expenses:						
Benefit expenses	101	100	1	100	1	
Operating expenses excluding special item(s)	14	17	(18)	13	8	
Special item(s) ⁽¹⁾	-	9	-	-	-	
Benefits and expenses	115	126	(9)	113	2	
Income before income taxes	29	16	81	34	(15)	
Income taxes (benefits) ⁽¹⁾	10	(3)	-	11	(9)	
Segment earnings, after-tax	19	19	-	23	(17)	
Less: Special item(s), after-tax ⁽¹⁾	-	1	-	-	-	
Adjusted income from operations	\$ 19	\$ 18	6 %	\$ 23	(17) %	
Net realized investment losses, net of taxes	\$ (2)	\$ (4)	50 %	\$ (2)	- %	

(1) See the Special Item(s) discussion on Page 1 for further information.

CIGNA Corporation
Corporate (unaudited)

(Dollars in millions)

	Three Months Ended March 31,			Three Months Ended December 31,	
	2010	2009	Change	2009	Change
Revenues:					
Other revenues ⁽¹⁾	\$ (15)	\$ (14)	(7) %	\$ (14)	(7) %
Segment revenues	(15)	(14)	(7)	(14)	(7)
Benefits and Expenses:					
Benefit expenses ⁽¹⁾	-	(4)	-	(4)	-
Operating expenses	45	40	13	57	(21)
Benefits and expenses	45	36	25	53	(15)
Loss before income tax benefits	(60)	(50)	(20)	(67)	10
Income tax benefits ⁽²⁾	(14)	(28)	50	(22)	36
Segment loss, after-tax	(46)	(22)	(109)	(45)	(2)
Less: Special item(s), after-tax ⁽²⁾	-	12	-	-	-
Adjusted loss from operations	\$ (46)	\$ (34)	(35) %	\$ (45)	(2) %

(1) Other revenues and Benefit expenses include amounts for elimination of intercompany revenues and expenses.

(2) See the Special Item(s) discussion on Page 1 for further information.