

Cigna TTK Health Insurance Launches Business Operations in India

Mumbai, 25th February 2014: Cigna TTK Health Insurance a joint venture between U.S. based global health service leader, Cigna Corporation (NYSE:CI), and Indian conglomerate TTK Group, announced the launch of its operations in India, today.

Speaking at the occasion **Mr. T.T. Jagannathan, Chairman of the TTK Group of Companies** said, "We're delighted to partner with Cigna. It is our commitment to provide quality products and services to our customers. TTK group upholds 'Transparency, Trust and Knowledge' in all aspects of our business. Through our partnership with Cigna, we now intend to deliver health insurance solutions that keep the customer at the heart of everything we do."

Announcing the launch, **Mr. Sandeep Patel, CEO and Managing Director, CignaTTK Health Insurance Company Limited** said "Cigna TTK's focus is to encourage customers to stay healthy and live life to the fullest. We will do that by delivering products and services that will educate and assist customers to lead healthier lifestyles. Given the continued rise in medical costs in India, coupled with a parallel increase in lifestyle related diseases, there is an urgent need to upscale health insurance penetration in the country. We are committed to providing affordable and innovative health insurance solutions to meet our customer's daily health challenges without compromising on quality customer service."

Mr. Jason Sadler, President, Cigna Global Individual said, "Cigna is one of the leading health service companies in the world and operates in more than 31 countries. With more than 80 million customer relationships worldwide, we pride ourselves on our ability to provide products and services aligned with customer expectations of solutions that are easy to access, use, and deliver on their promise. We are delighted to partner with the TTK Group and look forward to bringing to Indian customers innovative health and wellness solutions."

Cigna TTK has undertaken extensive consumer research to understand the needs of Indian consumers. As a result of this research, Cigna TTK has the insights needed to develop and launch innovative products and services aimed towards specific individual and family health needs, with processes that are easy to experience. The company will focus on various proactive measures to inspire, motivate and incentivize a customer to stay in good health.

"Leveraging the strengths of TTK's strong local market expertise with Cigna's expertise in developing innovative products and services will help Cigna TTK meet the needs of consumers, who are progressively realizing the importance of health insurance." added, Mr. Patel.

About CignaTTK Health Insurance Company Limited

www.cignattkinsurance.in

CignaTTK Health Insurance Company Limited is a joint venture between the U.S. based global health service leader, Cigna Corporation and Indian conglomerate TTK Group. Cigna Corporation (NYSE:CI) maintains sales capability in 31 countries and jurisdictions and has more than 80 million customer relationships throughout the world. TTK is widely recognized across India with a reputation built across eight decades for quality consumer products and services.

Cigna TTK is a stand-alone health insurance company having a pan India presence, headquartered in

Mumbai. Cigna TTK will offer differentiated health insurance solutions including health and wellness programs that support customers in making lifestyle changes and managing chronic medical conditions.