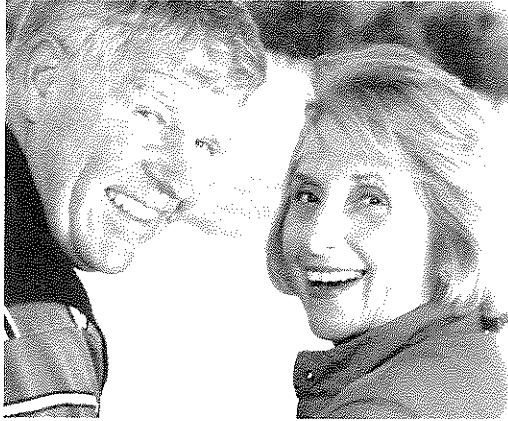


Extensive Disability, Life and Accident Experience



Disability Experience

- **Over 40 years'** experience in the disability business, with a rating of "A" (Excellent) or better from A.M. Best for over **15 years**
- Nearly **4,000** group disability contracts worth **\$700 million** in premium, covering **4 million** people
- **4 million** LTD checks and **3 million** STD checks sent out annually
- **10,000** calls received monthly in our claim intake center
- Experienced disability staff with **more average tenure** than other carriers

Life and Accident Experience

- **#1** group accident provider and among the **top five** group life insurance providers (*based on annualized new premium and in-force premium, LIMRA Annual Group Life and Accident Reports, 1994-2002*)
- **More than 80 years** of accident experience and **more than 90 years** of life experience, with a rating of "A" (Excellent) or better from A.M. Best for over **15 years**
- **More than 5,000** group life contracts worth **\$1.6 billion** in premium, covering nearly **15 million** people
- **More than 16,000** group accident policies worth **\$235 million** in premium, covering **12 million** people
- **424,000** calls received annually in our Lehigh Valley TEAM Center
- Underwriting and claims specialists with an **average of 10 years'** experience

CIGNA Delivers Results – Disability

Disability Claim Intake Call Center Results

- 2.1% – Abandonment rate
- 14 Seconds – Call answer speed
- 7.2 Minutes – Average call time
- 3.8 Years – Average years of experience for service reps

Disability Claim Results



**STD Claim Decisions
Within 5 days***



**STD Claim Decisions
Within 10 days***

**From the date of initial claim notice, not the date of the receipt of complete information*



CIGNA Delivers Results – Life and Accident

Life and Accident Claim Results

- Claims-related calls are returned **within one business day**
- On average, **claims paid within 10 days** of complete receipt of information
- **Beneficiary notified within one business day** of claim approval
- **99% payment accuracy**
- **91% first-call resolution**

*Providing benefit
cost solutions*



*Easy to do
business with*

*Taking care
of employees*



You can trust CIGNA to deliver.

Medical Underwriting Results

- Life insurance applications processed **within 10 days** of receipt of complete information
- **Half of all applications receive decisions immediately**