



CIGNA INSURANCE SERVICES

Summer Newsletter 2015

Together, all the way.™





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SPEAK TO US TODAY

If you would like any further information, please contact Andy Glynne, Commercial Director, on 020 8652 1309 or email him at andrew.glynne@cignainsurance.co.uk



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A BUSINESS UPDATE FROM OUR CHIEF EXECUTIVE OFFICER

In our last newsletter, we spoke about the need for new thinking in the UK life market to help change the perspective for affinity partners. In particular, we identified the need for partners to work together with companies that bring specific affinity marketing experience and possess the customer-led thinking that can help them look at life through a ‘new lens’.

One of the main benefits of using a digital SLR camera is the ability to use different lenses. It could be a super telephoto lens for sport or wildlife, a fisheye lens or a macro lens – each allows a photographer to see the world from a different perspective. In fact, a new lens can be a powerful tool for opening up new horizons and possibilities.

One of the big challenges we face today is how to deliver our customers the life insurance protection they so badly need. However, unlike the world of photography, the UK life market has suffered from a lack of real innovation for many years. As a result, the market has stagnated and increasingly consumers are being under-served.

Since we announced our plans to enter the UK life market in January, we have been busy developing the first of what we intend to be a range of simple, affordable and accessible customer-centric life products to meet the specific needs of affinity partners’ customers.

My overwhelming impression from talking to our affinity partners is that they are not being particularly well served by their existing life insurance partners. This is assuming they are being served at all. In many cases, we will be giving our partners the opportunity to offer life insurance to their customers for the first time.

Cigna has a major advantage. We are not coming to the market with a legacy of having created life insurance products for other channels that we now need to ‘convert’ for affinity partners. Our background is in affinity. We are bringing the expertise we have developed in this channel to build life products that work specifically for our partners’ customers. We are also prepared to challenge and disrupt the market to offer customers better value.

I am pleased to announce that we have now launched the Cigna Over 50s Life Plan. This is being sold through www.cignainsure.co.uk – giving us the ability to deliver partners a ‘tried and tested’ proposition and the chance to test and refine different offers and routes to market – and is also available for affinity partners, including on a fully white-labelled basis.

“My overwhelming impression from talking to our affinity partners is that they are not being particularly well served by their existing life insurance partners. This is assuming they are being served at all.”



From our consumer research, we identified an opportunity in the market for a simple limited underwriting whole of life product that can provide eligible customers^[1] with up to 30 per cent more cover than they might otherwise get with other guaranteed whole of life (GWOL) plans^[2]. We do not believe eligible customers should subsidise the cost of cover for other GWOL customers, which is why we have launched a better value product for those who qualify. Importantly, we have removed the ‘need’ for a claims moratorium waiting period, during which beneficiaries are unable to claim the full amount. We have also made it easier for customers to take out a policy through multiple routes, reflecting today’s purchase behaviour of the over 50s.

As a result, we are able to deliver customers better value, at the same time as giving them a product that is straightforward, easy to understand and convenient to buy. I am confident that what we are offering will prove to be highly attractive for those affinity partners looking to extend their customer proposition into life, or wanting to further develop their life offering.

Cigna once again sponsored the ‘Transformational Deal of the Year Award’ at this year’s British Insurance Awards. The ceremony was held at the Royal Albert Hall in London on 8th July. For us, this category represents what we are trying to achieve more broadly through our collaborative partnership approach, in particular for life – where our aim is to work together with partners to help them transform their fortunes in this market.

I am also pleased to announce that we have recently launched an improved Personal Accident product, which offers greater levels of utility for affinity partners’ customers. In addition, we are busy working on price optimisation for our core travel insurance business, where Cigna remains one of the top four providers in the UK market.

As always, thank you to those of you who have chosen to work with Cigna and to all of you who are allowing us to support you further with new product launches and enhancements to your existing schemes.

Susan Stevenson
CEO Cigna Insurance Services

[1] UK resident customers who are aged between 50 and 75 inclusive at entry and who are able to pass four simple health questions

[2] This is based on how Cigna compares against leading companies offering over 50s guaranteed acceptance whole of life plans on non-smoker rates, as at 10th June 2015



“I am confident that what we are offering will prove to be highly attractive for those affinity partners looking to extend their customer proposition into life, or wanting to further develop their life offering.”



If you would like any further information, please contact Andy Glynne, Commercial Director, on 020 8652 1309 or email him at andrew.glynne@cignainsurance.co.uk



LIFE THROUGH A NEW LENS: ENHANCED PROTECTION FOR THE OVER 50s

Life is becoming tougher for many of the 22.7 million people in the UK who are aged 50 or over^[1]. The insurance industry needs to respond with life insurance protection products that are specifically tailored to the needs of this important demographic.

While it is true that the over 50s are still the wealthiest segment in society, it is fair to say that there is a lot for them to be thinking and worrying about financially. Many are feeling new pressure on their incomes and their assets.

There are an increasing number of conflicting financial pressures at play, such as saving for retirement while still paying off mortgages and other debts later in life. Many are trying to understand the impact of April's pension reforms – and what next year's changes to care home funding will mean for them and their families. At the same time, more and more people in this age group find themselves supporting both adult children, grandchildren and their own elderly parents.

One key area for the insurance industry is how best to respond to the growing need for life insurance protection among the over 50s. This group requires easy-to-understand, accessible and – above all else – affordable products that deliver value for money and peace of mind.

Life insurance sits naturally alongside the core customer proposition for many brands and affinity partners. The changing distribution dynamics of the UK life market work strongly in favour of affinity partners, which is good news for specialists and other partners with more diverse customer bases.

To unlock the opportunity, affinity partners should work closely with companies like Cigna. We bring specific affinity marketing expertise and also possess the customer-led thinking and products that can help partners see the life insurance needs of the over 50s from a different perspective. We give partners the benefit of a 'new lens' on life insurance protection.

Cigna is filling an important gap in the market by offering eligible customers^[2] up to 30 per cent more cover for the same price. We give those customers better value compared to other over 50s guaranteed acceptance whole of life plans^[1] – but without the pain of a lengthy underwriting process.

KEY POINTS

- ✓ Life insurance sits naturally alongside the core customer proposition for many brands and affinity partners
- ✓ The life insurance needs of the over 50s are growing quickly and are ever changing, representing an exciting growth opportunity for partners
- ✓ Cigna is bringing innovation and new thinking to the market through the launch of an over 50s life plan, underpinned by robust consumer research and insight
- ✓ This fills an important gap in the market and delivers simple, affordable and accessible insurance cover for eligible^[2] customers
- ✓ Our aim is to help partners unlock the opportunities to better serve the life insurance needs of their over 50s customers



Baby Boomers are heavy users of financial products

This year, the youngest of the Baby Boomer generation born between 1945 and 1965 will turn 50. The eldest will turn 70. This clearly visible demographic bulge in the UK population means that, as this group gets older, the percentage of our population aged over 65 is forecast to rise from around 18 per cent today to over 22 per cent by 2030.^[3]

The ageing population is putting significant pressure on the UK's pensions, healthcare and social care systems. Even so, it is a widely held view that the over 50s are one of the most attractive and lucrative consumer groups within the UK. They are the most affluent of any population segment by income, with 36 per cent having a gross income in excess of £20,000. In terms of assets, they own 80 per cent of the country's wealth.^[4]

Most significantly, they are heavy users of financial services, health and leisure products and services. This makes them a highly attractive group for a number of brands and affinity partners across many different industry sectors.

However, there are many over 50s who are facing considerable, mounting and frequently conflicting financial pressures. This means we need to adapt and prioritise the products and services we offer to remain relevant to their ever-changing needs.

'Empty nesters' are becoming 'full nesters'

One of the biggest changes taking place in society which has a significant bearing on this generation of the over 50s is the shift from 'empty nester' to 'full nester' households.

According to government figures, there are now 2.7 million 'full nest households' in the UK, where adult children aged 20-34 are still living at home. A report entitled *Meet the Full Nesters* (published earlier this year by the Centre for the Modern Family think tank) revealed the extent to which large numbers of 'full nesters' are suffering financially as a result of having adult children still living with them.

The trend is driven partly by the impact of the recession and partly by the fact that, for many adult children, housing and rental costs are rising faster than earnings. This makes more of them dependent on the 'bank of mum and dad', and fewer of them are able to leave the family home and achieve independence.

As parents shoulder a heavier financial burden, the extra pressures can impact their ability to plan and save towards retirement. This is particularly challenging for the increasing numbers of 'full nesters' aged 50 or over, since this is the time when many people look to maximise savings and pensions contributions. For many, their plans are being put on hold while they manage shorter-term priorities.





With the average age of new mothers recently hitting 30 for the first time^[5], the average age of 'full nester' parents is likely to get ever higher as they start families later in life. This means the focus for many over 50s is increasingly shifting to more pressing concerns, such as paying off mortgages and other debts, and making sure they have the right life insurance and income protection in place.

Debt is a fast-growing issue for the over 50s

Research from the Post Office^[6] shows the extent to which many over 50s expect to be carrying more debt into their retirement. More than a third of homeowners believe they will be nearly 70 before they pay off their mortgage. This compares starkly to the average mortgage-free age of 51 just a generation ago.

This debt problem is compounded for those over 50s who are also 'full nesters'. According to the Centre for the Modern Family, this group is much more likely to have almost every type of debt than other demographic groups. Four times as many 'full nesters' have credit cards as 'empty nesters', for example.

Funeral costs are increasing fast - and are likely to continue rising

According to a report issued earlier this year by ILC-UK^[7], the UK is at a 'tipping point' with the number of deaths forecast to rise in the next 20 years by 20 per cent, driven by the ageing of the Baby Boomer generation.

The report claims that the total spending on funerals in the UK could rise to a staggering £3.7bn by 2020 as a result, up from £2.8bn spent in 2014. Funeral cost inflation is the key driver - and it is set to continue as the supply side struggles to keep up with the anticipated rising demand for cremations and burials. The ILC-UK reports that UK cremation costs rose by 12 per cent between 2012 and 2014^[7].

This sharp rise in costs, coupled with the longer-term forecast, shows how important it is for people to plan ahead financially for their funeral expenses. Otherwise they risk leaving their families in danger of inheriting a 'legacy of funeral debt' that could have a significant impact on them. However, according to Mintel^[8] less than 30 per cent of over 50s are saving towards their funeral expenses, showing just how exposed consumers' families are to the effects of further price rises.

For those planning ahead, whole of life insurance can cover some or all of these costs. However, the challenge for the industry is how to shield customers against funeral cost inflation, particularly where finances are already being squeezed and customers cannot necessarily afford to keep paying more in premiums - now or in the future.

This requires new thinking and a fresh approach, which is exactly what Cigna is bringing to the market.



Supporting their adult children is having a dramatic impact on parents, both in terms of their finances today and their ability to save and plan for the future.



Insurance matters: many over 50s have a limited safety net

With interest rates so low for such a long time, it is not surprising that consumers have favoured taking out loans and turned to other forms of borrowing, rather than focusing on building up their savings.

According to research conducted by Mintel^[9] an alarming 23 per cent of 55-64 year olds and 21 per cent of over 65s have either no savings or less than £1,000 saved up. This is barely enough to cover even 'rainy day' events, let alone rising funeral costs and other expenses.

While low interest rates are a disincentive for many savers, it is still worrying that many over 50s are so exposed – making it even more important for them to have an adequate insurance safety net available should the worst happen.

Many over 50s are worried about their financial future

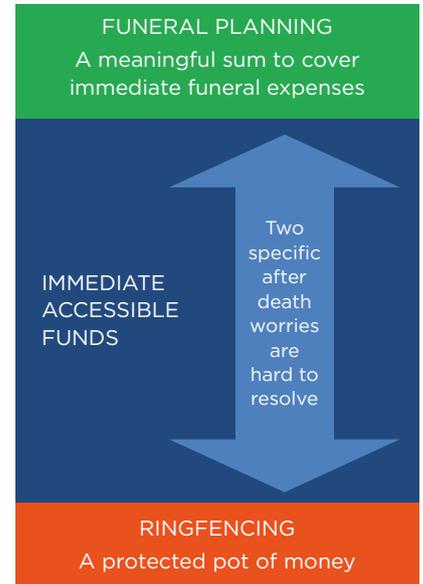
Cigna's exclusive consumer research shows that, for many over 50s, thoughts of the future are dominated by financial worries and concerns. The insurance industry needs to address this. Two specific issues come out very strongly, as the diagram opposite shows. The key for many is having a protected pot of money and a meaningful sum to cover immediate funeral expenses.

A core priority for most is to ensure their funeral is not a burden on their children. With costs rising fast, the whole of life insurance market is likely to grow strongly. However, there are challenges ahead, in particular around ensuring adequate levels of affordable cover.

A clear opportunity to meet the growing need for life insurance

Mintel claims that more than half of all over 50s have no form of life insurance^[8] – so there is considerable scope for increasing ownership of life insurance products within this age group. As our consumer research shows, there is a clear opportunity for affinity partners to win in this space, with 67 per cent of respondents highlighting the importance of a trusted brand. Brand awareness is also a key factor: with 54 per cent of consumers open-minded about which provider they would choose, there are plenty of opportunities for partners.

Research conducted by YouGov on behalf of Cigna shows that, for almost 60 per cent of consumers considering whole of life insurance cover, the main purchase trigger is the desire to leave their finances neat and tidy. In this respect, being able to cover some or all of their funeral expenses is a key driver. With costs rising sharply and expected to continue on the upward trend, demand for over 50s whole of life plans is expected to grow.



The challenge for the industry is how to shield customers against funeral cost inflation, particularly where finances are already being squeezed and customers cannot necessarily afford to keep paying more in premiums.



The appeal of whole of life extends further; from being able to leave a nest egg for loved ones to protecting educational fees, for example – it is this flexibility that appeals to consumers and to those selling and marketing the product.

We estimate the whole of life market to be currently worth about £108m a year, split equally between guaranteed acceptance plans and fully underwritten products. Around 60 per cent of the market is through non-advised or restricted advice channels and we believe, through our research and from talking to partners, that it is one of the best positioned areas within the life insurance market for growth – especially for affinity partners.

Cigna's innovation and new thinking is challenging the market

Cigna's approach to the UK life market is to design and deliver insurance protection cover that meets well-defined and researched consumer needs, is easy to understand, quick and convenient to buy through multiple online and offline routes and delivers customers maximum value for money.

In looking at how we make whole of life cover more attractive for the over 50s market, we commissioned extensive consumer research, which has fed into the design of the product.

One of the findings was that a number of consumers favour a medically screened product in return for more cover or cheaper premiums – compared to other guaranteed acceptance whole of life products. So we have delivered this through an innovative approach where we ask applicants four simple health questions. In doing so, we are offering affinity partners an innovative new way of delivering better value for those customers who are eligible^[2].

This means for example that an eligible customer^[2], could get up to 30 per cent more cover with Cigna when compared to other guaranteed acceptance whole of life plans^[1] – giving them a bigger initial cushion against rising funeral costs. It also means they do not need to go through a lengthy underwriting process.

In addition, we have included an early claim payment option where we promise to make a payment of up to 20 per cent of the cover or £5,000 (whichever is lower) within 48 hours once we have received all the documentation we need, providing speedier payments for funeral costs. This means we are better able to serve what for many over 50s is their greatest single area of need when buying whole of life cover: funeral planning.

We have also removed the waiting period, meaning policyholders will be covered immediately. Waiting periods are common for guaranteed acceptance plans and protect the insurer by limiting the pay-out to a percentage return of premiums, for the first 12 or 24 months. In effect, this is one price a consumer pays in return for guaranteed acceptance.

*I don't want to be a burden on my kids.
Will I stay healthy?
When can I retire?
How will I pay for old age? Who will look after me? I'd have to sell the house, and I keep thinking, 'What would I have to pass onto my son'? How can I boost my kids/grandkids prospects?
How can I make sure my funeral is paid for?
How can I ease this hard time for them & ensure it is a smooth & painless process?**

*Cigna research, 2015

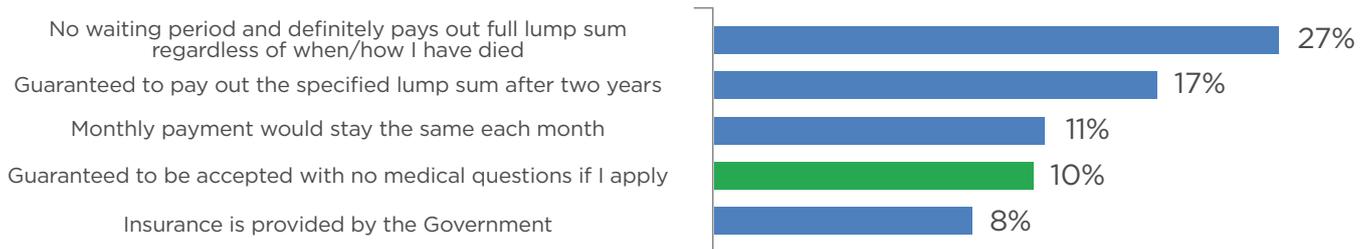


Consumers want us to keep it simple

We know that keeping it simple is vitally important for consumers, especially when buying cover on a non-advised basis. For us, this is a combination of good product design and well-considered language, which together helps enhance levels of trust.

When designing the product, we were amazed at consumers' lack of understanding about the use of the word 'guarantee' within the context of a whole of life plan. The graph below shows that only 10 per cent of consumers correctly understand what it means, showing that providers need to be working harder to simplify and explain the key elements of cover.

Cigna Research. "What of the following best describes your understanding of the word *Guaranteed*." Base: All who have or would consider Whole of Life Insurance and pass all 4 screening questions (n=419)



The over 50s want to buy insurance through multiple channels

A recent article in *The Guardian*^[10] shows the sharp rise in tablet ownership among those aged over 55, from 1 per cent in 2011 to 37 per cent in 2015. However, we do not believe this rapid growth is reflected by a market which remains focused on selling whole of life cover mainly via Direct Response TV, direct mail and over the telephone.

Our research reinforces this view and shows that 32 per cent of the over 50s now start their search for whole of life insurance by carrying out a general internet search, with word of mouth (13 per cent) and financial advice (9 per cent) the next most important sources. This demonstrates the importance of a multi-channel approach, especially given the fast-changing purchase preferences and the growing confidence of many over 50s in using technology.

CIGNA OVER 50s WHOLE OF LIFE INSURANCE: AT A GLANCE

- ✓ Age at entry: 50-75 years old inclusive
- ✓ Single life only
- ✓ Up to £40,000 of cover
- ✓ Limited underwriting – four simple health questions
- ✓ No waiting period for policyholders
- ✓ Early claim payment option (within 48 hours)
- ✓ Fixed premiums
- ✓ Premiums cease at age 90 – cover continues until policyholder dies
- ✓ Online and telephone based applications
- ✓ Healthy non-smokers receive more cover



SPEAK TO US TODAY

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It is vital to have a strong digital presence across all platforms, tablets and smartphones – which is what we are aiming to deliver with the investment we are making in our digital capabilities.

Together, all the way

In conclusion, affinity partners need better, simpler, more affordable and accessible life insurance solutions to meet their customers' needs – for which the over 50s market represents an excellent growth opportunity.

This is why Cigna has developed and launched an innovative over 50s whole of life insurance product to enable partners to meet the growing need for life insurance cover within this age group.

We will work with our partners in a collaborative way, helping them unlock the potential of this exciting market opportunity, bringing the expertise we have developed in the affinity channel to build and market a product that works specifically for partners.

Sources:

- [1] Mid-2013 Population Estimates UK Office for National Statistics, 2014
- [2] UK resident customers who are aged between 50 and 75 inclusive and who are able to pass four simple health questions
- [3] ONS (2012) Population Projections
- [4] The Henley Centre
- [5] Office for National Statistics
- [6] <http://www.moneywise.co.uk/cut-your-costs/family-life/five-financial-decisions-to-make-your-40s>
- [7] The Funeral Time Bomb, ILC-UK
- [8] Mintel, Whole of Life Insurance (July 2014)
- [9] Mintel, Deposits and Savings Accounts
- [10] <http://www.theguardian.com/technology/2015/may/27/the-tablet-explodes-over-50s-and-three-year-olds-join-the-charge-towards-tech>
- [11] This is based on how Cigna compares against leading companies offering over 50s guaranteed acceptance whole of life plans on non-smoker rates, as at 10th June 2015



BETTER TRAVEL INSURANCE FOR EVERY TRAVELLER, WHATEVER THEIR AGE OR STATE OF HEALTH

In the past, travel insurance for customers with complex or serious health conditions was seen as something of a niche area. Now it is very much a core element of many travel insurance propositions, as the industry looks to give all customers the very best service. In this article, we examine some of the drivers and trends at work, before looking at what Cigna – a top four UK travel insurance provider – has been doing to enhance our service proposition for all customers, regardless of their age or state of health (excluding terminally diagnosed).

Long-term conditions are on an upward trend

According to The King’s Fund, a staggering 15 million people in England are now living with a long-term condition^[1]. These are conditions or chronic diseases for which there is currently no cure, which are managed with drugs and other treatment. Examples include diabetes, hypertension, arthritis and chronic obstructive pulmonary disease.

As the Baby Boomer generation gets older and the UK population continues to age, this statistic is likely to grow ever higher, because there is an increased risk of developing more serious (or multiple) medical conditions in older age. The King’s Fund, for example, shows how long-term conditions are more prevalent in older people. 58 per cent of the over 60s have such a condition compared to 14 per cent under age 40^[1] – showing the likely impact as the population shifts to an older demographic.

In addition, the incidence of people living with multiple long-term conditions appears to be rising, with the number of people having three or more conditions predicted to rise to 2.9 million by 2018^[1].

The incidence of people living with multiple long-term conditions appears to be rising.





The challenge for the travel insurance industry

Buying travel insurance is usually a simple process for customers who are in good health, but it can become increasingly difficult where there are health problems. This is because travellers with medical conditions are classified as more of an underwriting risk, making cover more expensive and, depending on their particular circumstances, harder to obtain.

Despite the best efforts of the industry, the truth is that many people with serious or more complex pre-existing medical conditions still find it a struggle to obtain travel insurance cover when they exceed the thresholds for the main scheme. In particular, buying online can be a difficult experience for some customers with pre-existing medical conditions.

It is not uncommon to see breaks in the sales process. What starts off as a simple web-based journey is interrupted by the results of the online medical screening process – with the only option for the customer being to complete the purchase by telephone, or worse still abandon it and go elsewhere.

This is hardly the best outcome for either our customers or our affinity partners. What's more, as the move to buying on the internet continues to gather pace, the problem is only magnified for these customers. This makes it even more important to address the issues.

It is not just customers with existing medical conditions that are dissatisfied with the current provision. Older customers sometimes feel poorly served as well, mainly because of the quality of their buying experience. Dissatisfaction in this customer group can potentially lead to issues with loyalty and retention.

Back in 2012, the ABI introduced its 'signposting' service. This was aimed at ensuring that older customers are better served by the market. With age-related charities, amongst others, scrutinising the effectiveness of this initiative and campaigning for a fairer approach to older customers, this emphasised the need for affinity partners to provide the most customer-centric solution for all customers – regardless of their age or state of health.





The Financial Conduct Authority (FCA) recognises that the consumer experience is fast becoming a dominant theme for financial services. It is focusing more time and effort on this area, as well as conducting more research based on consumers' experience and the wider customer journey.

Today, consumers expect financial services firms to put customers at the heart of their business models. The wider environment is changing, too, towards a more customer-centric 'social' culture in which customer complaints can quickly escalate. All of this means it is more vital than ever to ensure a consistently high standard of experience for each and every customer, from start to finish.

So in our view there should be no distinction in the customer experience or journey between those the industry might define as 'standard' and 'non-standard' risks. We should aim to treat all customers equally - no matter how ill or old.

Enhancing the experience for all customers

Back in 2012, Cigna successfully launched Travel Insurance Plus, our 100 percent in-house solution for older customers and those with more serious or complex medical conditions (excluding terminally diagnosed).

Since then, we have been able to offer these customers a truly seamless journey with no hand-offs or breaks in the sales process. This means a better service for these customers, which enhances conversion rates and revenues for affinity partners. It also improves the experience for customers that the industry might otherwise classify as 'non-standard'.

Significantly, we also manage and deliver the entire process in-house, which gives our partners complete confidence around every aspect of the service delivery. We can ensure a consistently high standard throughout.

Improving the customer experience is not only about innovation in product development and enhancing the sales process. Crucially, it is about what happens at claims stage, too. For most customers this really is the 'moment of truth'.

The Financial Conduct Authority (FCA) recognises that the consumer experience is fast becoming a dominant theme for financial services.



Exclusive research conducted by YouGov on our behalf shows that alongside breadth of medical cover, the older age group requires a fast and simple claims process, along with the confidence that claims will be settled. This is relatively more important for them than it is for younger age groups, emphasising the fact that no customer is the same.

Any service enhancements made around claims can therefore deliver higher levels of satisfaction and loyalty, particularly for older customer age groups. This is particularly important as this age group are generally more demanding and prepared to complain if they do not receive what they perceive to be a great service.

As a result of the research, Cigna has been making improvements to the claims service to ensure we make it easy for customers to understand the claims process. We also keep our customers fully up-to-date at every stage of their claim and make it simpler for them to claim. This approach is clearly working as it has had a positive impact on our customer Net Promotor Scores (NPS).

Cigna is leading the way

Cigna has long recognised that for brand partners to reach their full potential in the travel insurance market, the flexibility and ability to underwrite a wide range of customers is highly important. In fact, for those affinity partners who serve a wide range of customer demographics, it is absolutely critical. As a result, we have continued to build an all-embracing customer proposition which ensures our partners are able to capture all growth and revenue opportunities. Put simply, our aim is to make sure our partners never have to turn a customer away for travel insurance.

Thanks to our investment in our capability to serve customers with serious or more complex medical conditions and older customers, Cigna can be confident that partners are better able to serve the needs of every customer and deliver the very best customer experience to all - no matter how old or medically impaired (excluding terminally diagnosed).

We're committed to continually driving development in this area to further improve the customer experience.



SPEAK TO US TODAY

If you would like any further information, please contact Andy Glynne, Commercial Director, on 020 8652 1309 or email him at andrew.glynne@cignainsurance.co.uk

Sources:

[1] <http://www.kingsfund.org.uk/time-to-think-differently/disease-and-disability/long-term-conditions-multi-morbidity>



ABOUT CIGNA INSURANCE SERVICES

Cigna Insurance Services is one of the UK's leading providers of specialist insurance and marketing solutions.

For over three decades, Cigna has been a 'silent partner' in our markets - working behind many of the UK's largest brands. We deliver specialist and bespoke solutions that add value to customer relationships and help partners extend their customer propositions. In the process, we help generate many millions of pounds of additional income for our partners, as well as fair outcomes for customers who use their products.

Since our beginnings, we have built an enviable reputation as one of the UK's leading providers across our core areas of insurance expertise: travel, health, life, accident, protection and legal protection. We are a top-four provider in the UK travel insurance market.

Driven as a specialist business by an entrepreneurial and commercial management team, we offer a unique range of products and flexible marketing solutions to banks, insurers, affinity organisations, corporations, intermediaries and small and medium-sized enterprises.

We provide a high quality level of customer service to around two and a half million customers.

With over 160 individually tailored schemes through major UK brands, we know one size does not fit all. From the commercial arrangements to the regulatory relationship, from a full service stand-alone product proposition to wholesale risk provision, we will custom-design the perfect solution to meet the needs of your customers and your business.



To find out more about our range of products and services, visit www.cignainsurance.co.uk



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