



IHC Risk Solutions and CIGNA Better Value. Better Together.

It's an unbeatable team; an insurance organization built on strength and stability plus a health service company that has innovative ways to meet your needs. Together we provide you with distinctive employee benefit solutions that include:

- ▶ **Competitively priced** stop loss rates and factors
- ▶ **Easy access** to quality care networks – local, national and international
- ▶ **Innovative programs** to help improve employee health and productivity and lower costs
- ▶ **Highly personalized service** and account support that exceeds expectations

IHC Risk Solutions is financially strong and has demonstrated stability with over 30 years in the stop loss business. We have always been there for our clients no matter what the winds of change have brought our way. Our three affiliated carriers have excellent financial ratings and offer industry tested contracts.

Standard Security Life Insurance Company of New York
Madison National Life Insurance Company, Inc.
Independence American Insurance Company

CIGNA® is a global health service company dedicated to helping people improve their health, well-being and sense of security. CIGNA, through its subsidiary companies, offers products and services in over 27 countries and jurisdictions and has approximately 60 million customer relationships throughout the world.

IHC Risk Solutions stop loss → CIGNA networks → CIGNA approved administrators → You, the producer, who cares about the health of your client's employees; the health of your client's plan; and the health of your client's finances.

Together we can create a winning combination for your clients! To learn more, contact your IHC Sales Account Executive today.

