

GROUP WORKSITE MARKETING INSURANCE



Strength in Relationships





CAIC HEADQUARTERS — COLUMBIA, SOUTH CAROLINA

Strength In ... Our Relationships

“Our business philosophy is based on putting our customers first and continuously exceeding their needs and expectations.”

—D. Christian Goodall, Chairman of the Board and CEO

“We believe in the strength of relationships. Our CAIC people, products, and processes help us build and maintain solid and long lasting relationships with our customers.”

— Eugene C. Sorrel,
President

At CAIC, our vision is to be the leading provider of group worksite products and services and the carrier of choice among our customers — brokers and enrollment firms.

The key to reaching this vision is building strong and effective working relationships with our customers. Through our group worksite marketing insurance products and services we add value to their businesses and strengthen their own client relationships.

CAIC ... Strength in Relationships

Strength in Our Growth

CAIC is uniquely and strategically positioned in the worksite marketing industry. We continue to meet the increasing challenges of growing our business in a difficult economic climate.

Our strong, consistent growth results from our:

- . Flexible responses to market opportunities
- . Innovative and focused sales and marketing efforts
- . Highly competitive products
- . Quality, customized services

Originally founded in 1980 as Carolina Continental Insurance Company in Columbia, SC, with one state license, CAIC is now licensed in over 47 states.

Our success can also be attributed to our commitment to state-of-the-art administrative technology and superior customer service.

Our new operations building houses our entire customer service team allowing us to provide highly coordinated, responsive, and flexible support.

“The people at CAIC are great. Everyone is committed to providing the highest level of service. They have exceeded my expectations in presenting and implementing my client cases.”

—Toney Chimienti, President,
Chimienti & Associates



Strength in ...

Our People

“CAIC makes it easy to do business with them. We all profess to put our customers first, but at CAIC they really do. They have strong customer-oriented people who really care.”

—Harold Chandler, Chairman, Benefit Partners, LLC

A cornerstone is the primary foundation on which something is built. At CAIC, our people are our cornerstone — the solid foundation upon which we build our business and relationships.

Our people are committed to putting our customers first and continuously exceeding their needs and expectations. We know that we will be judged, not by what we say, but by what we do. So we talk with and listen to our customers. We provide them with fast, easy access to the people and answers they need.

We find opportunities in challenges. Our people work together to develop solutions that meet the needs of our customers...from product development to customized administration to efficient claims and client services.

CAIC ...Strength in Our People

“When I was diagnosed with cancer of the larynx, I felt a big burden on my heart and on that of my family. I am so thankful that I had purchased the insurance from CAIC. It helped me support my family and myself. After 5 years, I am cancer free. I dealt with many of your employees through the years, and they were all wonderful, courteous, and very professional. They helped make me feel that people really do care.”

— Salvatore A. Parrino,
Policyholder



Strength in ...

Our Products

“The CAIC critical illness product is by far the best. It out performs and out classes all other critical illness products in the industry.”

—Lou Pantalone, President, Custom Benefits Programs

Our innovative worksite marketing products help bridge the gaps left by most employer-provided insurance programs.

We work with brokers and enrollment firms to provide leading-edge supplemental products to enhance their offerings to their customers, strengthen their relationships, and add value to their businesses. Our products include:

Critical Illness

Occupational Accident

Accident

Disability Income

Whole Life

Supplemental Hospital Indemnity

HI Plus

CAIC products are nationally recognized for their quality of benefits, competitive prices, and special features such as portability. And because our products are filed on a group platform, enrollment applications do not change and premiums do not vary from state to state.

CAIC ... Strength in Our Products

“The people at CAIC know how to think out of the box. Their creativity in providing administrative solutions and their quick responses to our needs have helped me build solid relationships with my clients.”

—Walter Jones, Vice President
AON Consulting



Strength in ...

Our Processes

“CAIC is a unique company. They were ready and willing to work with us on every aspect of implementation and administration. They ensured that our employees were educated on the products. And their people truly went the extra mile to make the enrollment processes simple and administration seamless.”

—Raymond Haywood, Benefits Services Manager, Georgia Merit System

From the enrollment process to handling claims, we work with our customers to ensure smooth transitions and easy workflows.

By understanding the customer’s business, we provide customized administrative solutions that truly meet their specific needs. Our new service teams ensure that every step of the process from enrolling a group to billing and collections is coordinated and flows smoothly.

We provide one number for all policyholder service needs. Each call is handled by a live customer service representative – not an automated response system. We process 85% of all claims within five business days and 100% of claims within 10 days.

The quality and flexibility of our processes help take the work out of worksite marketing.

CAIC ... Strength in Our Processes

“CAIC was founded on the principles of honesty, innovation, and service. We’ve succeeded by not compromising those principles.”

— Leon S. Goodall, Founder and Chairman Emeritus



Strength in ...

Our Leadership

The combined experience of our CAIC leadership team represents some of the strongest worksite marketing intellectual capital the industry has to offer.

| Name and Title | Joined CAIC Team | Began in Industry |
|---|------------------|-------------------|
| Leon S. Goodall, Chairman Emeritus | 1980 | 1956 |
| D. Christian Goodall, Chairman of the Board and Chief Executive Officer | 1993 | 1993 |
| Eugene C. Sorrel, President | 1997 | 1964 |
| Robert P. Moran, Executive Vice President, Chief Actuary | 2001 | 1985 |
| Everette W. Jones, CPA, FLMI, Senior Vice President and Treasurer | 1989 | 1981 |
| Eugene “Chip” Sorrel, Senior Vice President, Sales and Marketing | 1998 | 1982 |
| Karl A. Mack, Senior Vice President, Management Information Systems | 1985 | 1974 |
| Lena McKenzie, Senior Vice President, Operations | 1991 | 1975 |
| David B. Arial, FSA, MAAA, Vice President, Actuary | 1998 | 1964 |

CAIC ... Strength in Our Leadership