

HOWARD GOUGH

Major Career Roles

CEO, Cigna Europe, Middle East & Africa (EMEA)
CEO, Cigna Government Solutions
CEO, Cigna Middle East & Asia Pacific
Head of Health, Cigna & China Merchants Bank JV (China, Shanghai)
Chief Growth Officer, Cigna International Markets (US, Delaware)
Chief Commercial Officer, Cigna Health Solutions (US, Minneapolis)
Co Founder, Vielife (Sold to Cigna)

Other Career Highlights

Co-Owner of Emica Consulting, a leading Healthcare Consulting practice (UAE & KSA entities)
Advisor to Healthcare Foundations & Investor/Advisor in Health Tech Startup-Scale Up Platforms (GCC)
Member of Remuneration & Advisory Committees across Regional Healthcare Organisations.

Howard Gough is an internationally experienced healthcare and insurance executive whose career spans senior leadership roles across the US, China and the Middle East. Most recently, he served as CEO for Cigna in Europe, the Middle East and Africa, as well as CEO of Cigna's Government Solutions division, where he led the transformational growth of a multibillion dollar portfolio through acquisitions, joint ventures and new market expansion.

His leadership has been defined by scaling advanced health services, steering complex multinational operations, establishing and manging joint ventures and driving sustained commercial performance across diverse regulatory environments.

Before becoming EMEA CEO, Howard held a series of senior roles within Cigna's global organisation, including CEO for the Middle East & Asia Pacific and Chief Growth Officer for the company's international expatriate benefits business. His earlier career included building and integrating health management businesses in the United States following Cigna's acquisition of Vielife, the health technology start up he co founded in 1999. He later led market entries across Asia, managed high impact product launches, and oversaw regional growth programmes in China through a joint venture with China Merchants Bank.

In addition to his executive work, Howard has advised leading healthcare foundations, emerging health tech platforms and regional health transformation initiatives across the GCC.

Alongside his executive responsibilities, Howard has served in a range of board and committee roles, including remuneration and advisory committees within regional healthcare organisations. His cross disciplinary background, spanning entrepreneurial, consulting and corporate environments, underpins his reputation as a strategic mentor to senior leaders navigating business expansion, organisational redesign and global growth.

Howard brings deep cross sector expertise in:

• Global health services & insurance — senior P&L leadership across Europe, the Middle East, Africa, Asia and the US.
• Growth, M&A & new market entry — acquisitions, joint venture development and market expansion across multiple regions.
• Health tech, digital platforms & wellbeing — co founder of Vielife, later integrated and expanded within Cigna's US operations.
• Leadership development & organisational performance — extensive experience coaching executives and developing high performance, multicultural teams.

Howard qualified as a Chartered Accountant and is an ICF accredited executive coach, having completed the Henley Executive Coaching programme. His career reflects a blend of financial discipline, entrepreneurial capability and deep sector expertise across global healthcare markets.