

About

Combined Insurance

Founded in 1922*, Combined Insurance Company of America (Combined Insurance) has been providing quality supplemental insurance products for over 90 years. Millions of people have taken advantage of Combined Insurance's products to help them achieve greater financial protection and peace of mind in their time of need. Combined Insurance operates in 49 states, the District of Columbia and Puerto Rico and has operations around the globe.

Combined Insurance is rated A+ (Superior) by A.M. Best Company, the most recognized rating agency in the industry, and is an ACE Group Company. ACE is one of the world's largest multiline property and casualty insurers. ACE, rated A+ by (Superior) by A.M. Best and AA- by Standard and Poor's. ACE Group has operations in 53 countries, with more than 16,000 employees serving a diverse group of customers worldwide.

Combined Worksite Solutions, a unit of Combined Insurance, was established to bring unique product and enrollment solutions to companies seeking creative answers to today's benefit challenges. We have underwritten and implemented voluntary benefit programs for over thousands of companies, large and small.

We take pride in offering customers sound value and dedication to the belief that good relationships should last a lifetime.

Let's make this easy!

*Combined Life Insurance Company of New York was established in 1971.

FACTS

A leader in the volume of supplemental insurance products in force

- 3.5 million policies in force
- Approximately 5,200 businesses in the U.S. using payroll deduction methods
- \$6.4 billion of life insurance in force

Prompt satisfactory claims service

- *More than \$2 million in benefits are paid every business day*
- *Claims are typically paid within five business days after due proof of loss is received*

Quality insurance products provided through designated sales channels

- Universal, Whole and Term Life
- Disability Income
- Cancer
- Critical Condition
- Accidental Death & Dismemberment
- Supplemental Accident
- Supplemental Sickness

RECOGNITION

In 2013, Combined Insurance was named to the prestigious Ward's 50 list. Every year, Ward Group, the insurance industry's leader in identifying best practices, analyzes approximately 800 life-health insurance companies in the U.S., then names its top 50. This is the 14th time Combined Insurance has been named to this esteemed list.