



COMBINED WORKSITE SOLUTIONS has a unique combination of people, products and administrative solutions that position us well to be your partner.

## EVERYTHING YOU NEED FROM A WORKSITE PARTNER

### Financial Strength

#### Company Ratings

- “A+” Superior by AM Best
- “AA-” by Standard & Poor’s

#### Part of The ACE Group of Companies

- \$87.5 Billion in Total Assets
- \$20.8 Billion in Gross Premiums
- “A+” Superior by AM Best
- “AA-” Very Strong by Standard & Poor’s
- “AA-” by Fitch

### Supplemental Insurance Leader

**Providing Supplemental Insurance to Individuals and Families since 1922**

**3.9 Million Policies in Force**

**\$5.7 Billion of Life Insurance in Force**

**\$830 Million of Gross Premium**

**5,200 U.S. Business Clients**

### Enrollment Support & Benefit Communication

**Full range of Proprietary and Third Party Enrollment Systems**

**Total Compensation Reports**

**One Minute Benefit Planner** makes needs analysis easy.

### Leading Edge Product Portfolio

#### Champion Product Series

- Group Hybrid Products Developed Specifically for the Broker Market
- Innovative, Flexible, Affordable, Competitive
- Accident, Critical Illness, High Deductible Buffer

#### Protector Product Series

- Individual Products Developed to Protect Families Nationwide
- Associations & Employer Groups, Direct Bill & Payroll Deduction
- Accident, Critical Care, Cancer, Disability, Life

### World Class Administrative Service

#### Consolidated Billing & Payroll Deduction

- Serving 5,200 Business Clients in U.S.
- Single Point of Contact for Each Client
- Custom Billing for Each Client

**Benchmark** – Service Audit Published Quarterly

**Customer Service** – Answered over 1 Million Calls from Customers and Agents in 2012

**Claims** – Paying nearly \$2 Million in benefits every business day



For more information, contact **Halbert Carmichael Jr** at **(240) 481-2222** or **halbert.carmichael@combined.com**

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