

Combined Insurance Recognized as a Top Performer

Release Date:

Wednesday, July 17, 2013 9:03 am EDT

Terms:USA**Dateline City:**

GLENVIEW, Ill.

Combined Insurance makes Ward's 50 list of top life-health insurance companies for fourth consecutive year

GLENVIEW, Ill.--(BUSINESS WIRE)--For the fourth consecutive year, Combined Insurance, has made Ward's 50, a list of top performing insurance companies that have achieved outstanding results in the areas of safety, consistency and financial performance over a five year period. Since 2000, Combined Insurance, a leading provider of individual supplemental accident, disability, health and life insurance products, and part of the ACE Group of Companies, has made the list 14 times.

Each year, the Ward Group, a leading provider of benchmarking and best practices studies for insurance companies, analyzes nearly 800 U.S.-based life-health insurance companies to identify the top performers. Each company must pass all safety and consistency tests and achieve superior performance over the five years analyzed to be awarded the Ward's 50 Seal and be named to the top 50 list.

"It's truly an honor when our commitment to put our customers first earns us this kind of industry recognition from such a respected organization as the Ward Group," said Brad Bennett, president of Combined Insurance. "Being named to Ward's 50 top performing life-health insurance companies underscores the value that Combined Insurance brings to its policyholders as we continue to meet their growing coverage needs."

Combined Insurance also recently received a financial strength rating upgrade to A+ (superior) from A.M. Best, on one of the world's top insurance rating and information firms. This reflects the benefit Combined Insurance receives as members of the ACE Limited organization, its consolidated financial strength, operating profile, and established niche in the middle-income market for supplemental individual accident and health products.

For more information on Combined Insurance Company of America, visit www.combinedinsurance.com.

About Combined Insurance of America

Combined Insurance is a leading provider of individual supplemental accident, disability, health and life insurance products and part of the ACE Group of Companies. With a field sales force and corporate staff in excess of 5,000 people worldwide, Combined Insurance meets the growing coverage needs of policyholders around the globe. For more information, call 1-800-490-1322 or visit www.combinedinsurance.com.

About ACE

The ACE Group is one of the world's largest multiline property and casualty insurers. With operations in 53 countries, ACE provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. ACE Limited, the parent company of the ACE Group, is listed on the New York Stock Exchange (NYSE: ACE) and is a component of the S&P 500 index. Additional information can be found at: www.acegroup.com.

Language:

English

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Source URL: <http://news.acegroup.com/press-release/usa/combined-insurance-recognized-top-performer>