

任何金融交易的首要任务之一就是信任。您希望确信您的保险公司会在您需要的时候陪在您身边。

我们的使命

在 Assurity, 我们践行着每天帮助人们度过困难时期的使命, 自 1890 年以来一直如此。

互助组织

Assurity 是一个互助组织, 我们由投保人所有, 对投保人负责, 这意味着客户至上是我们的理念。我们始终致力于创造共同价值, 为投保人实现长期最佳利益。

评级和认可度

- AM Best* 对我们的评级为 "A-" (优秀), 评级展望为看好, 表明我们持续履行保险义务的能力极强
- 在 2015 年被评为共益企业的公司中, 我们是世界上最大的保险公司, 表明我们坚持严格的社会和经济责任标准
- 《新闻周刊》将我们评为 2021 年和 2022 年美国人寿保险类最佳客户服务公司的前三大运营商之一

强劲的财务状况

截至 2023 年 12 月 31 日, Assurity 的法定财务数据表现强劲:

25 亿美元

资产总额

234 亿美元

有效人寿保险总额

4.828 亿美元

资本总额

19.3%

资本与资产比率, 该比率是衡量我们财务状况是否稳定的历史性指标

2.089 亿美元

向投保人支付的福利和股息总额

投资实践

Assurity 秉持保守的投资理念和严谨的管理方法, 始终致力于确保自身财务实力雄厚, 力求实现合理的风险调整后回报。我们的重点是建立和维护高质量、多元化的投资组合, 进行适当的资产与负债管理。

*A.M.Best 评级范围为 A++ (极优) 至 F (清算中)。评级结果于 2023 年 11 月 2 日颁布。如欲了解最新的 Best's 信用评级, 请访问 www.ambest.com。

Assurity 是共同控股公司 Assurity Group, Inc. 及其子公司的销售名称。子公司包括但不限于 Assurity Life Insurance Company 和 Assurity Life Insurance Company of New York。保险产品和服务由位于所有州 (纽约州除外) 的 Assurity Life Insurance Company 提供。纽约州的保险产品和服务由位于该州奥尔巴尼的 Assurity Life Insurance Company of New York 提供。产品的可得性、功能和费率因各州而异。

本材料的英文版为官方版本, 用于应用和解释; 中文普通话版仅供参考。此处引用或 宣传 的保险单仅提供英文版本, 在发生争议时, 以本材料和保险单的 英文版本为准。由于可能存在语言差异, 本材料中包含的声明不一定反映了用英文撰写的保险单内容。

The English language version of this material is the official version for purposes of application and interpretation and the Mandarin version is provided for informational purposes only. The insurance policy(s) referenced or advertised herein is only available in English, and the English version of this material and the policy will control in the event of a dispute. Statements contained in this material do not necessarily, as a result of possible linguistic differences, reflect the contents of the policy written in English.

Assurity® Trust. We earn it every day.

One of the top priorities in any financial transaction is trust. You want to be confident your insurance company will be there when you need them.

Our Mission

At Assurity, we live our mission of **helping people through difficult times** every day, and have done so since 1890.

Mutual Organization

As a mutual organization, Assurity is owned by and accountable to our policyholders—meaning customers come first by design. Our focus is on creating shared value and always acting in the long-term best interests of our policyholders.

Ratings and Recognition

- AM Best* Rating “A-” (Excellent) with a positive outlook, indicating an excellent ability to meet ongoing insurance obligations
- World’s largest insurance company to earn Certified B Corporation status in 2015, demonstrating that we adhere to rigorous standards of social and economic responsibility
- Named one of the top three carriers in Newsweek’s 2021 and 2022 America’s Best Customer Service Companies in the life insurance category

Strong Financials

As of Dec. 31, 2023, Assurity’s strong statutory financial results included:

\$2.5 Billion
in total assets

\$23.4 Billion
*of total life insurance
in force*

\$482.8 Million
in total capital

19.3%
*ratio of capital to
assets, a historically
strong measure of
our financial stability*

\$208.9 Million
*in total benefits and
dividends paid to
policyholders*

Investment Practices

Assurity maintains a conservative investment philosophy and a disciplined management approach - focused on sustaining unquestioned financial strength and achieving appropriate risk-adjusted returns. Our emphasis is on building and maintaining a high quality, diversified investment portfolio, with suitable asset and liability management.

*A.M. Best ratings range from A++ (Superior) to F (in liquidation). Rating assigned November 2, 2023. For the latest Best’s Credit Rating, access www.ambest.com.

Assurity is a marketing name for the mutual holding company, Assurity Group, Inc. and its subsidiaries. Those subsidiaries include, but are not limited to, Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.