

Assurity® 我们每天都能赢得信任。

任何金融交易的首要任务之一就是信任。您希望确信与您合作的保险公司会在您需要的时候兑现他们的承诺。

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座右铭，自 1890 年以来一直如此。

互助组织

我们是一家互助保险组织，这意味着我们由投保人所有，成立初衷是为了投保人的集体和共同利益，我们致力于最终使这些共同投保人受益的长期目标和战略。

认可度和评级

- 保险业领先的独立评估机构 A.M.Best Company* 对我们的评级为 A-（优秀），评级展望为稳定
- 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

强劲财务状况

我们是一家互助保险组织，这意味着我们由投保人所有，成立初衷是为了投保人的集体和共同利益，我们致力于最终使这些共同投保人受益的长期目标和战略。

- 管理资产总额 26 亿美元
- 有效人寿保险总额 233 亿美元
- 盈余和资产估值准备金 (AVR) 总额 4.54 亿美元
- 盈余和 AVR 与资产的比率 17.8%，该比率是衡量我们履行未来义务能力的有力指标
- 支付给投保人的股息 980 万美元
- 向投保人提供的总福利 1.428 亿美元

投资实践

Assurity 采用保守的投资实践和稳健、有纪律的管理方法。我们的投资运营以注重维持强劲的财务状况为指导，同时限制信贷和利率风险。我们的重点是建立和维护高质量、多元化的投资组合，适当匹配资产和负债。

*A.M. Best 评级范围为 A++（极优）至 F（清算中）。

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。

Assurity® Trust. We earn it every day.

One of the top priorities in any financial transaction is trust. You want to be confident the insurance company you work with will deliver what they promise when you need it.

Our Mission

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

Mutual Organization

Being a mutual insurance organization means we are owned by our policyholders, formed for their collective and mutual benefit, and dedicated to long-term goals and strategies that ultimately benefit those same mutual policyholders.

Recognition and Ratings

- A- (Excellent) with a stable outlook from A.M. Best Company*, the insurance industry's leading independent evaluator
- World's largest insurance company to be named a Certified B Corporation 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

Being a mutual insurance organization means we are owned by our policyholders, formed for their collective and mutual benefit, and dedicated to long-term goals and strategies that ultimately benefit those same mutual policyholders.

- \$2.6 billion in total assets under management
- \$23.3 billion of total life insurance in force
- \$454 million in total surplus and asset valuation reserve (AVR)
- 17.8 percent ratio of surplus and AVR to assets, a strong measure of our ability to meet future obligations
- \$9.8 million in dividends paid to policyholders
- \$142.8 million in total benefits provided to policyholders

Investment Practices

Assurity utilizes conservative investment practices and a sound, disciplined management approach. Our investment operations are guided by a focus on sustaining a strong financial position while limiting credit and interest rate risk. Our emphasis is on building and maintaining a high quality, well-diversified investment portfolio, with proper matching of assets and liabilities.

*A.M. Best ratings range from A++ (Superior) to F (in liquidation).

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.