

You can't prevent the unexpected.  
But you can be prepared.

An accident or unexpected health issue can change your life. At Combined Insurance we help individuals, families and employers be prepared with supplemental health, accident, disability and life insurance policies.

[For Individuals >](#) [For Employers >](#)

We're here to help. At Combined Insurance, we have taken steps to protect our employees and their families from the COVID-19 >



## Supplemental Insurance Coverage for Individuals & Families

Combined Insurance offers a range of policies to help you prepare for the unexpected - along with assistance from trained professionals.

**Supplemental Health**  
Helps fill financial gaps that may exist in major medical coverage.

[Get Covered >](#)

**Accident Insurance**  
Pays cash benefits when you are injured and require medical care.

[Get Covered >](#)

**Disability Insurance**  
Pays benefits directly to you when you are disabled and can't work.

[Get Covered >](#)

[Know more >](#)

## Solutions for Employers

Speak with a Combined Worksite Solutions expert to get the supplemental insurance coverage your employees need - while helping you manage the costs.

[Get Started >](#)

## Supplemental 101

What is supplemental insurance? Supplemental insurance pays benefits directly to you and helps you cover expenses your major medical insurance doesn't.

[Learn more >](#)

## Supplementally Speaking

The mission of the Supplementally Speaking blog is to share relevant, helpful and current ideas and articles that enrich our readers' physical, mental, emotional and spiritual health and wellness.

JULY 31, 2020  
Show Employees you Have Their Backs Offer Accident Insurance

You want your employees to know you have their backs when things get tough.

[Read more >](#)

JULY 23, 2020  
Summer Fun with Fruit: Diabetes-Friendly Desserts

Monitoring sugar intake is a challenge for the 231 million Americans with diabetes. Nutrition labels are often misleading, using names and terms used to represent the kinds of sugar and sweeteners that elevate blood sugar.

[Read more >](#)

AVG 13, 2020  
10 of the Biggest Mistakes People Make when Getting (Back) into Working Out

Did you find yourself getting a little (or a lot) out of shape during the coronavirus stay at home orders?

[Read more >](#)

[Blog Home >](#)

## Get Started with an Agent

Ensure you have protection for what matters most to you.

[Find an Agent](#)

**Contact Us**

All our customer service representatives are available during usual business hours and ready to help.

Or contact us online and a member of our customer support team will follow up with you.

[Connect with us >](#)

**All U.S. except New York Residents/Policyholders**

Toll-free: 1-800-225-4500  
Fax: +1 312-394-6940  
Monday to Friday:  
7:30 a.m. to 6 p.m. CST

**New York Residents /Policyholders**

Toll-free: 1-800-951-6206  
Fax: +1 312-394-6940  
Monday to Friday:  
8:30 a.m. to 6 p.m. EST

**Worksite Customers**

Toll-free: 1-800-544-9382

**Combined Insurance**  
A Chubb Company

Combined Insurance Company of America (Chicago, IL) is a leading provider of individual supplemental accident, disability, health and life insurance products and a Chubb company. In a tradition of nearly 20 years, it has been recognized by the Better Business Bureau and an array of third-party rating organizations for its service and claims handling.

Combined Insurance is also the number one Military Friendly® Employer in the over \$1B revenue category for 2018 & 2019\*, tied for the company's second consecutive year as a top performer in the top 100.

\*Combined Insurance was previously named the number one Military Friendly® Employer in the nation for 2015 and 2016. In 2017, products are underwritten by Combined Life Insurance Company of New York (Latent, NY).

**PRODUCTS**  
**INDIVIDUALS & FAMILIES**  
Supplemental Health Insurance  
Accident Insurance  
Disability Insurance  
Life Insurance  
**EMPLOYERS AND BROKERS**  
Solutions for Employers

**ABOUT US**  
Why Combined Insurance?  
Leadership  
About Chubb  
Media Center  
Corporate Social Responsibility

**SUPPORT**  
Policy Holder Portal  
Employee Services & Support  
Press  
Contact Us

## Supplemental Health Insurance

Helps fill financial gaps that may exist in your major medical coverage.

We're here to help : At Combined Insurance, we have taken steps to protect our employees and their families from the COVID-19 >



### Cancer Protector

Receive a lump sum cash benefit paid directly to you so you can spend it as needed if you're diagnosed with or treated for cancer.

[Learn more >](#)

### Cancer Care Protector

Delivers cash benefits fast when you receive cancer treatment, helping you focus on your recovery and not your finances.

[Learn more >](#)



### Critical Care Protector

Pays up to \$50,000 if you have a heart attack, stroke or you're diagnosed with cancer or another covered critical illness.

[Learn more >](#)



## We're Here When You Need Us

### By Phone 1-800-225-4500

Our professional customer care team is standing by to help in every way they can.

[Call Customer Support >](#)

### By Email Reach Us Online

Check the status of a claim, update your account information, get answers to questions and more.

[Reach Us Online >](#)

### Day or Night Self-Service Portal

View your policies, check your payment history, see updated claim status and more.

[View Account >](#)

### File Claims Online Claims Center

It's fast, easy, convenient and secure. Just log in to your account to get a new claim started.

[File a Claim >](#)

The homepage features a large banner with a smiling family in a field. Navigation links include 'About Us', 'Careers', 'Support', 'Contact Us', 'Individual & Families', 'Businesses', 'Claims', 'Find an Agent', and 'Log In'. A sidebar on the right contains social media icons for LinkedIn, Facebook, Twitter, Instagram, and YouTube.

## Cash When You Need It

A slip, fall, or some other accident can happen anytime. And it can be costly. If you or a family member is injured in an accident, Accident Protector provides cash benefits you can use to help cover medical and non-medical expenses that arise.



Get cash for treatment  
due to an accident



Pay for hospital  
confinement



Buy medical  
appliances

**Learn More About  
Accident Insurance**

Every 10 minutes, 847 people in the United States will suffer an injury severe enough to require doctor or medical professional attention.<sup>1</sup> In 2017, 47.2 million – about 1 in 7 – sought medical attention for non-fatal injuries.<sup>2</sup>

## Combined insurance has you covered

### Comprehensive

You're covered 24/7, whether you're at work or on your own time.

### Convenient

Benefits are paid directly to you, not to the hospital or facility where you are being treated.\*

### Comforting

Rest easy knowing financial assistance is available if you must deal with a cancer diagnosis.

The Accident Protector policy is available for individuals or families.

[National Safety Council, Injury Facts, 2018 Edition](#)

This is an accident only policy and does not provide benefits for loss due to sickness.

The information provided by this document is only a brief description. See the actual policy for complete details of the policy plans, features, benefits, options, rates, definitions, limitations, and exclusions. Products vary by state and are subject to availability and qualifications.

This product is issued by Combined Insurance Company of America in all states, except New York. In New York, life, accident & sickness and disability insurance policies issued by Combined Life Insurance Company of New York (Latham, NY). Combined Insurance Company of America is not licensed and does not solicit business in New York.

\* unless benefits are assigned to provider

## Get a Quote

Don't wait another day - get your accident insurance now.

Coverage type  in

The footer includes the company logo, a summary of its history and awards, and links to various sections: Products (Individuals & Families, Businesses, Claims, Employers & Brokers), About Us (Leadership, About Chubb, Media Center, Corporate Social Responsibility), and Support (Policy Holder Portal, Employer Service & Support, FAQs, Contact Us).

The image shows the homepage of the Combined Insurance website. At the top, there's a navigation bar with links for 'About Us', 'Careers', 'Support', and 'Contact Us'. Below the navigation is a search bar. The main header features the 'COMBINED INSURANCE' logo and a sub-header 'A Chubb Company'. A large, semi-transparent overlay box contains the text 'Income protector' and 'How Would a Disability Affect Your Life?'. Below this, a smaller text says 'It could have a big impact on your family's lifestyle.' and a button 'Get your free quote >'. In the bottom right corner of the page, there's a vertical column of social media icons for LinkedIn, Facebook, Twitter, Instagram, and YouTube.

## Even if You Spend Carefully, Missing a Paycheck Is Hard

Comfortable, middle-class families can quickly struggle when their regular income is disrupted. Income Protector covers you if you're totally disabled and can't work due to accident or sickness, for up to two years depending on the plan you select.



**Help replace lost  
income**



**Pays even if you're  
employed**



**Spend your benefit as  
you like**

A teal-colored rectangular graphic containing a small white sailboat on the left and a dark grey text area on the right. The text area has a heading 'Learn More About Income Protector' and a subtext 'If you make \$3,000 a month but only select the \$1,500 benefit your income would not be replaced.'

## Combined insurance has you covered

### Comprehensive

You're covered 24/7, whether you're at work or on your own time.

### Convenient

Benefits are paid directly to you, not to the hospital or facility where you are being treated.\*

### Comforting

Rest easy knowing financial assistance is available if you must deal with a cancer diagnosis.

Unless assigned by you to another

The information provided by this document is only a brief description. See the actual policy for complete details of the policy plans, features, benefits, options, rates, definitions, limitations, and exclusions. Products vary by state and are subject to availability and qualifications.

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## Get Started with an Agent

We know our products inside and out - and more important, we know people.

[Request Quote Now](#)

The footer of the Combined Insurance website. It features the 'COMBINED INSURANCE' logo and a sub-header 'A Chubb Company'. Below this is a detailed paragraph about the company's history and awards. To the right, there are four columns of links: 'PRODUCTS' (Individuals & Families, Businesses, Claims, Find an Agent, Log In), 'ABOUT US' (Why Combined Insurance?, Leadership, About Chubb, Media Center, Corporate Social Responsibility), 'SUPPORT' (Policy Holder Portal, Employee Service & Support, FAQs, Contact Us), and 'EMPLOYERS & BROKERS' (Solutions for Employers).



## About Chubb

Chubb combine the precision of craftsmanship with deep experience to conceive, craft and deliver the very best insurance coverage and service.



Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

Chubb is the parent company of Combined Insurance Company of America (Chicago, IL), a leading provider of individual supplemental accident, disability, health and life insurance products. With a tradition of more than 90 years of success, Combined Insurance is one of Ward's Top 50® Performing Life-Health Insurance Companies and was named the number one Military Friendly® Employer by G.I. Jobs magazine in 2015 and 2016. Combined Insurance is committed to making the world of supplemental insurance easy to understand.

Additional information can be found at [www.chubb.com](http://www.chubb.com)



Combined Insurance Company of America (Chicago, IL, Illinois) is a leading provider of individual supplemental accident, disability, health, and life insurance products and a Chubb company. With a tradition of nearly 100 years of success, we have an A+ rating by the Better Business Bureau and are one of Ward's Top 50® Performing Life-Health Insurance Companies. Combined Insurance is also the number one Military Friendly® Employer in the over \$1B revenue category for 2019 by VIQTORY. This is the company's eighth consecutive year on the top 10 list and fifth consecutive year in the top 5—Combined Insurance was previously named the number one Military Friendly® Employer in the nation for 2015 and 2016. In New York, products are underwritten by Combined Life Insurance Company of New York (Latham, NY).

### PRODUCTS

#### INDIVIDUALS AND FAMILIES

- Supplemental Health Insurance
- Accident Insurance
- Disability Insurance
- Life Insurance

#### EMPLOYERS AND BROKERS

- Solutions for Employers

### ABOUT US

- Why Combined Insurance?
- Leadership
- About Chubb
- Media Center
- Corporate Social Responsibility

### SUPPORT

- Policy Holder Portal
- Employer Service & Support
- FAQs
- Contact Us

**Welcome to Combined.  
Let's make this easy.**

Every company has a mission and this is ours. We want to make it easy for people to get the supplemental insurance they need. Easy to understand and select policies. Easy to feel confident that they've got the right coverage.

[Learn more about Combined Insurance >](#)

We're here to help. At Combined Insurance, we have taken steps to protect our employees and their families from the COVID-19 >



## About Combined Insurance

Combined Insurance Company of America (Chicago, IL) is a leading provider of individual and group supplemental accident, disability, health and life insurance products and a Chubb company. We are committed to making the world of supplemental insurance easy to understand.

With a tradition of nearly 100 years of success, we have an A rating by the Better Business Bureau and are one of Ward's Top 50 Performing Life-Health Insurance Companies. Combined Insurance is also the number one Military Friendly® Employer in the over \$1B revenue category for 2020 by VICTORY. This is the company's ninth consecutive year on the top 10 list and sixth consecutive year in the top 5. Combined Insurance was previously named the number one Military Friendly® Employer in the nation for 2015, 2016 and 2019.

Whether you're a family working with a local Combined Insurance agent, a business working with our Worksite Solutions account executives or an independent agent or broker offering our products as part of your portfolio, you can expect personalized service and products that offer protection for the unexpected.

[Have a question? Contact us >](#)

## The latest from Combined Insurance

New partnerships. New products. New thinking from the world of insurance.

### Supplementally Speaking



JULY 21, 2020

#### Show Employees You Have their Backs Offer Accident Insurance

You want your employees to know you have their backs when things get tough.

[Read more >](#)



JULY 21, 2020

#### Summer Fun with Fruit: Diabetes-Friendly Desserts

Monitoring sugar intake is a challenge for the 20 million Americans with diabetes. Navigate the many options with differing names and titles used to represent the kinds of sugar and sweeteners that elevate blood sugar.

[Read more >](#)



JULY 21, 2020

#### 10 of the Biggest Mistakes People Make when Getting (back) into Working Out

Did you find yourself getting a little (or a lot) out of shape during the coronavirus stay at home orders?

[Read more >](#)

[View all blogs](#)

## Press Releases

Chubb Recognized by Eastbridge Consulting as a Voluntary Benefits Sales Growth Leader for the Second Year in a Row

[View Press Release](#)

Combined Insurance Responds to Community Needs with Food Bank Donations

[View Press Release](#)

Combined Insurance Hosts Number One Military Friendly Employer® Award Ceremony in Chicago

[View Press Release](#)

Combined Insurance Announces Two Senior Leadership Appointments

[View Press Release](#)

[View all press releases](#)

## Quick Links



**For Individuals & Families**  
Get protection from the hidden costs of accidents, illnesses and income disruption.

[Learn More >](#)



**For Employers & Associations**  
Offer your employees additional benefits with no extra cost to your company.

[Learn More >](#)



**For Job Seekers**  
Join a fast growing company - and pursue a career with a sense of purpose.

[Learn More >](#)



**About Combined**  
Learn more about our leadership, our vision and what we're doing.

[Learn More >](#)

**“Do the right thing because it’s the right thing to do. End of statement. ,”**

W. CLEMENT STONE,  
FOUNDER



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#### PRODUCTS

- INDIVIDUALS & FAMILIES
- Supplemental Health Insurance
- Accident Insurance
- Disability Insurance
- Life Insurance

#### EMPLOYERS AND BROKERS

- Solutions for Employers

#### ABOUT US

- Why Combined Insurance?
- Leadership
- Annual Report
- Media Center
- Corporate Social Responsibility

#### SUPPORT

- Policy Holder Portal
- Employee Services & Support
- Help
- Contact Us

# Corporate Social Responsibility



## Community Relations with a Purpose

W. Clement Stone, founder of Combined Insurance Company of America was a philanthropist who believed in making the world a better place—donating more than \$275 million in his lifetime.

Combined continues to honor his legacy through a Community Relations Program that gives back to the diverse communities where employees live and work.

Through this program, the company is committed to recognizing the contributions employees make to their communities. We offer company-sponsored events which assist organizations that support military veterans, the well-being and health of those impacted most, and the welfare of multicultural communities.



**Learn How We Can Work For You.  
1-800-544-9382**

[Contact Us >](#)

## Get Started with an Agent

The heart and soul of Combined Insurance is our network of trained agents. Just fill out the form below and one of our agents will contact you to answer any questions you may have about supplemental insurance, or our coverage options, and provide you with a quote.



I am an individual     I am an employer

First Name \*

Last Name \*

City \*

State / Province \*

Zip code \*

Phone number \*

Email address \*

Are you an existing customer?

Yes

Do you need customer service support?

Yes

Preferred language

English

what kind of coverage you are looking for (select all that apply)

- |  |   |
|--|---|
| <input type="checkbox"/> Supplemental Health Insurance | <input type="checkbox"/> Disability Insurance |
| <input type="checkbox"/> Accident Insurance            | <input type="checkbox"/> Life Insurance       |



By clicking "Submit" below, I expressly consent to receive telephone calls relating to the marketing or advertising of an insurance product and/or insurance service from or on behalf of Combined Insurance Company of America, Combined Life Insurance of New York, and any of their agents, administrators, service providers, and representatives at the phone number provided above. I expressly consent to and agree that the calls may include the use of an automatic telephone dialing system and/or prerecorded or artificial voice message. I understand that my consent is not a condition of purchasing any property, goods, or services from Combined Insurance Company of America or Combined Life Insurance Company of New York. I understand I have the right to revoke my consent by written notice or by any other reasonable means.

If you wish to inquire about Combined Insurance products without submitting your information online, call us at 1-800-490-1322.

[Submit](#)

## Our Leadership

Insurance isn't about policies. It's about people. Meet some of ours.



**Joe Vasquez**  
President, Combined Insurance  
Senior Vice President, Chief Executive Officer  
  
Mr. Vasquez joined Combined in 2002 and currently leads the Combined personal accident and supplemental insurance products worldwide, including the operation of Combined. He has more than 30 years of M&L insurance industry experience, including 10 years at Chubb (formerly AIG). He joined Combined in 2002 and has since led the company's U.S. M&L business unit and lead the company's U.S. M&L business unit. Mr. Vasquez was President of S&S, an affiliate of Chubb from 2005 to 2010. Prior to Chubb, he held various executive and senior leadership roles in the insurance industry, including at National Insurance Company in New York City from 1990 to 2000. He has also held senior M&L insurance roles at both American International Group (AIG) and Chubb (formerly AIG). He holds a bachelor's degree from the University of Texas.



**Chris Martin**  
President,  
Workers' Compensation  
  
Mr. Martin joined Combined Insurance in June 2010 after 20 years of experience in management and development of workers' compensation programs. Most recently, he was Vice President of Workers' Compensation for Travelers. In addition, a life and health insurance professional, Mr. Martin previously worked for Travelers, AIG, and Cigna. He holds a bachelor's degree in business administration from Northeastern University.



**Doug Abercrombie**  
Senior Vice President,  
Chief Financial Officer  
  
Mr. Abercrombie has more than 30 years of experience with Combined Insurance, beginning his career in a variety of financial roles, including various leadership positions and management of the company's risk teams in the U.S., Texas, and Canada. Most recently, in April 2010, Mr. Abercrombie was named Senior Vice President and SVP, East National Sales Manager. In August 2012, he was promoted to SVP of the company's chief financial position to hold and bring significant responsibility for the position at SVP Chief Agency Officer. In this role, Mr. Abercrombie is responsible for U.S. sales strategy, talent management, and market development and growth.



**Chris Anderson**  
Senior Vice President,  
Chief Financial Officer  
  
Mr. Anderson is responsible for the analysis and leadership of the company's Finance function. He joined Combined in 2004 and previously held the role of Controller for 10 years. With more than 15 years of professional accounting and finance experience, including accounting firms, where he led the delivery of audit and tax services to several mid-size insurance organizations.



**Alejandro Benavides**  
Chief Information Officer  
  
Born and raised in Monterrey, Mexico, Mr. Benavides started his professional career in the insurance industry, experiencing success at positive levels from Software Development, Quality Assurance, and IT, with successful experience with companies such as Ford, Ford Development and Maintenance, Process Reengineering in Insurance, and others. In 2002, he joined Chubb, located in Miami, FL, and remained there until October 2009 when he became the CEO at Combined Insurance.



**Eileen Castrole**  
Senior Vice President,  
Head of Operations and Technology  
  
Eileen joined Combined as Vice President, Head of Operations and Technology at Combined in 2010. She has more than 20 years of diverse experience in insurance, including liability, insurance, liability. She received her Bachelor's degree from the University of Bremen, CT while working her Master of Science in Organizational Psychology. Eileen has been recognized for her outstanding performance within many and individuals she has been connected with.



**Sadaf Siddiqui**  
General Counsel  
  
Ms. Siddiqui is responsible for all legal and compliance matters for Combined Insurance. She joined Combined in 2002 and previously held the role of General Counsel for Chubb Life Insurance Company of Canada in 2001. She joined Chubb in 1998 and was a contract to Chubb and the Canadian Life and Health Insurance Association. A member of the Los Angeles County Bar Association and the New York State Bar, Ms. Siddiqui has almost 20 years of progressive insurance law and general legal services sector with a concentration in life, accident and health insurance industry, both in the public and private sectors. Canadian Life Insurance company and institutional special risk carrier.



**Alex Fayenberg**  
Senior Vice President,  
Chief Actuary  
  
Mr. Fayenberg joined Combined Actuary team as Senior Vice President & Deputy Chief Actuary in April 2009. Most recently, he was Vice President of Analytics, Financial Actuarial Results, and Risk Management for the company's U.S. Operating Model project. In January 2008, he joined Combined from Milliman, Inc. as Vice President, Actuary, Price Actuarial Services, Inc. and Milliman, Inc. Mr. Fayenberg has progressive career paths at Aon, Milliman, AIG, and New York Life.



**Nancy Goodwin**  
Chief Underwriting Officer  
  
As the Chief Underwriting Officer, Nancy Goodwin is responsible for ensuring the underwriting is profitable and sustainable. Prior to her appointment as Chief Underwriting Officer, she was Vice President of Group Underwriting and Chief Financial Officer. She oversees more than \$2.4 billion in premium with the Underwriting, Loss Control, Pricing and Regional Underwriting Teams.



**Chad Wells**  
Vice President, Marketing  
  
Mr. Wells is responsible for all advertising, marketing, and promotional efforts through product development, digital marketing, media relations, sales campaigns and other marketing initiatives. He has more than 25 years of experience in product and marketing in the financial services industry, including life, health, and annuity products for Canadian life insurance company and institutional special risk carrier.



**Ken McHenry**  
Chair, XPV  
  
After joining Combined, Kenny moved to Senior Vice President & Deputy Chief Actuary in April 2009. Most recently, he was Vice President of Analytics, Financial Actuarial Results, and Risk Management for the company's U.S. Operating Model project in the United States and Canada, with a focus on developing a competitive advantage, talent management, and actuarial strategy, strengths and driving a targeted approach to actuarial standards. Combined Insurance leverages its cross-operations in North America to offer a full-line team in providing quality service to its Policyholders, Agents, Brokers, Organization, and other business stakeholders. As Vice President, Actuary, Combined Insurance, Mr. McHenry leads the company's actuarial team across a business and systems continuum focused on Finance Services and Insurance FinTech.

**About Combined Insurance**

Combined Insurance Company of America (Chicago, IL) is a leading provider of individual supplemental insurance products, including life, accident, disability, health, auto, and homeowners products and a health company. With operations in nearly 400 locations nationwide, Combined is one of the top 100 companies in the nation by revenue. Combined Insurance is one of the top 500 companies in the nation by assets. The company is the only one in the nation to receive the award three times. Combined Insurance was previously ranked the number one Military Friendly® Employer in the nation for 2005 and 2006.

Whether you're a family working with a local Combined insurance agent, a business working with our Worksite Solutions account executives or an independent agent or broker offering products as part of your program, you can expect personalized service and products that offer protection for the unexpected.

Have a question? Contact us.

## Media center

View our latest news releases and find out what's new at Combined.  
[Learn more >](#)

## Locations

We have offices throughout North America. There's a Combined Insurance agent in your area right now.  
[Learn more >](#)

**"Do the right thing because it's the right thing to do. End of statement."**

W. CLEMENT STONE FOUNDATION

## What's new at Combined Insurance.

View our latest press releases, visit our media archive or contact our corporate communications officer.



### Press Releases

06/05/2020

Chubb Recognized by Eastbridge Consulting as a Voluntary Benefits Sales Growth Leader for the Second Year in a Row

[View Press Release](#)

05/20/2020

Combined Insurance Responds to Community Needs with Food Bank Donations

[View Press Release](#)

10/18/2019

Combined Insurance Hosts Number One Military Friendly Employer® Award Ceremony in Chicago

[View Press Release](#)

10/11/2019

Combined Insurance Announces Two Senior Leadership Appointments

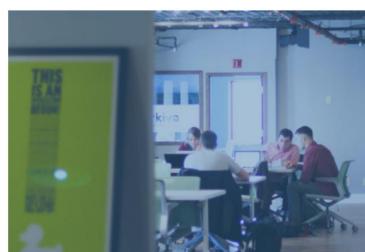
[View Press Release](#)

09/26/2019

Combined Insurance Encourages Consumers to Learn About the Benefits of Life Insurance

[View Press Release](#)

[View press release archive](#)



#### Press contact

Melanie Lundberg  
Assistant Vice President  
Talent Management & Corporate Communications  
[Melanie.Lundberg@combined.com](mailto:Melanie.Lundberg@combined.com)  
872-304-6374

#### Awards

- Top Diversity Employer 2019 - Hispanic Network Magazine
- Veteran-Friendly Employer 2020 - U.S. Veterans Magazine
- 2019 Military Times 'Best for Vets'
- #1 Military Friendly Employer 2020 by VIQTORY
- Voluntary Benefits Sales Growth Leader by Eastbridge Consulting
- A+ Rating by the Better Business Bureau
- A+ (Superior) financial strength rating by A.M. Best
- On Ward's 50 Top Performing Health-Life Insurance Companies list
- 2020 Military Times 'Best for Vets'

#### List of recent placements

- Placement in Rough Notes Magazineline
- Placement in U.S. Veterans Magazineline
- PR on the Go Placementline
- Recent Placement in Centsailline
- Recent Placement in Business News Daily

## Chubb Recognized by Eastbridge Consulting as a Voluntary Benefits Sales Growth Leader for the Second Year in a Row

### Chicago, IL

- 06/05/2020

[Share <](#)

AVON, CONNECTICUT, USA (June 5, 2020)—Eastbridge and Chubb today announced Chubb as a Voluntary Benefits Sales Growth leader in the mid-size category (\$50 million to \$149.9 million in new business sales).

Voluntary benefits sales in 2019 totaled over \$8.8 billion and were up 4.5% compared to 2018 results, according to Eastbridge Consulting Group's annual U.S. Voluntary/Worksite Sales Report.

"Annually, we recognize those companies that led the industry in voluntary sales growth," says Nick Rockwell, president of Eastbridge. "This year we recognize Chubb as the leader in the mid-size category (\$50 million to \$149.9 million in new business sales). This is driven by the growth of Chubb Workplace Benefits, the broker-focused channel for mid-sized and large group voluntary benefits."

This is the fifth time the company has won a growth award, also winning in the mid-size category in 2015, 2016, and 2018 and in the small category in 2014. "We commend Chubb's workplace business unit for achieving outstanding growth over an extended number of years, garnering a 15% increase in 2019 over 2018 sales and a 30% increase in 2018 from 2017 sales," adds Rockwell.

"We are honored to receive Eastbridge's recognition for the fifth time in the last six years. We are fortunate to partner with an exceptional group of agents, brokers, consultants, enrollment and communication entities, as well as our colleagues in Chubb's P&C business. Earning this level of confidence and trust from our partners is something we don't take for granted and is a true testament of the commitment and performance of our entire team," says Chris Martin, president of Chubb Workplace Benefits. "We look forward to continuing our growth through providing expanded solutions to meet the evolving needs of all our partners and clients."

Carriers participating in Eastbridge's annual U.S. Voluntary/Worksite Sales Report have a minimum of \$10 million in annual sales are eligible to be considered for the Voluntary Sales Growth Leader recognition. A company must also have exceeded the overall industry growth rate for each of the last three years and lead in sales growth for the current year. The category parameters can change from year to year as the market grows, but this year the small company category includes those with 2018 sales as measured by new business annualized premium (NBAP) of over \$10 million but under \$50 million. Mid-size companies are those with \$50 million to \$149.9 million in NBAP, and large companies are those with NBAP of \$50 million or more.

All carriers participating in Eastbridge's voluntary/worksite sales survey receive a free copy of the survey findings, including company-specific results. If you are a carrier that is not participating and would like to be included in next year's survey, please email the company at [info@eastbridge.com](mailto:info@eastbridge.com) or call (803) 782-0560.

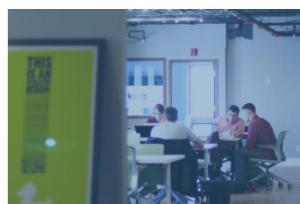
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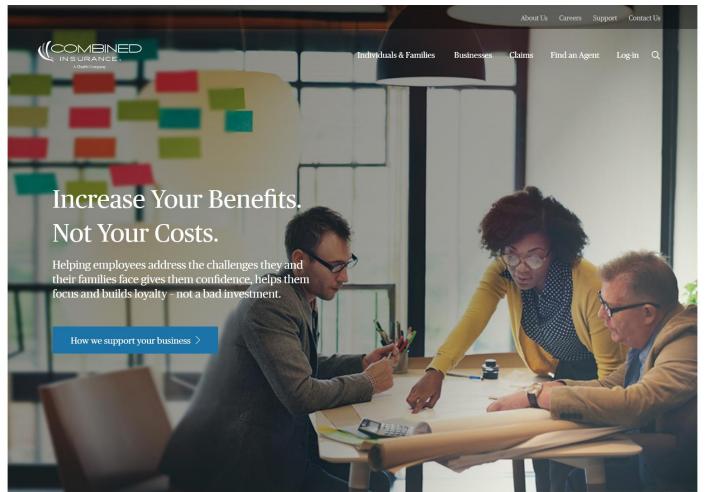


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08/29/2020  
Allison Walsh

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## Responsible adulting and life insurance

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Growing through the teen years, graduating from school and finally getting out on your own is a huge accomplishment. Congratulations! This is an exciting and fun time as you start to map out your future and make new goals. The financial decisions you make now will have a lasting impact, so be sure to take the time to learn about how to save for retirement and protect your income.

Most young people may not be thinking about life insurance, but the time is now to consider what would happen to your loved ones if the unthinkable happened and you suffered an untimely death. September is Life Insurance Awareness Month, and an important reminder to look into the why and how of life insurance.

### Protecting loved ones from your debt

You may think any debt you have will die with you, however that is not always the case. If someone, like a parent or a spouse, is a joint credit card holder, they will be responsible for any credit card debt you have, regardless if they made the purchases or not.

Additionally your spouse could be held responsible for your debt, even if they aren't co-signers, if you live in a community property state which includes Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin.<sup>2</sup>

Who is responsible for student loan debt in the event of your death depends on the type of student loan you have. Federal loan debts are erased if you die before they're paid off. Private student loan lenders have different policies, so be sure to check on yours to fully understand whom, if anyone, could be held responsible. Even if a student loan is totally forgiven, there could still be tax implications.<sup>2</sup>

### Protecting loved ones from your final expenses

You probably haven't thought about it, because it's not something most people enjoy planning for, but final expenses, including:

- Basic funeral home service fees
- Transportation of remains
- Embalming body preparation
- Funeral / Viewing facilities
- Service car
- Cremation
- Urn
- Urn burial vault

Can average from \$5260-\$8755, depending on the types of service and where you live. This doesn't include the cost of a reception afterwards, which is a common custom following a funeral.

A life insurance policy could help your loved ones pay for these final expenses and spare them the stress of worrying about related costs, so they can focus on grieving.

### Protecting your current or future family

If you have children, a partner and/or a spouse who depends on your income to maintain their home and quality of life, having enough life insurance is essential. Check your policy and plug your unique information into this [life insurance calculator](#) to make sure you have enough.

Read more in our latest blog post, [Life Insurance: Is It for You?](#) If you don't have children but plan to have them one day, buying life insurance while you're relatively young and healthy, and before you're pregnant, is a smart move and can allow you to lock in low rates that you wouldn't be able to get later on.

### Protecting your bottom line

Most people underestimate the cost of life insurance. The good news is that on average, a healthy 30 year old can buy a 20 year, \$250,000 term life insurance policy for around \$3 per month.<sup>4</sup> Whole or permanent life insurance costs more per month, but can serve as a savings vehicle as well. To find out what plan is best for you, contact one of our agents today and stay safer.

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2. Templeton, D. (2013, June 23). What Happens to Student Loans When You Die? Retrieved from <https://abcnews.go.com/Business/student-loans-die/story?id=19460467>
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