



North Carolina Mutual Life Insurance Company presents the products and services that move your employee benefits package in the right direction. We help you design a benefits program that is tailored to the specific needs of your employees, while protecting your company's budget. We help you move from complicated plans overloaded with double-talk to easily understandable, comprehensive plans that make life easier for everyone involved.

For today's employer, attracting and retaining good employees is a major challenge. But companies that help their employees plan for the future through exceptional benefits programs often overcome this challenge. With more than 100 years of experience, NCML offers quality group life, dental and disability products that help you meet your financial and strategic goals.

Who we are

Founded in 1898, North Carolina Mutual Life Insurance Company has been providing superior insurance products to corporations and individuals for over 100 years.

Benefits of working with North Carolina Mutual Life Insurance Company

As the only African-American owned and operated insurance company that offers direct employee benefits, doing business with us is a great way for corporations to diversify their business strategies.

We're over 100 Years and Still Growing

North Carolina Mutual Life Insurance Company is committed to continually meet the increasing demands of the marketplace.

Our Group Products

North Carolina Mutual Life Insurance Company provides quality products that are competitively priced while maintaining our high service standards:

- Life and Accidental Death and Dismemberment Insurance
- Dental Insurance
- Short Term and Long Term Disability
- Other Employee Benefits

Our Promise

To always treat our clients as business partners and to exceed their expectations of quality and service.



Toward a Unique Insurance Company

As the only certified minority owned and operated life insurance company that offers direct employee benefits, there is no question that North Carolina Mutual Life Insurance Company has the financial strength and administrative capabilities necessary to efficiently and effectively meet the needs of even the largest organizations. To reinforce our stability and strength, North Carolina Mutual Life Insurance Company maintains and develops strategic partnerships with established and reputable professional insurance organizations. Our strategic alliances with A-rated reinsurers, national and specialty administrators, managing general agents and consulting actuaries allow us to deliver a variety of customized benefits and services in a coordinated and seamless fashion. Our clients gain the advantage of over a century of insurance practice and the depth of specifically focused administration of their programs.

North Carolina Mutual Life Insurance Company ranks among the top ten percent of all life insurance companies in the United States based on life insurance volume in force. Known for our financial strength and stability, North Carolina Mutual Life Insurance Company has historically received and currently maintains high ratings from well respected industry rating organizations. Our proven financial stability is not only reflected in our ratings, it is also reflected in our success.

Mission Statement

Our Mission is to be a preferred employee benefits carrier that exceeds customer needs with our financial strength and security, quality products, competitive pricing and excellent service.

NCML is committed to assisting our clients in finding cost effective and balanced financial solutions to meet their business challenges. We are market and customer-driven, where the needs of the customer are always first. Every client is regarded as a partner and thus, we strive to establish long term relationships that are based on trust. We also design our products and services to meet the needs of those we serve while continually monitoring the changing financial and insurance industries to keep abreast of business trends that may affect our clients.



Toward Building Strong Alliances to Better Serve You

The key to doing business today is to build in-house capabilities and to identify and partner with other key industry leaders. NCML partnerships help us to provide outstanding service and to develop innovative approaches that meet customer needs and exceed client expectations.

Our Life partners provide:

- Financial strengthening through A rated reinsurers
- Additional claims support
- Compliance and industry trend consulting
- Expanded approach to market penetration

Our Dental partners provide

- Financial strengthening through A rated reinsurers
- National Provider Networks in all 50 states
- 30,000+ dentists nationwide
- Proven, responsive service

Our Disability partners provide

- Financial support through A rated reinsurers
- World class disability knowledge and service
- Aggressive claim management
- Nationwide service

➔ Make the Move!

- ✓ If you are interested in a collaborative approach to address your employee benefits issues...
- ✓ If you prefer the advantages of partnerships that bring together diverse sets of skills and capabilities to achieve shared goals of member satisfaction and security...
- ✓ If you know the value of strong and supportive relationships that benefit all parties and improve this value...
- ✓ If you expect the full attention and cooperation of your insurance partner...

Then give us a call:

North Carolina Mutual Life Insurance Company - Group Department

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800-690-7917 Ext. 230
Chicago, Illinois

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For more information, please visit our website at www.ncmutuallife.com*