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Why Financial Strength Counts When Choosing a Life Insurance Company

BY [Sagicor Life](#) | Posted [April 07, 2020](#) | In [Sagicor Life USA Tips](#)

Whether you're purchasing a life insurance policy to protect your family or your business or an annuity to increase your retirement savings and create income that can last a lifetime, you want to know that the benefits will be there when you or your loved ones need them. Payments of these benefits are backed by the financial strength of the insurance company that issues the products you purchase.

So, how can you determine the financial strength of an insurance company? Look at their A.M. Best ratings. A.M. Best is a crediting agency specializing in the insurance industry. It evaluates insurers' financial strength and ability to meet their ongoing life insurance policy and contractual obligations. A.M. Best provides an independent opinion of financial strength based on the following scale.¹

A.M. Best Ratings	What Each Rating Means
A+, A++	A superior ability to meet ongoing insurance obligations
A, A-	An excellent ability to meet ongoing insurance obligations
B+, B++	A good ability to meet ongoing insurance obligations
B, B-	A fair ability to meet ongoing insurance obligations, but financial strength is vulnerable due to adverse changes in underwriting and economic conditions
C+, C++	A marginal ability to meet ongoing insurance obligations, but financial strength is vulnerable due to adverse changes in underwriting and economic conditions
C, C-	A weak ability to meet ongoing insurance obligations, but financial strength is very vulnerable due to adverse changes in underwriting and economic conditions
D	A poor ability to meet ongoing insurance obligations, but financial strength is extremely vulnerable due to adverse changes in underwriting and economic conditions

A history of trustworthiness for more than 65 years

Since 1954, people have relied on Sagicor Life Insurance Company through good and bad economic times, including the Savings and Loan Crisis and the Great Recession. We've been protecting individuals, their families and their

businesses from the unexpected and providing products to help them secure their retirement. And, we're committed to keeping our promises today and tomorrow.

So, if you're thinking about purchasing life insurance or annuities, feel confident in knowing that Sagikor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings). This rating is based on Sagikor's financial strength and ability to meet its ongoing obligations. [Get to know Sagikor.](#)

[Find more information](#) about how Sagikor's products can help you and your loved ones, or contact us at www.sagikor.com/en-us/contact-us.

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<Footnote>

¹[A. M. Best](#), 2019.

Sagikor Life Insurance Company, home office Scottsdale, Arizona issues life insurance and annuities. Products not available in all states and state variations may apply. Products have limitations and restrictions including surrender charges.

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