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Grey House Publishing announces the Spring 2015 Edition of *Weiss Ratings' Guide to Property & Casualty Insurers*

Grey House Publishing is proud to announce the Spring 2015 edition of Weiss Ratings' *Guide to Property & Casualty Insurers*. This quarterly guide is the ideal resource for accurate, unbiased ratings and data to help citizens across the U.S. choose reliable property and casualty insurance companies for themselves and their families.

Many people assume their insurance companies will survive, year after year. However, prudent consumers and professionals realize that in this world of shifting risks, the solvency of insurance companies can't be taken for granted. Luckily, Weiss Ratings' *Guide to Property & Casualty Insurers* gives both novice and experienced insurance policy seekers the tools they need to survive in today's shifting economic market.

Grey House's Financial Ratings Series combines the strength of Weiss Ratings and TheStreet Ratings to offer the public a single, comprehensive source for financial strength ratings and financial planning tools. From health insurers to banks and credit unions to stocks and mutual funds, the Financial Ratings Series provides accurate, independent information that consumers need to make informed financial decisions.

All of Weiss Ratings' *Guides* are published quarterly, utilize a clear-cut A-to-F rating system (similar to school grading systems), and contain more complete, up-to-date ratings than any of their competitors. This Spring 2015 edition of Weiss Ratings' *Guide to Property & Casualty Insurers* features ratings and analyses of more than 1,200 companies across the country, highlighting providers of homeowners', business, auto, workers' compensation, product liability, medical malpractice, and professional liability insurance. Many of these companies are not rated anywhere else.

The *Guide to Property & Casualty Insurers* is divided into seven main sections, preceded by an introductory section and followed by a thorough Appendix. Weiss' complete letter-grade rubric is detailed on the inside front cover—an easily accessible reference for users researching companies in this guide.

The introductory section begins by welcoming the user and defining the *Guide's* mission statement, followed by a "How To Use This Guide" orientation to the book. The final components of this section are an explanation of the Financial Strength Ratings used in the book and a page of important warnings and cautions for the user to take into account when evaluating property and casualty insurance providers.

Section I, an **Index of Companies**, is comprised of an alphabetical listing of all rated and unrated property and casualty insurers in the United States, and contains key rating factors and performance measures for all insurers. An explanation of each of the footnotes and stability factors appear at the end of this section.

Section II, **Analysis of Largest Companies**, contains rating factors, historical data, and general information on each of the 450 largest property and casualty insurers in the U.S. that have the most recent quarterly financial information available. These summaries are made up of several components and also contain graphs and charts to assist the user in understanding the data. Components of the analyses include: Financial Strength Rating, Major Rating Factors, Principal Business, and Principal Investments. Complete contact information is also listed.

Sections III, IV, and V deal with **Recommended Companies**. These are U.S. property and casualty insurers that have been awarded a Financial Strength Rating between A+ and B+. Section III lists the companies alphabetically and includes complete contact information with ratings. Section IV ranks companies by Financial Strength Rating in each line of business that they have received more than \$1 million in direct premiums. Section V organizes companies by state in which they are licensed to do business, and listings include Domicile State and Total Assets.

Section VI contains a list of all rated and unrated property and casualty insurers. Companies are ranked by **Financial Strength Rating**, and then listed alphabetically within each rating category.

Section VII, **Rating Upgrades and Downgrades**, identifies those companies receiving a rating change since the previous edition of this publication. Each listing has a brief summary of the change and reason for the change.

The *Guide* ends with an Appendix containing five sections: an article about **State Guaranty Associations**, a list of **State Contact Information**, details about **Risk-Adjusted Capital**, a list of **Recent Industry Failures**, and a **Glossary** containing the most important terms used throughout the publication.

ONLINE SUBSCRIPTION

Weiss Ratings' *Guide to Property & Casualty Insurers* is also available for subscription as part of the Financial Ratings Series Online, giving users the tools to discover the best, most financially stable organizations in business today. Using a quick and easy search screen, subscribers to the online database will have access to Financial Strength Ratings for more than 21,000 Banks, Credit Unions, and Insurance Companies (Auto, Life, Health, and Homeowners'), as well as Investment Ratings for over 6,000 Stocks and 16,000 Mutual Funds. Additionally, subscribers will have access to individually customized Medigap Buyer's Guides, a Long-Term Care Insurance Planner, a Ratings Track Record, and many other financial planning tools. Visit www.FinancialRatingsSeries.com for subscription details.

With ongoing changes to property and casualty insurance plans, it's important for all policy holders to have access to information and evaluations of their property and casualty insurers. Weiss Ratings' *Guide to Property & Casualty Insurers* provides the most extensive coverage of insurers writing policies—helping consumers and businesses avoid financial headaches—all presented in an accessible format for users at any level. Whether the user is within the automotive industry, insurance industry, or is a consumer looking for information on his or her insurance company or looking to change insurers, this *Guide* is the best and only source for unbiased and timely analyses.

Weiss Ratings' *Guide to Property & Casualty Insurers*, Spring 2015 Edition

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