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**Grey House Publishing announces the Spring 2008 Edition of  
*TheStreet.com Ratings' Guide to Life and Annuity Insurers***

Grey House Publishing is proud to announce the publication of the Spring 2008 Edition of *TheStreet.com Ratings' Guide to Life and Annuity Insurers*. TheStreet.com Ratings operates with a strong commitment to consumers, and an emphasis on education and empowerment. Taken together with a tradition of independence from the insurance companies started by Martin Weiss himself, users can be certain that they are receiving the most thorough, accurate, timely, and unbiased ratings available.

All of TheStreet.com Ratings' Guides are published quarterly, utilize an easy-to-use, A-F rating system (similar to school grading systems), and contain more comprehensive and up-to-date ratings than any of their competitors. This Spring 2008 edition of *The Street.com Ratings' Guide to Life and Annuity Insurers* features ratings and analyses on over 1,100 life and annuity insurers (including some Blue Cross/Blue Shield plans.) This is currently the only source that provides such ratings.

*The Street.com Ratings' Guide to Life and Annuity Insurers* is divided into six sections, in addition to an introductory section and a thorough Appendix. Inside the front cover of the book are definitions of each letter grade, this explanation is useful for quick-reference as the user is researching companies in the Guide.

The introductory section begins by welcoming the user and laying out TheStreet.com's mission statement. Then follows 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 life and annuity insurance providers.

Section one, **Index of Companies**, is comprised of an alphabetical listing of all rated and unrated U.S Life and Annuity Insurers, containing key rating factors and an investment portfolio analysis for all insurers. An explanation of each of the footnotes and stability factors appears at the end of this section.

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Section two, **Analysis of Largest Companies**, features summary analyses of all TheStreet.com rated U.S. life and annuity insurers with capital in excess of \$25 million. 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 three and four both deal with **TheStreet.com Recommended Companies**. These are U.S. life and annuity insurers that have been awarded a Financial Strength Rating between A+ and B+. Section III lists the companies alphabetically, Section IV organizes them by state (companies are listed in each state in which they are licensed to do business). In Section III, listings are accompanied by complete contact information and rating. Section IV listings include Domicile State and Total Assets.

Section five contains a list of all rated and unrated life and annuity insurers. Companies are ranked by **TheStreet.com Financial Strength Rating**, and then listed alphabetically within each rating category.

Section six, **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 last section of this Guide is an Appendix that contains State Guaranty Associations, State Contact Information, Risk-Adjusted Capital, Recent Industry Failures and a Glossary of the most important terms used throughout the publication.

With ongoing changes to life and annuity insurance plans, it's important for all consumers to have access to information and evaluations of their life and annuity insurers. *TheStreet.com Ratings' Guide to Life and Annuity Insurers* offers the most comprehensive, accurate, and independent analyses and ratings of U.S. life and annuity insurers, all presented in an accessible format so that users at any level can easily navigate through the analyses. Whether the user is within the healthcare 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.

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