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Grey House Publishing announces the Spring 2013 Edition of *Weiss Ratings' Guide to Life and Annuity Insurers*

Grey House Publishing is proud to announce the publication of the Spring 2013 Edition of *Weiss Ratings' Guide to Life and Annuity Insurers*.

Grey House's Financial Ratings Series combines the strength of Weiss Ratings and TheStreet Ratings to offer the library community with a single source for financial strength ratings and financial planning tools covering Banks, Credit Unions, Insurers, Mutual Funds and Stocks. The financial strength ratings from Weiss Ratings & TheStreet Ratings provide accurate, independent information that library patrons need to make informed decisions about their financial planning.

All of the Weiss 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 2013 edition of *Weiss Ratings' Guide to Life and Annuity Insurers* features ratings and analyses on 1,000 life and annuity insurers (including some Blue Cross/Blue Shield plans.) This is currently the only source that provides such ratings.

Weiss 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 is 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 the 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.

Section two, **Analysis of Largest Companies**, features summary analyses of all 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 **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 **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.

Weiss Ratings Guide to Life & Annuity Insurers is also available for subscription online at www.financialratingsseries.com. A subscription to Financial Ratings Series Online gives library patrons the information they need to be certain they are working with the best and most financially stable organizations. Using our quick and easy search screen, users will get immediate access to:

Financial Strength Ratings for more than 21,000 Banks, Credit Unions & Insurance Companies

- Banks, Savings & Loans
- Credit Unions
- Property & Casualty Insurers
- Auto & Homeowners Insurers
- Medicare Supplement Insurers
- Life & Annuity Insurers
- HMOs & Health Insurers
- Long-Term Care Insurers

Individually Customized Medigap Buyer's Guides and Premium Calculator

Investment Ratings for over 6,000 Stocks and 16,000 Mutual Funds

- Common Stocks
- Bond & Money Market Mutual Funds
- Stock Mutual Funds
- Exchange-Traded Funds

Financial Ratings Series Online is designed to direct consumers and business professionals toward safe banking and insurance options and strong investments while helping them avoid unnecessary risk that could lead to financial losses.

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. *Weiss 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.

"Weiss' record of spotting weak insurers is so good compared with that of his competitors... insurance buyers need to look no further."

- Worth

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