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Grey House Publishing announces the Winter 2009/10 Edition of *TheStreet.com Ratings' Guide to Property and Casualty Insurers*

Grey House Publishing is proud to announce the publication of the Winter 2009/10 Edition of *TheStreet.com Ratings' Guide to Property and Casualty 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 Winter 2009/10 edition of The Street.com Ratings' Guide to Property and Casualty Insurers delivers Safety Ratings and supporting analyses on more than 2,800 U.S. insurance companies, offering auto & homeowners insurance, business insurance, worker's compensation insurance, product liability insurance, medical malpractice and other professional liability insurance.

The Street.com Ratings' Guide to Property and Casualty Insurers is divided into seven 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 property and casualty insurance providers.

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Section I, **Index of Companies**, is comprised of an alphabetical listing of all rated and unrated U.S Property and Casualty Insurers, containing key rating factors and performance measures for all insurers. An explanation of each of the footnotes and stability factors appears 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 **TheStreet.com 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 where they have received more than \$1 million in direct premiums. Section V organizes them by state (companies are listed in each 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 **TheStreet.com 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 last section of this Guide is an Appendix containing: 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 property and casualty insurance plans, it's important for all policyholders to have access to information and evaluations of their property and casualty insurers. *TheStreet.com Ratings' Guide to Property and Casualty Insurers* provides the most extensive coverage of insurers writing policies, helping consumers and businesses avoid financial headaches, all presented in an accessible format so that users at any level can easily navigate through the analyses. 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.

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