

# Contents

## Introduction

Welcome .....	3
How to Use This Guide .....	5
About Weiss Safety Ratings .....	9
Important Warnings and Cautions .....	17
<b>Section I. Index of Companies .....</b>	<b>19</b>
<b>Section II. Analysis of Largest Companies.....</b>	<b>133</b>
<b>Section III. Weiss Recommended Companies.....</b>	<b>289</b>
<b>Section IV. Weiss Recommended Companies by Type of Business.....</b>	<b>297</b>
<b>Section V. Weiss Recommended Companies by State .....</b>	<b>307</b>
<b>Section VI. All Companies Listed by Rating.....</b>	<b>361</b>
<b>Section VII. Rating Upgrades and Downgrades.....</b>	<b>389</b>
<b>Appendix</b>	
State Guaranty Associations .....	397
Risk-Adjusted Capital.....	403
Recent Industry Failures .....	411
Glossary .....	417