

When a disability claim can last for decades, who can you count on to pay it?

Financial stability is a must for any insurance company – and particularly essential for carriers who will have to pay long term benefits like disability. Independent, third-party rating services provide essential measures of a company’s value, as well as common ground for valid comparison. And Guardian has a long history of earning exemplary ratings – even through the toughest of economic times.

The benefit of having several agencies produce their own ratings is that overall, there is less chance of something being missed or overlooked. To illustrate this point is a table called the Comdex Rankings. Comdex is not a rating, but a composite of all ratings that a company has received. Comdex percentile ranks the companies, on a scale of 1 to 100 (with 1 being the weakest and 100 the strongest) in relation to other companies that have been evaluated by the four independent rating services.

With a ranking of 98, Guardian sits at the top of the list!



	Company	AM Best	S&P	Moody’s	Fitch	Comdex
1	Guardian	A++	AA+	Aa2	AA+	98
2	MetLife	A+	AA-	Aa3	AA-	95
3	Sun Life	A+	AA-	Aa3	AA-	95
4	Principal	A+	A+	A1	AA-	91
5	Lincoln	A+	AA-	A1	A+	91
6	Prudential	A+	AA-	A1	A+	91
7	United Healthcare	A	AA-	A1	AA-	89
8	Reliance Standard	A+	A+	A2	Not rated	87
9	Aetna	A	A+	A2	AA-	85
10	Cigna	A	A+	A2	A	81
11	Standard	A	A+	A2	A	81
12	Unum	A	A	A2	A	78
13	Assurant	A-	A-	A3	A	67
14	The Hartford	A-	BBB+	Baa2	A-	63

Note: Current as of 4/14. All ratings and scores are subject to change. Source: VitalSigns 4/14. VitalSigns is a product of EbixExchange.

Financial information concerning The Guardian Life Insurance Company of America as of 12/31/13 on a statutory basis: Admitted Assets = \$42.1 Billion; Liabilities = \$37.1 Billion (including \$32.7 Billion of Reserves); and Surplus = \$5 Billion.



- DENTAL
- DISABILITY**
- LIFE
- VISION
- CRITICAL ILLNESS
- CANCER
- ACCIDENT
- STOP LOSS

GuardianAnytime.com

The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004
GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America and are used with express permission. For agent/broker use only. Not for use with the general public.