

Contents

Introduction

| | |
|--|------------|
| Welcome | 3 |
| How to Use This Guide | 5 |
| About Weiss Financial Strength Ratings | 9 |
| Important Warnings and Cautions..... | 17 |
| Section I. Index of Companies | 19 |
| Section II. Analysis of Largest Companies | 69 |
| Section III. Weiss Recommended Companies..... | 273 |
| Section IV. Weiss Recommended Companies by State..... | 283 |
| Section V. Long-Term Care Insurers | 339 |
| Section VI. Medicare Supplement Insurance | 345 |
| Section VII. Analysis of Medicare Managed Care Complaints | 411 |
| Section VIII. Rating Upgrades and Downgrades | 425 |
| Appendix | |
| Risk-Adjusted Capital..... | 445 |
| Long-Term Care Insurance Planner | 455 |
| Medicare Prescription Drug Planner | 461 |
| Recent Industry Failures | 468 |
| State Insurance Commissioners..... | 474 |
| Glossary | 475 |