

Guardian Ins & Ann Co Inc

Group Affiliation: Guardian Life Group
Address: 7 Hanover Square
 New York NY 10004-4025
Phone: 212-598-8000

Domicile: DE
NAIC Number: 78778
Year Established: 1970
Company Type: Stock

Ratings

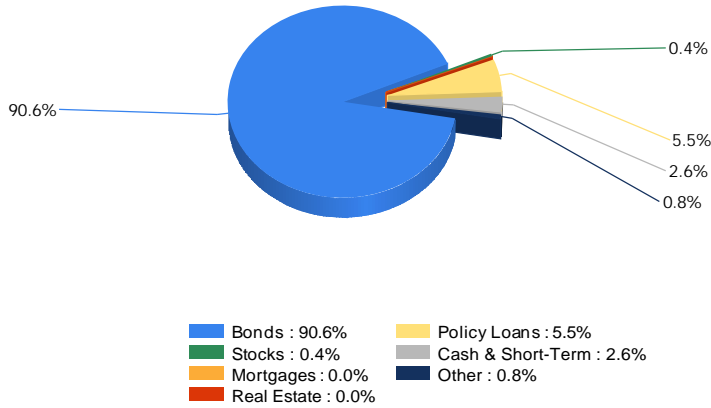
A.M. Best Company(Best's Rating, 15 ratings)	A++
Standard & Poor's(Fin. Strength, 20 ratings)	AA+
Moody's(Fin. Strength, 21 ratings)	Aa2
Fitch Ratings(Fin. Strength, 21 ratings)	AA+
Comdex(Percentile in Rated Companies)	99

Assets & Liabilities

Total Admitted Assets	10,072,539
Total Liabilities	9,831,359
Separate Accounts	8,084,184
Total Surplus & AVR	255,694
As % of General Account Assets	12.9%

Invested Asset Distribution

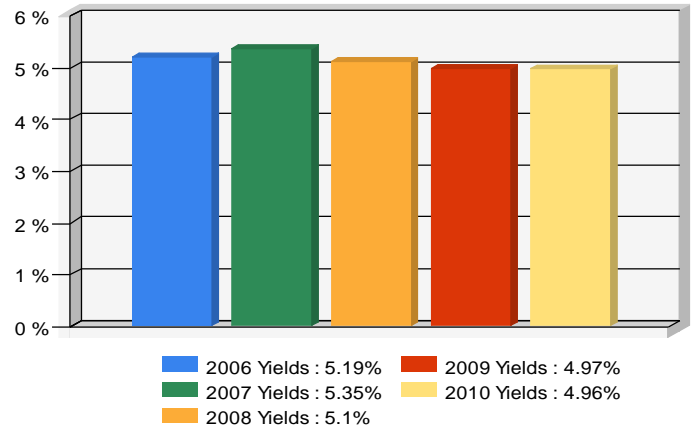
Total Invested Assets 1,911,427



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 5.11%



Net yield on mean invested assets

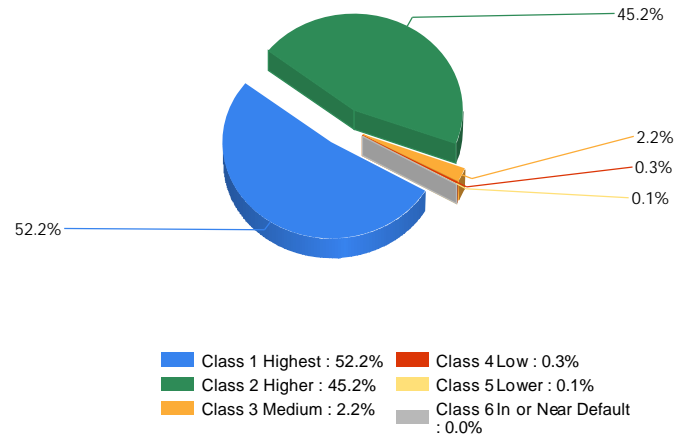
Non-Performing Assets

Bonds In or Near Default	0.0%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.0%
As a Percent of Invested Assets	0.0%

Income & Earnings

Total Income	1,371,240
Net Premiums Written	1,116,384
Earnings Before Dividends and Taxes	-3,547
Net Operating Earnings	41,351

Bond Quality



Distribution of bond classes

Data for Year-End 2010 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of December 15, 2011.

List of Possible Ratings

	A.M. Best	Standard & Poor's	Moody's	Fitch Ratings	Weiss
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak	
21.			C Lowest	C Distressed	