

Weiss Ratings Life Insurance Financial Strength Comparison

A weak life insurance company represents a potential for financial loss to its policyholders, as well as a number of headaches and hassles. Failure could mean both loss of investment and loss of coverage. Therefore, it is important to check the financial security offered by an insurer prior to purchasing a policy and then periodically monitor the company's condition going forward. Low-rated insurance companies should be avoided in favor of highly rated companies.

The following U.S. life insurance underwriters received the highest ratings from Weiss Ratings.

Highest Rated Life Insurers - 07/29/2020

Company Name	State	Weiss Financial Strength Rating
COUNTRY LIFE INS CO	IL	A+
PHYSICIANS MUTUAL INS CO	NE	A+
AMERICAN FAMILY LIFE INS CO	WI	A+
TEACHERS INS & ANNUITY ASN OF AM	NY	A+
STATE FARM LIFE & ACCIDENT ASR CO	IL	A+
STATE FARM LIFE INS CO	IL	A+
CHESAPEAKE LIFE INS CO	TX	A+
SHELTERPOINT LIFE INS CO	NY	A
GUARDIAN LIFE INS CO OF AMERICA	NY	A
LIFEWISE ASR CO	WA	A
SENTRY LIFE INS CO	WI	A
USAA LIFE INS CO	TX	A
UNITED FARM FAMILY LIFE INS CO	IN	A
FEDERATED LIFE INS CO	NY	A
BERKLEY LIFE & HEALTH INS CO	IA	A

The following U.S. life insurance underwriters were rated lowest by Weiss Ratings.

Lowest Rated Life Insurers – 07/29/2020

Company Name	State	Weiss Financial Strength Rating
UNITED SECURITY ASR CO OF PA	PA	E+
AMERICAN CENTURY LIFE INS CO	TX	E+
RELIABLE LIFE INS CO	LA	E+
KILPATRICK LIFE INS CO	LA	E
LOMBARD INTL LIFE ASR CO	PA	E
SMITH BURIAL & LIFE INS CO	AR	E
AMERICAN HOME LIFE INS CO	AR	E
WILLIAMS PROGRESSIVE LIFE	LA	E
INVESTORS PREFERRED LIFE	SD	E
KILPATRICK LIFE INS CO	LA	E
UNION FIDELITY LIFE INS CO	KS	E
DELTA LIFE INS CO	GA	E-
RHODES LIFE INS CO OF LA INC	LA	E-
SENIOR HEALTH INS CO OF PENNSYLVANIA	IN	E-

Just because a particular insurer does not appear on this list of lowest rated life insurance companies, it does not necessarily mean that the company is safe or highly rated. To check the rating of a specific company, Weiss Ratings offers several online options. For more information about Weiss Ratings and their products, contact them at 1-877-934-7778.



- A = Excellent
- B = Good
- C = Fair
- D = Weak
- E = Very Weak