



Mutually Beneficial: The Guardian and Life Insurance in America

Robert E. Wright, David Smith

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Mutually Beneficial tells the story of the evolution of The Guardian Life Insurance Company of America, one of the most important life and health insurers in the history of the U.S. economy and life insurance industry. Relying on exclusive access to the company's archives, interviews with its current executive officers, the public record, and scholarly articles and monographs, Robert E. Wright and George David Smith provide a strategic analysis of Guardian, from its founding to its standing in the insurance world today. *Mutually Beneficial* also describes the origin of Guardian's distinctive approach to business—its corporate culture and policy—and how these principles flow from the ethical and business precepts of its founders. By rigorously attending to its policyholders as a matter of practice as well as principle, Guardian has long been one of the most consistently profitable life insurance firms as measured by return on net wealth. This unique history will be of interest to anyone in the insurance business, as well as financial and economic professionals.

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