



Berkshire

**Berkshire Life
Insurance Company of America**

Berkshire Life Recognized by DALBAR, Inc., for Excellence in Client Service in 2007

Only Disability Income Insurer to Earn DALBAR Awards

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PITTSFIELD, MA—Four key client support areas of Berkshire Life Insurance Company of America have once again garnered industry recognition by DALBAR, Inc., a leading market research and rating firm that specializes in raising the standard of excellence in customer service, communications and Internet services at financial institutions.

Berkshire Life—a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, N.Y.—was awarded the **2007 DALBAR Seal of Excellence for Policy Owner Services Premium Payments, 2007 DALBAR Seal of Excellence for Policy Owner Services Life Policy Administration, 2007 DALBAR Seal of Excellence for Policy Owner Services Disability Income (DI) Policy Administration** and **2007 DALBAR Seal of Excellence for Policy Owner Services Call Center** as part of the DALBAR Recognition for Excellence Program.

The recognition comes as the result of a rigorous audit that evaluated the opinions of policy owners against DALBAR's opinion index. Specific service elements measured included the level of courtesy and knowledge of representatives, clarity of communication, quality of correspondence, simplicity and ease of doing business, timely response to requests and error rates.

In all, DALBAR evaluated more than 8,000 discrete service variables within a random sample of calls, as well as nearly 1,500 policy owner surveys.

Berkshire Life needed to earn an overall DALBAR designation of at least "Very Good" in each of the four areas examined in order to achieve recognition for quality service. For the first time since earning its first awards in 2004, all four areas were awarded an "Excellent" rating.

The four DALBAR Seals of Excellence for 2007 follow identical citations earned by Berkshire Life last year for its service in 2006, bringing the company's DALBAR award total to 20.

Berkshire Life remains the only disability income insurance company to receive DALBAR awards for its service. Its call center is ranked among the top among all companies evaluated by DALBAR.

“As Berkshire Life shifts from a product-focused to more customer-focused corporate strategy, it is more fitting than ever to be honored by such a prestigious organization as DALBAR for our continuing quality efforts to enhance the customer experience,” said **Robin L. MacPherson**, ACS, PCS, DIA, Second Vice President-New Business Services and Policy Owner Services.

Berkshire Life’s parent company, The Guardian Life Insurance Company of America, has received numerous DALBAR awards in recent years as part of DALBAR’s nationally syndicated Communications Seal and Service Award programs. In addition, Berkshire Life’s Marketing Services area earned five DALBAR Communications Seals in 2007 for its marketing and sales support tools.

“Berkshire Life’s results show that the institutional imperative to serve customers well is a management priority,” said **Kathleen Whalen**, Managing Director at DALBAR. She added, “Berkshire Life has stood behind the business strategy and obligation to provide superior service and has the track record to prove it.”

About DALBAR

With offices in the U.S. and Canada, DALBAR, Inc., develops standards for and provides research on intangible factors such as investor behavior, customer satisfaction, service quality, communications, Internet services and financial professional ratings to the mutual fund, broker/dealer, discount brokerage, life insurance and banking industries.

About Berkshire Life

Headquartered in Pittsfield, Mass., Berkshire Life Insurance Company of America is a wholly-owned stock subsidiary of The Guardian Life Insurance Company of America, New York, N.Y. Its key missions are to grow Guardian’s disability income and long -term care lines of business and to research and develop new insurance products. More information about Berkshire Life can be obtained at www.BerkshireLife.com.