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5 Attorneys for Plaintiff and Counterdefendant,
6 **THE GUARDIAN LIFE INSURANCE**
7 **COMPANY OF AMERICA**

8 **UNITED STATES DISTRICT COURT**
9 **CENTRAL DISTRICT OF CALIFORNIA**

10 THE GUARDIAN LIFE INSURANCE
11 COMPANY OF AMERICA,
12 Plaintiff,
13 vs.
14 GABRIELIAN AND ASSOCIATES
15 INSURANCE SERVICES INC.,
16 Defendant.

Case No.: CV12-0632-JFW (MANx)

**JUDGMENT IN FAVOR OF
GUARDIAN LIFE INSURANCE
COMPANY OF AMERICA**

17 AND RELATED COUNTERCLAIM.
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1 Based on the Findings of Fact and Conclusions of Law issued by the Court
2 on December 19, 2012, a copy of which is attached hereto as Exhibit A and
3 incorporated herein, Judgment is hereby entered on The Guardian Life Insurance
4 Company of America's ("Guardian") complaint for declaratory relief in favor of
5 Guardian. The Court hereby confirms that the Group Policy issued by Guardian to
6 Gabrielian & Associates on February 1, 2011, with an Employer Rider group plan
7 number G-00761339-GN ("the Group Policy"), is rescinded and was properly
8 rescinded by Guardian. The coverage under the Group Policy is null and void and
9 there is no coverage under the Group Policy.

10 In addition, based on the Findings of Fact and Conclusions of Law issued by
11 the Court on December 19, 2012, Leo Gabrielian and Gabrielian and Associates
12 Insurance Services, Inc. (collectively "Gabrielian") take nothing on their
13 counterclaim for benefits under the Group Policy, attorney's fees, and costs. The
14 Group Policy was properly rescinded and is void. No coverage exists under the
15 Group Policy and therefore no benefits are payable to Gabrielian.

16 Accordingly, Judgment is hereby entered in favor of Guardian and against
17 Gabrielian & Associates, Gabrielian and Associates Insurance Services Inc., and
18 Leo Gabrielian. Guardian is entitled to costs of suit.

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20 **IT IS SO ORDERED**

21 Dated: January 8, 2013

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23 Honorable John F. Walter
24 United States District Judge
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