BESTWEEK

January 2012

Weekly Insurance Newsletter

Top Insurers Ranked by Assets, Net Premiums

Aegon N.V.

Chairman and Chief Executive:

Alex Wynaendts

Aegon is a public company specializing in life insurance, pensions and longterm savings and investment products. It has 28,000 employees serving 40 million clients in 20 countries.



www.aegon.com

Allianz Societas Europae Chairman and Chief Executive:

Michael Diekmann

Allianz is a public company specializing in property/casualty and life/health insurance, asset management and banking. It has approximately 151,000 employees serving more than 76 million clients in about 70 countries.



Rating: A.M. Best currently rates the financial strength of most of Allianz's operating companies A+ (Superior). www.allianz.com

American International Group Inc.

Chairman and Chief Executive:

Robert H. Benmosche

AIG is a public company specializing in life and property/casualty insurance and retirement services. It has operations in more than 130 countries and jurisdictions.



Rating: A.M. Best currently rates the financial strength of AIG's operating companies A (Excellent). www.aig.com

Assicurazioni Generali S.p.A.

Chairman: Gabriele Galateri di Genola

Generali is a public company specializing in life and property/casualty insurance, along with medical covers, pension services and asset management. It serves 70 million clients in over 60 countries.

Rating: A.M. Best currently rates the financial strength of Generali's operating companies A- (Excellent).

www.generali.com

Aviva plc

Chief Executive: Andrew Moss

Aviva is a public company specializing in long-term savings, fund management and general insurance. It has approximately 36,000 employees serving 44.5 million clients worldwide.

Rating: A.M. Best currently rates the financial strength of Aviva's operating companies A (Excellent).

www.aviva.com

World's Largest Insurers

Ra	nked by Non-Banking Assets	Ocumbus of	2010 Total Non-	0/		
	AMB Company Name	Country of Domicile	Banking Assets USD (000)	% Change*		
1	Japan Post Insurance Co. Ltd.	Japan	1,089,463,948	-5.26		
2	Axa S.A.	France	920,476,513	3.27		
3	Allianz SE	Germany	807,486,736	8.23		
4	MetLife Inc.	US	730,906,000	35.53		
5	American International Group Inc.	US	683,443,000	-19.37		
6	Aviva plc	UK	572,208,859	4.45		
7	Assicurazioni Generali S.p.A.	Italy	559,858,937	-0.33		
8	Prudential Financial Inc.	US	539,854,000	12.42		
9	Nippon Life Insurance Co.	Japan	527,095,201	6.20		
10	Legal & General Group plc	UK	501,063,918	9.03		
11	National Mut Ins Fed of Agricultural Co-ops	Japan	488,175,304	3.30		
12	Aegon N.V.	Netherlands	440,401,166	11.27		
13	ING Groep N.V.	Netherlands	431,859,607	12.25		
14	CNP Assurances	France	423,490,868	5.88		
15	Manulife Financial Corp.	Canada	417,770,773	5.07		
16	Prudential plc	UK	403,492,963	14.51		
17	Zurich Financial Services Ltd.	Switzerland	375,661,000	1.75		
18	Berkshire Hathaway Inc.	US	372,229,000	25.28		
19	Dai-ichi Life Insurance Co. Ltd.	Japan	346,404,836	5.45		
20	Hartford Financial Services Group Inc.	US	318,346,000	3.45		
21	Munich Reinsurance Co.	Germany	313,245,257	5.79		
22	Predica-Prevoyance Dialogue du Credit	France	300,629,986	6.79		
23	Meiji Yasuda Life Insurance Co.	Japan	270,676,742	4.64		
24	China Life Insurance (Group) Co.	China	269,422,274	14.24		
25	Life Insurance Corporation of India	India	253,156,543	32.35		
*Por	*Percent change is based upon local currency					

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Source: BestLink, A.M. Best research



Genola

AXA S.A.

Chairman and Chief Executive: Henri de Castries AXA is a public company specializing in insurance and asset management. It has 214,000 employees serving 95 million clients in 61 countries.

Rating: A.M. Best currently rates the financial strength of most of AXA's operating companies A+ (Superior).

www.axa.com



Chairman and Chief Executive: Warren E. Buffett Berkshire Hathaway is a public company with property/ casualty insurance and reinsurance operations.

Rating: A.M. Best currently rates the financial strength of most of Berkshire Hathaway's operating companies A++ (Superior).

www.berkshirehathawav.com







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BESTWEEK | WORLD'S LARGEST INSURERS———

World's Largest Insurers

Ranked by Net Premiums Written

Hanked by Net i Terrianis Written							
		Country of	2010 Net Premiums	%			
	AMB Company Name	Domicile	Written USD (000)	Change*			
1	Axa S.A.	France	107,912,553	0.20			
2	Assicurazioni Generali S.p.A.	Italy	87,166,306	2.87			
3	UnitedHealth Group Inc.**	US	85,405,000	7.68			
4	Allianz SE	Germany	84,433,538	6.25			
5	Japan Post Insurance Co. Ltd.	Japan	80,985,521	-4.77			
6	National Mut Ins Fed of Agricultural Co-ops	Japan	63,643,779	2.08			
7	Munich Reinsurance Co.	Germany	57,841,393	9.78			
8	WellPoint Inc.	US	54,109,700	-2.51			
9	Aviva plc	UK	53,237,258	7.15			
10	China Life Insurance (Group) Co.	China	52,873,923	15.48			
-11	Nippon Life Insurance Co.	Japan	52,182,307	-4.40			
12	State Farm Group***	US	55,296,111	2.32			
13	American International Group Inc.	US	46,227,000	-5.34			
14	Kaiser Foundation Group of Health Plans****	US	45,025,113	-5.59			
15	Zurich Financial Services Ltd.	Switzerland	44,282,000	-7.69			
16	CNP Assurances	France	41,655,504	-0.46			
17	Life Insurance Corporation of India	India	41,326,070	18.32			
18	Dai-ichi Life Insurance Co. Ltd.	Japan	39,968,955	12.47			
19	Prudential plc	UK	37,456,838	21.20			
20	Meiji Yasuda Life Insurance Co.	Japan	35,630,231	21.97			
21	ING Groep N.V.	Netherlands	34,247,077	-9.50			
22	Sumitomo Life Insurance Co.	Japan	33,369,596	20.30			
-	Humana Inc.**	US	32,712,323	9.31			
24	Berkshire Hathaway Inc.	US	30,916,000	10.88			
25	Tokio Marine Holdings Inc.	Japan	29,755,691	-4.26			

^{*} Percent change is based upon local currency

Source: BestLink*, A.M. Best research

China Life Insurance (Group) Co. President: Yuan Li

China Life is a public company specializing in life and property/casualty insurance and asset management. The company and its subsidiaries constitute the largest commercial insurance group in Mainland China. www.chinalife.com.cn

CNP Assurances

Chief Executive: Gilles Benoist

CNP Assurances is a public company specializing in personal lines insurance. It has 24 million clients and operations in France, the rest of Europe and South America. www.cnp.fr

Dai-ichi Life Insurance Co. Ltd.

President: Koichiro Watanabe

Dai-ichi Life is a public company specializing in life insurance. It has approximately 57,000 employees and operations in Asia, Europe and North America.

www.dai-ichi-life.co.jp

Hartford Financial Services Group Inc.

Chairman and Chief Executive: Liam E. McGee

Hartford is a public company specializing in life, automobile, homeowners and business insurance, group and employee benefits, investment products, annuities, mutual funds and college savings plans.

Rating: A.M. Best currently rates the financial strength of Hartford's operating companies A (Excellent).

www.thehartford.com











Humana Inc.

Chairman and Chief Executive:

Michael B. McCallister

Humana is a public company specializing in health, dental, vision and life insurance in the United States.

Rating: A.M. Best currently rates the financial strength of most of Humana's operating companies A- (Excellent).

www.humana.com



ING Groep N.V.

Chief Executive: Jan Hommen

ING is a public company specializing in life and non-life insurance and asset management. It has approximately 107,000 employees and operates in Asia, Europe, Latin America and the United States.

Rating: A.M. Best currently rates the financial strength of two ING operating companies A (Excellent).

www.ina.com



Japan Post Insurance Co. Ltd.

Chairman: Josuke Shindo

Japan Post Insurance is a government-owned company specializing in life insurance, which it sells through its postal parent's post office locations in all of Japan's cities, towns and villages. The company has approximately 6,800 employees. www.jp-life.japanpost.jp

Kaiser Foundation Group of Health Plans

Chairman and Chief Executive: George C. Halvorson. Kaiser is a not-for-profit company specializing in health insurance and health care. It operates in the United States

in California, Colorado, Georgia, Hawaii, Maryland, Ohio, Oregon, Virginia, Washington and Washington D.C.

www.kp.org

Legal & General Group plc

Chief Executive: Tim Breedon

Legal & General is a public company specializing in life and general insurance, pensions and investments. It serves over 7 million clients in the United Kingdom, United States and Europe. Rating: A.M. Best currently rates the financial strength of

an operating company of Legal & General A+ (Superior). www.legalandgeneralgroup.com





Life Insurance Corporation of India

Chairman: D.K. Mehrotra

Life Insurance Corporation of India is a government-owned company specializing in individual life insurance, group insurance and pension plans. It is the largest life insurer in India and has operations in Asia, the Middle East and Europe. www.licindia.com

Manulife Financial Corp.

Chief Executive: Donald A. Guloien

Manulife is a public company specializing in life and health insurance, long-term care services, pension products, annuities, mutual funds and banking products. It has more than 20,000 employees and operates in 21 countries and territories worldwide.

Rating: A.M. Best currently rates the financial strength of Manulife's operating companies A+ (Superior).

www.manulife.com



^{**} Premiums shown are earned premiums

^{***} Premiums shown are for U.S. companies only

^{****} A. M. Best consolidation

WORLD'S LARGEST INSURERS BESTWEEK



Meiji Yasuda Life Insurance Co.

Chairman: Ken-Ichi Sekiguchi

Meiji Yasuda is a mutual company specializing in life insurance and asset management. It has operations in Japan, Asia, the United States and Europe.

Rating: A.M. Best currently rates the financial strength of Meiji Yasuda's operating companies A (Excellent). www.meijiyasuda.co.jp

MetLife Inc.

President and Chief Executive: Steven A. Kandarian MetLife is a public company specializing in life, nonmedical health and property/casualty insurance, annuities and employee benefit programs. It serves 90 million customers in over 50 countries.

Rating: A.M. Best currently rates the financial strength of most of MetLife's operating companies A+ (Superior).

www.metlife.com

Munich Reinsurance Co.

Chairman: Nikolaus von Bomhard

Munich Re is a public company specializing in reinsurance, primary insurance and asset management. It has approximately 47,000 employees and operates in more than 30 countries.

Rating: A.M. Best currently rates the financial strength of Munich Re's operating companies A+ (Superior).

www.munichre.com

National Mutual Insurance Federation of Agricultural Cooperatives

President: Kazumi Imao

The National Mutual Insurance Federation of Agricultural Cooperatives, commonly known as "JA Kyosai," is Japan's national mutual aid association of agricultural cooperatives. The company provides property, liability and life insurance.

www.ja-kyosai.or.jp

Nippon Life Insurance Co.

Chairman: Kunie Okamoto

Nippon Life is a mutual company specializing in life insurance. It has operations in Japan, the United States and Asia.

Rating: A.M. Best currently rates the financial strength of Nippon Life's operating companies A+ (Superior).

www.nissav.co.ip

Predica-Prevoyance Dialogue du Credit

Chairman: Guy Chateau

Predica specializes in life insurance and is a leading life bancassurer in France. It has approximately 750 employees and 14.3 million policies. Its parent company, Credit Agricole Assurances, has operations in 19 countries.

www.predica.fr

Prudential Financial Inc.

Chairman and Chief Executive: John R. Strangfeld Prudential is a public company specializing in life insurance, annuities, retirement-related services and investment management. It has approximately 41,000 employees in 38 countries and territories.

Rating: A.M. Best currently rates the financial strength of Prudential's operating companies A+ (Superior).

www.prudential.com



Chief Executive: Tidjane Thiam Prudential is a public company specializing in life insurance and asset management. It has 25 million

Rating: A.M. Best currently rates the financial strength of

customers in Asia, the United Kingdom and the

Prudential's Jackson National subsidiaries A+ (Superior). www.prudential.co.uk

State Farm Group

Prudential plc

Chairman and Chief Executive: Edward B. Rust Jr. State Farm is a mutual company specializing in automobile, property and life insurance. It has approximately 66,000 employees and 80 million policies and accounts throughout the United States and Canada.

Rating: A.M. Best currently rates the financial strength of most of State Farm's operating companies A++ (Superior). www.statefarm.com



Sumitomo Life specializes in life insurance, annuities and asset management. It has approximately 45,000 employees and operates in Asia.

www.sumitomolife.co.jp

Tokio Marine Holdings Inc.

President: Shuzo Sumi

Tokio Marine Holdings is a public company specializing in life and nonlife insurance. It has operations in Asia, Europe and North America.

Rating: A.M. Best currently rates the financial strength of most of Tokio Marine's operating companies A++ (Superior). www.tokiomarinehd.com

UnitedHealth Group Inc.

Chief Executive: Stephen J. Hemsley

UnitedHealth is a public company specializing in health insurance and health care services. It serves more than 75 million individuals, employs approximately 87,000 people and operates in all 50 states and about 18 countries worldwide.

Rating: A.M. Best currently rates the financial strength of United Health's operating companies A (Excellent). www.unitedhealthgroup.com

WellPoint Inc.

Chair and Chief Executive: Angela F. Braly

WellPoint is a public company specializing in health insurance. It has 37,500 employees serving 34 million members in the United States.

Rating: A.M. Best currently rates the financial strength of most of WellPoint's operating companies A (Excellent). www.wellpoint.com

Zurich Financial Services Ltd.

Chairman: Manfred Gentz

Zurich is a public company specializing in general and life insurance. It has over 60,000 employees serving customers in more than 170 countries.

Rating: A.M. Best currently rates the financial strength of most of Zurich's operating companies A+ (Superior).

www.zurich.com

Strangfeld



















