

**Best's Executive Summary Report (Financial Overview) - 11 Years**

**00000 Sample Insurance Company**

*Life/Health*

Company Information		Best's Current and Previous Rating		
<b>123 Main Street</b>	<b>President</b>	<b>Effective Date</b>	<b>Rating &amp; Modifier</b>	<b>Financial Size Category</b>
<b>Anywhere, USA 12345</b>	<b>Telephone:</b>	2/8/2006	A+ (Superior)	XIV
	<b>Fax:</b>	2/8/2005	A+ (Superior)	

NAIC: **00000**

Balance Sheet (\$000)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995
<b>Assets</b>											
Net Bonds	2,271,853	2,056,377	1,891,502	1,483,993	1,192,987	1,020,453	893,957	757,686	687,609	607,754	545,752
Net Preferred Stocks	0	0	179	179	179	179	179	179	179	578	688
Net Common Stocks	141	0	0	649	1,163	240	179	159	133	151	53
Net Mortgage Loans	303,706	329,818	344,015	326,189	267,553	298,312	305,728	226,472	101,012	78,669	53,743
Net Real Estate	4,159	2,115	2,048	492	506	520	535	552	743	820	840
Net Cash, Equiv & Short Term Inv	69,294	19,633	19,812	139,759	114,035	38,616	15,090	30,257	12,644	14,803	*
Net Cash and Short-Term Inv	*	*	*	*	*	*	*	*	*	*	6,682
Net Contract Loans	29,460	33,636	33,786	32,766	34,031	33,602	32,427	32,386	31,464	30,592	30,012
Net Premium Notes	0	0	0	0	0	0	0	0	0	0	0
Net Other Invested Assets	0	0	0	0	0	0	0	0	0	0	0
Net Receivable for Securities	685	12	28	383	632	664	2,507	296	498	0	0
Net Aggregate Write-Ins	0	0	0	0	0	0	0	0	0	0	123
Net Subtotal Cash & Invested Assets	2,679,298	2,441,590	2,291,370	1,984,413	1,611,088	1,392,585	1,250,602	1,047,988	834,283	733,367	637,893
Net Investment Income	32,238	30,835	27,588	23,737	20,157	15,847	12,912	10,970	11,204	9,706	9,652
Net Premiums & Considerations	-34,163	-34,744	-27,884	-22,744	-17,403	-16,678	-7,570	-3,721	-16,729	5,100	5,056
Net Separate, Segregated & Protected	0	0	0	0	0	0	0	0	0	0	0
Net Other Assets	75,090	59,674	25,441	37,094	53,192	28,586	19,103	8,965	17,113	4,026	4,758
<b>Net Total Admitted Assets</b>	<b>2,752,463</b>	<b>2,497,355</b>	<b>2,316,515</b>	<b>2,022,500</b>	<b>1,667,034</b>	<b>1,420,340</b>	<b>1,275,047</b>	<b>1,064,202</b>	<b>845,871</b>	<b>752,199</b>	<b>657,359</b>
<b>Liabilities</b>											
Contract Reserves	2,355,047	2,173,739	2,041,185	1,724,104	1,404,597	1,223,667	1,093,402	845,777	623,500	560,409	485,903
Liability for Deposit-type Contracts	8,506	8,289	8,171	7,894	7,785	0	0	0	0	0	0
Contract Claims	5,293	4,554	5,746	3,314	3,694	2,181	2,563	1,841	1,114	1,844	2,367
Interest Maintenance Reserve	7,261	5,850	6,250	3,699	1,425	1,007	1,243	1,141	813	1,190	1,626
Comm, Taxes & Expenses	16,035	24,519	11,313	17,011	20,651	13,261	9,390	9,958	16,980	8,258	4,487
Asset Valuation Reserve	22,213	23,807	21,600	18,021	14,626	13,485	10,834	8,491	6,972	5,512	4,265
Funds Held Reinsurance Treaties	0	0	0	0	0	0	0	0	10,307	724	0
Liabilities from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0
Other Liabilities	77,653	70,660	86,575	144,306	114,767	79,848	80,447	115,613	106,616	21,705	14,779
<b>Total Liabilities</b>	<b>2,492,008</b>	<b>2,311,418</b>	<b>2,180,840</b>	<b>1,918,349</b>	<b>1,567,545</b>	<b>1,333,449</b>	<b>1,197,879</b>	<b>982,821</b>	<b>766,302</b>	<b>599,642</b>	<b>513,427</b>

\* This financial data was not available during the given year.

Source: 2006 Best's Statement File - L/H, US. Contains data compiled as of August 29, 2006



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**Life/Health**

Common Capital Stock	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Preferred Capital Stock	0	0	0	0	0	0	0	0	0	0	0
Surplus Notes	0	0	0	0	0	0	0	0	0	0	0
Gross Paid In & Contributed Surplus	275,041	235,041	215,041	140,041	115,041	110,041	85,041	60,041	50,041	48,801	48,801
Unassigned Funds (Surplus)	-19,585	-54,103	-84,365	-40,890	-20,551	-28,149	-12,873	16,341	24,529	98,757	90,132
Treasury Stock at Cost - Common	0	0	0	0	0	0	0	0	0	0	0
Treasury Stock at Cost - Preferred	0	0	0	0	0	0	0	0	0	0	0
Other Surplus	-1	-1	-1	0	-1	-1	-1	-1	-1	-1	0
Total Capital & Surplus	260,455	185,937	135,675	104,151	99,489	86,891	77,167	81,381	79,569	152,557	143,933
Total Liabilities - Capital & Surplus	2,752,463	2,497,355	2,316,515	2,022,500	1,667,034	1,420,340	1,275,047	1,064,202	845,871	752,199	657,359



*The Insurance Information Source*

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00000 Sample Insurance Company

Life/Health

Income Statement (\$000)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995
<b>Summary of Operations</b>											
Premiums:											
Industrial Life	0	0	0	0	0	0	0	0	0	0	0
Ordinary Life	201,858	197,810	309,360	310,164	231,580	166,419	258,703	236,117	147,926	104,990	89,641
Individual Annuities	536	641	1,102	756	576	410	863	927	1,029	1,626	1,969
Credit Life	0	0	0	0	0	0	0	-33	-17	-4	0
Group Life	0	0	0	0	0	0	0	0	0	120	97
Group Annuities	0	0	0	0	0	0	0	0	0	0	0
Group Accident & Health	0	0	0	0	0	0	0	0	0	-53	259
Credit Accident & Health	0	0	0	0	0	0	-2	-8	-87	-563	345
Other Accident & Health	103	112	156	183	158	190	218	247	285	323	376
Aggregate Other	0	0	0	0	0	0	0	0	0	0	0
Total Premiums and Annuity Considerations	202,496	198,563	310,618	311,103	232,314	167,020	259,781	237,250	149,136	106,440	92,686
Deposit-Type Funds	0	0	0	0	0	91	281	183	575	368	436
Total Premiums and Deposit Funds	202,496	198,563	310,618	311,103	232,314	167,111	260,062	237,433	149,711	106,808	93,122
Supplementary Contracts	52	71	114	11	98	1,009	633	895	900	1,082	803
Coupons & Similar Benefits	0	0	0	0	0	0	0	0	0	0	0
Net Investment Income	153,148	147,147	130,069	117,074	102,252	90,574	75,646	63,282	55,528	54,542	51,456
Amort Interest Maint Res	1,031	938	1,607	650	410	305	293	169	185	392	474
Net Gain from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0
Commissions & Expenses on Reinsurance Ceded	121,365	88,906	105,175	81,453	44,102	55,385	28,635	13,831	9,332	3,613	249
Reserve Adjustments on Reinsurance Ceded	0	0	0	0	0	0	1,302	6	11	6	6
Other Income	0	-82	83	1,752	0	0	0	0	0	0	0
Total Income	478,092	435,544	547,667	512,043	379,176	314,384	366,571	315,616	215,668	166,443	146,109
Death Benefits	23,836	25,819	23,587	17,634	14,238	10,410	10,337	7,681	7,716	14,605	13,626
Matured Endowments	377	444	440	481	435	472	619	644	644	881	741
Annuity Benefits	207	191	198	213	5,803	10,501	8,285	10,146	10,521	9,598	10,654
Disability Benefits	395	474	465	730	460	572	447	541	490	553	2,725
Surrender Benefits	45,929	69,216	33,697	35,307	72,735	46,244	27,716	22,084	23,102	15,782	15,214
Group Conversions	0	0	0	0	0	0	0	0	0	0	0
Interest on Contract or Contract Funds	561	36	1,529	794	295	241	162	118	127	129	176
Supplementary Contracts	344	321	340	306	423	1,367	1,560	1,861	1,627	1,653	1,477
Increase in Life and A&H Contracts	199,658	132,807	318,000	319,859	163,737	125,934	244,198	218,107	103,659	73,313	50,690
Increase in Liabilities for Premiums/Deposit Funds	0	0	0	0	0	-2,637	-471	-1,211	-1,033	0	0
Commissions on Direct Business	94,902	129,490	127,917	104,630	69,513	85,009	55,239	34,983	29,554	15,744	13,041
Commissions & Expenses on Reinsurance Assume	1,160	984	-23	4	-5	-23	-19	-35	-32	-21	-66
General Insurance Expenses	57,029	67,306	61,003	51,419	33,486	33,854	28,250	16,273	15,514	12,236	14,649
Taxes, Licenses & Fees	14,014	13,315	13,498	11,989	10,729	8,076	8,765	7,772	5,070	3,558	2,854

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Net Transfers to Separate Accounts	0	0	0	0	0	0	0	0	0	0	0
Other Disbursements	-244	546	-1	-1	-5,435	4,974	222	-339	-1,235	639	-2,519
Total Disbursements	438,168	440,949	580,650	543,365	366,414	324,994	385,310	318,625	195,724	148,670	123,262
Net Gain Before Dividends & Taxes	39,924	-5,405	-32,983	-31,322	12,761	-10,610	-18,739	-3,009	19,944	17,774	22,846
Dividends to Policyholders	1,559	1,698	1,492	1,551	1,595	1,610	1,593	1,697	1,692	1,669	1,896
Net Gain After Dividends to Policyholders	38,365	-7,104	-34,475	-32,873	11,166	-12,220	-20,332	-4,706	18,252	16,104	20,951
Federal & Foreign Income Taxes	8,252	11,430	-10,969	-6,143	5,373	-3,406	4,249	-488	13,111	4,615	11,594
Net Gain from Operations	30,114	-18,533	-23,506	-26,730	5,794	-8,814	-24,581	-4,217	5,141	11,489	9,357



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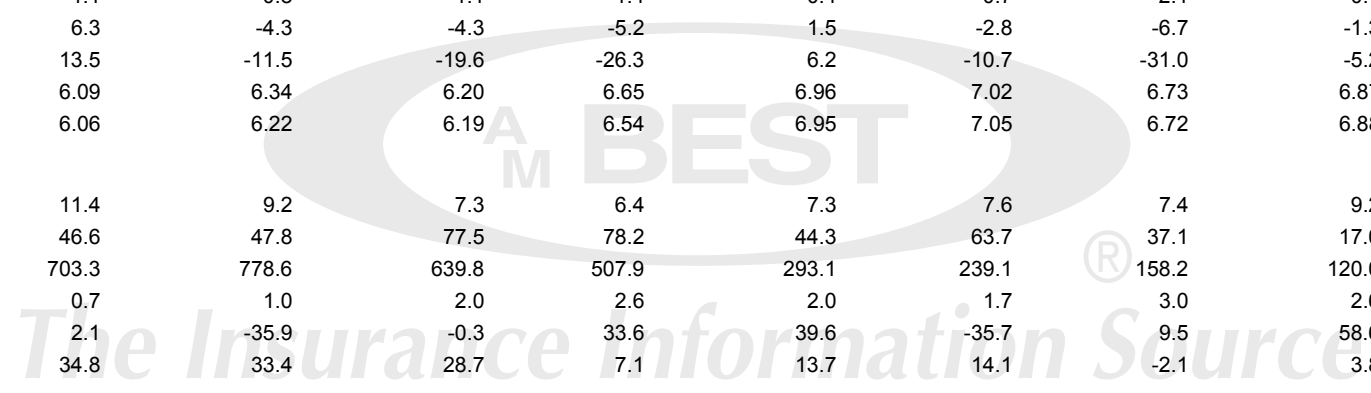
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Life/Health

Key Financial Indicators	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995
<b>Premiums</b>											
Direct Premiums Written (\$000)	560,203	512,536	544,720	483,467	344,968	289,403	322,604	287,248	194,517	116,143	96,682
Net Premiums Written (\$000)	202,496	198,563	310,618	311,103	232,314	167,110	260,061	237,434	149,712	106,807	93,122
Gross Premiums Written (\$000)	566,015	517,453	548,007	486,927	348,909	292,101	325,871	290,797	198,597	120,585	101,849
<b>Profitability Analysis</b>											
Benefits Paid to NPW & Dep Liab (%)	35.2	48.4	19.4	17.8	40.4	41.8	18.9	18.1	29.5	40.4	47.9
Commissions & Expenses to NPW & Dep Liab (%)	22.4	61.5	31.3	27.8	27.3	45.7	24.6	19.0	26.6	27.0	32.2
Net Operating Gain to Total Assets (%)	1.1	-0.8	-1.1	-1.4	0.4	-0.7	-2.1	-0.4	0.6	1.6	1.5
Net Operating Gain to Total Revenue (%)	6.3	-4.3	-4.3	-5.2	1.5	-2.8	-6.7	-1.3	2.4	6.9	6.4
Operating Return on Equity (%)	13.5	-11.5	-19.6	-26.3	6.2	-10.7	-31.0	-5.2	4.4	7.8	6.7
Net Yield (%)	6.09	6.34	6.20	6.65	6.96	7.02	6.73	6.87	7.24	8.16	8.63
Total Return (%)	6.06	6.22	6.19	6.54	6.95	7.05	6.72	6.88	7.32	8.23	8.47
<b>Leverage Analysis</b>											
Capital & Surplus to Liabilities (%)	11.4	9.2	7.3	6.4	7.3	7.6	7.4	9.2	11.4	26.6	29.1
Surplus Relief (%)	46.6	47.8	77.5	78.2	44.3	63.7	37.1	17.0	11.7	2.4	0.2
Reinsurance Leverage (%)	703.3	778.6	639.8	507.9	293.1	239.1	158.2	120.0	89.1	9.5	9.0
NPW & Dep Liab to Capital (X)	0.7	1.0	2.0	2.6	2.0	1.7	3.0	2.6	1.7	0.7	0.6
Change in NPW & Dep Liab (%)	2.1	-35.9	-0.3	33.6	39.6	-35.7	9.5	58.6	40.2	14.7	-8.3
Change in Capital (%)	34.8	33.4	28.7	7.1	13.7	14.1	-2.1	3.8	-45.3	6.7	5.1
<b>Liquidity Analysis</b>											
Operating Cash Flow (\$000)	233,267	146,517	302,616	367,521	217,044	144,623	202,162	214,703	103,456	96,585	53,007
Quick Liquidity (%)	62.0	55.1	53.8	53.8	57.6	58.6	54.0	62.7	67.1	40.3	31.0
Current Liquidity (%)	74.6	67.9	66.5	65.3	71.6	69.9	65.5	74.2	79.8	52.7	45.3
Non Investment Grade Bonds to Capital (%)	30.1	31.0	50.5	94.3	44.7	45.2	27.3	11.9	8.2	7.5	9.2
Delinquent & Foreclosed Mortgage to Capital (%)	1.5	1.0	2.2	0.4	0.4	0.5	0.6	0.6	0.9	0.5	0.6
Mortgage & Real Estate to Capital (%)	108.9	158.3	220.0	267.4	234.9	297.7	348.0	252.6	117.6	50.3	36.8
Affiliated Investments to Capital (%)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0



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