

Sample: Best's Aggregates & Averages— Life/Health - U.S. & Canada

LIFE		
4	ANNUAL STATEMENT FOR THE YEAR 2007 OF THE Total US LH Stock	
SUMMARY OF OPERATIONS		
(\$000 omitted)		
	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Column 1, less Column 11)	525,285,627	
2. Considerations for supplementary contracts with life contingencies	771,761	
3. Net investment income (Exhibit of Net Investment Income, Line 17)	136,149,980	
4. Amortization of Interest Maintenance Reserve (IMR)(Line 5)	790,365	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	330,612	
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Column 1)	14,484,445	
7. Reserve adjustments on reinsurance ceded	-25,165,646	
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	20,049,865	
8.2 Charges and fees for deposit-type contracts	174,967	
8.3 Aggregate write-ins for miscellaneous income	16,421,693	
9. Totals (Line 1 to Line 8.3)	689,293,668	
10. Death benefits	44,914,694	
11. Matured endowments (excluding guaranteed annual pure endowments)	430,704	
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Columns 4 plus 8)	62,366,747	
13. Disability benefits and benefits under accident and health contracts	96,455,427	
14. Coupons, guaranteed annual pure endowments and similar benefits	11,982	
15. Surrender benefits and withdrawals for life contracts	261,533,359	
16. Group conversions	6,599	
17. Interest and adjustments on contract or deposit-type contract funds	15,508,255	
18. Payments on supplementary contracts with life contingencies	1,796,370	
19. Increase in aggregate reserves for life and accident and health contracts	2,215,305	
20. Totals (Line 10 to Line 19)	485,239,442	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Column 1)	37,339,364	
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2 Column 1)	7,227,692	
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	42,305,461	
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Columns 1 plus 2 plus 3)	6,078,003	
25. Increase in loading on deferred and uncollected premiums	-585,732	
26. Net transfers to or (from) Separate Accounts net of reinsurance	54,665,990	
27. Aggregate write-ins for deductions	8,308,202	
28. Totals (Line 20 to Line 27)	640,578,422	
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	48,715,246	
30. Dividends to policyholders	8,226,864	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	40,488,382	
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	10,895,351	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	29,593,031	
34. Net realized capital gains or (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 1,369,809 (excluding taxes of \$ -223,856 transferred to the IMR)	-2,044,534	
35. Net Income (Line 33 plus Line 34)	27,548,498	
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Column 2)	197,729,138	
37. Net income (Line 35)	27,548,498	
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 676,459	-663,150	
39. Change in net unrealized foreign exchange capital gain (loss)	356,117	
40. Change in net deferred income tax	2,236,614	
41. Change in nonadmitted assets and related items	-2,327,768	
42. Change in liability for reinsurance in unauthorized companies	123,876	
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Column 4)	536,083	
44. Change in asset valuation reserve	-1,827,563	
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Column 2 minus Column 1)	-1,000,907	
46. Surplus (contributed to) withdrawn from Separate Accounts during period	479,114	
47. Other changes in surplus in Separate Accounts statement	-592,015	
48. Change in surplus notes	1,021,645	
49. Cumulative effects of changes in accounting principles	-21,530	
50. Capital changes:		
50.1 Paid in	-243,968	
50.2 Transferred from surplus (Stock Dividend)	-104,714	
50.3 Transferred to surplus	-2,070	
51. Surplus adjustment:		
51.1 Paid in	4,646,895	
51.2 Transferred to capital (Stock Dividend)	-2,121	
51.3 Transferred from capital	-436	
51.4 Change in surplus as a result of reinsurance	3,373,213	
52. Dividends to stockholders	-23,120,015	
53. Aggregate write-ins for gains and losses in surplus	742,174	
54. Net change in capital and surplus for the year (Line 37 through Line 53)	11,157,984	
55. Capital and surplus, December 31, current year (Line 36 plus Line 54) (Page 3, Line 38)	208,887,121	
DETAILS OF WRITE-INS		
08.301		
08.302		
08.303		
08.398 Summary of remaining write-ins for Line 8.3 from overflow page		
08.399 Totals (Line 08.301 through Line 08.303 plus Line 08.398) (Line 8.3 above)		
2701		
2702		
2703		
2796 Summary of remaining write-ins for Line 27 from overflow page		
2799 Totals (Line 2701 through Line 2703 plus Line 2796) (Line 27 above)		
5301		
5302		
5303		
5396 Summary of remaining write-ins for Line 53 from overflow page		
5399 Totals (Line 5301 through Line 5303 plus Line 5396) (Line 53 above)		

Source: A.M. Best's Global Insurance & Banking Database

Companies by Type of Organization: Contains updated lists of mutual, stock and fraternal insurers.

Q A R QUANTITATIVE ANALYSIS REPORT

TOTAL US LIFE/HEALTH AND FRATERNAL
400 Organizations (787 Companies)

REINSURANCE AND RESERVE ANALYSIS

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← Reinsurance Analysis →

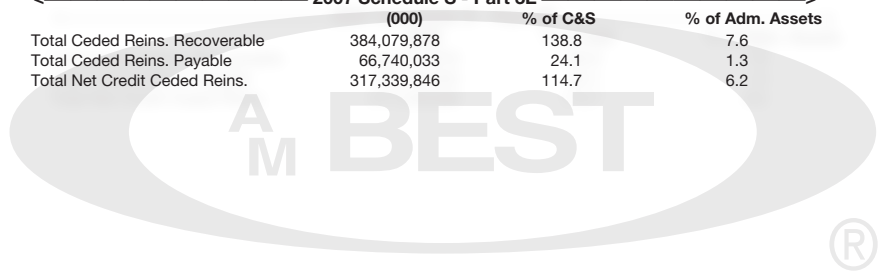
	Face Amount Reinsurance Assumed (000)	Assumed / In Force					Ceded / In Force				
		Total (%)	Ind. (%)	Ord. (%)	Credit (%)	Group (%)	Total (%)	Ind. (%)	Ord. (%)	Credit (%)	Group (%)
2003	1,953,887,863	6.7	0.7	8.8	4.6	1.9	41.5	33.1	52.8	39.9	14.3
2004	1,856,372,005	6.0	0.1	7.8	9.9	1.5	43.4	43.4	55.8	35.1	12.5
2005	1,650,762,135	5.1	0.0	6.5	5.6	1.4	43.6	48.4	56.8	29.9	10.7
2006	1,397,183,972	4.0	0.1	5.3	7.1	0.9	44.6	49.1	58.7	33.2	10.4
2007	1,139,082,468	3.2	0.0	4.1	3.6	1.0	45.5	42.0	59.4	33.0	11.5

← Reinsurance Leverage →

	Face Amount Reinsurance Ceded (000)	Surp. Rif. (%)	1st Year Rif. (%)	Adj. Surp. Rif. (%)	Reins. Ceded / GPW (%)	Affil. Reins. Recov. / C&S (%)	Unaff. Reins. Recov. / C&S (%)	Tot. Reins. Recov. / C&S (%)	Reins. Leverage (%)	A&H Ceded / Gross Prem.		
										Group (%)	Credit (%)	Ind. (%)
2003	12,047,774,631	6.7	3.3	2.5	17.3	1.3	5.1	6.4	109.0	14.1	47.6	18.1
2004	13,389,299,804	6.4	3.0	2.4	16.4	1.4	4.6	5.9	119.0	12.1	42.3	16.6
2005	14,232,817,392	5.6	2.4	2.0	15.4	1.5	4.5	6.1	125.2	12.7	42.4	16.4
2006	15,451,002,690	5.4	2.3	2.0	14.2	1.6	4.4	6.0	133.9	11.0	44.7	12.7
2007	16,323,174,125	5.8	2.0	3.0	16.0	1.7	4.1	5.8	139.8	10.4	41.3	14.9

← 2007 Schedule S - Part 3E →

	(000)	% of C&S	% of Adm. Assets
Total Ceded Reins. Recoverable	384,079,878	138.8	7.6
Total Ceded Reins. Payable	66,740,033	24.1	1.3
Total Net Credit Ceded Reins.	317,339,846	114.7	6.2



Source: 2008 Best's Quantitative Analysis Report

Trend Central: No other publication pulls together the amount of proprietary information about industry performance and the makeup of the life/health insurance industry.