

Sample: Best's Pocket Key Rating Guide – Life/Health, United States & Canada

Company Name Group Affiliation	Best's Rating FSC	Assets C&S (\$000)	NPW & Dep NI (\$000)	OPER ROE
UNITED HEALTHCARE INS CO UnitedHealth Group Allen J. Sorbo President & CEO 450 Columbus Boulevard Hartford, CT 06103	A+ Outlook: Stable FSC XIV 877-832-7734 Specialty: Group A&H, Maj med	7,250,080 1,836,613	18,098,957 1,807,955	116.2
UNITED HLTHCR OF IL UnitedHealth Group Robert J. Sheehy President 450 Columbus Boulevard, 4NB Hartford, CT 06103	A+ Outlook: Stable FSC XIV 312-424-4460 Specialty: Dental, Group A&H, Group Life	119,849 82,073	268,952 36,779	43.1
UNITED HLTHCR OF NY UnitedHealth Group Kevin R. Hill President 450 Columbus Boulevard, CT030-04NB Hartford, CT 06103-1809	A+ Outlook: Stable FSC XIV 877-832-7734 Specialty: Group A&H	1,139,499 273,127	966,465 42,980	17.3
UNITED HLTHCR OF OH UnitedHealth Group Robert J. Sheehy President 450 Columbus Blvd. 4NB Hartford, CT 06103	A+ Outlook: Stable FSC XIV 614-410-7000 Specialty: Dental, Group A&H, Stop Loss	108,379 53,056	357,434 29,244	59.6
UNITED HLTHCR OF AL UnitedHealth Group Thomas D. Lewis President 9900 Bren Road East, MN008-T380 Minnetonka, MN 55343	A Outlook: Stable FSC VI 205-977-6300 Specialty: Group A&H, Health	81,135 35,572	312,011 20,068	49.2
UNITED HLTHCR OF AZ UnitedHealth Group Benton V. Davis President & CEO 9900 Bren Road East, MN008-T380 Minnetonka, MN 55343	A- Outlook: Stable FSC VI 602-664-2600 Specialty: Group A&H, Health	68,425 47,463	91,228 -3,539	-6.6
UNITED HLTHCR OF AR UnitedHealth Group Charles B. Shipp President & CEO 9900 Bren Road East, MN008-T380 Minnetonka, MN 55343	A Outlook: Stable FSC V 501-664-7700 Specialty: Group A&H, Health	17,351 12,025	49,169 4,068	30.7
UNITED HLTHCR OF CO UnitedHealth Group Craig W. Keyes, M.D. President & CEO 9900 Bren Road East, MN008-T380 Minnetonka, MN 55343	A- Outlook: Stable FSC V 303-267-3300 Specialty: Group A&H, Health	25,452 15,848	75,301 2,281	7.0
UNITED HLTHCR OF FL UnitedHealth Group Matthew M. Davies President 9900 Bren Road East, MN008-T380 Minnetonka, MN 55343	A Outlook: Stable FSC VIII 407-659-7041 Specialty: Group A&H, Health, Ind A&H	412,335 147,826	1,910,613 73,390	42.8
UNITED HLTHCR OF GA UnitedHealth Group Daniel L. Ohman President 9900 Bren Road East, MN008-T380 Minnetonka, MN 55343	A Outlook: Stable FSC V 770-300-3501 Specialty: Group A&H, Health	40,808 23,076	150,506 6,926	29.0
UNITED HEALTHCARE OF KY LTD UnitedHealth Group Lawrence J. Kissner President & CEO 9900 Bren Road East, MN008-T380 Minnetonka, MN 55343	A- Outlook: Stable FSC VI 859-260-3600 Specialty: Group A&H, Health	52,565 42,032	77,816 3,270	7.2
UNITED HLTHCR OF LA UnitedHealth Group Thomas D. Lewis Chairman, President & CEO 9900 Bren Road East, MN008-T380 Minnetonka, MN 55343	A- Outlook: Stable FSC V 504-849-1603 Specialty: Group A&H, Health	20,248 12,950	45,400 2,648	9.8

U.S. Companies — 2005 Data in U.S. Dollars
146 — Best's Ratings as of 06/21/06 — **L/H Pocket KRG**

At Your Fingertips: Key information about companies is available in print (shown above) and searchable electronic format. The database also includes printable reports and a company-comparison tool.

Using *Best's Pocket Key Rating Guide* Life/Health Edition

Total Admitted Assets: The sum of all admitted assets. These assets are valued in accordance with state laws and regulations, as reported by the company in its financial statements that are filed with state insurance regulatory authorities. This item is reported net as to encumbrances on real estate. Admitted assets include separate account assets.

Net Premiums Written: Gross premiums written, direct and reinsurance assumed, less reinsurance premiums ceded.

Rating Outlook: (Positive, Negative, Stable) Indicates the potential future direction of a company's rating over an intermediate period, generally defined as the next 36 months.

Company Name Group Affiliation	Best's Rating FSC	Assets C&S (\$000)	NPW NI (\$000)	OPER ROE
ABC INSURANCE COMPANY The ABC Insurance Group John Smith, President & CEO 123 Main Street Anytown, CT 12345	A	74,915	-1,458	-6.9
	Outlook/Implication FSC XIV 888-555-1212 Specialty: A&H, Group A&H	59,232	-4,319	-6.9
		AMB # 00000	Began Bus.: 1994	

Return on Equity (ROE): The ratio of after-tax net income, to the mean of prior and current year-end policyholders' surplus, expressed as a percentage. This ratio measures a company's overall after-tax profitability from operations and investment activity.

Financial Size Category: An indicator of an insurer's size, based on reported policyholders' surplus, plus conditional or technical reserve funds such as: the asset valuation reserve, other investment and operating contingency funds, and/or miscellaneous voluntary reserves reported as liabilities.

Specialty Lines: The major lines of business written by the company.

Net Income: Represents the total after-tax earnings generated from operations and realized capital gains.

Capital & Surplus: The sum of paid-in capital, paid-in and contributed surplus, and net earned surplus, including voluntary contingency reserves.

Rating Implication: (Positive, Negative, Developing) Assigned to companies whose rating has been placed under review.

The printed version includes an information card that explains the data fields.