

Life Insurer Financial Profile

Company	MassMutual	Guardian Life	Berkshire Life of America	Prudential Ins Co of Amer	John Hancock Life & Health Ins	Mutual of Omaha	Genworth Life Insurance Co	Transamerica Life Ins
Ratings								
A.M. Best Company (Best's Rating, 15 ratings)	A++ (1)	A++ (1)	A++ (1)	A+ (2)	A+ (2)	A+ (2)	A (3)	A+ (2)
Standard & Poor's (Financial Strength, 20 ratings)	AA+ (2)	AA+ (2)	AA+ (2)	AA- (4)	AA- (4)	AA- (4)	A (6)	AA- (4)
Moody's (Financial Strength, 21 ratings)	Aa2 (3)	Aa2 (3)		A2 (6)	A1 (5)	Aa3 (4)	A2 (6)	A1 (5)
Fitch Ratings(Financial Strength, 21 ratings)	AA+ (2)	AA+ (2)		A+ (5)	AA- (4)		A- (7)	AA- (4)
Weiss (Safety Rating, 16 ratings)	A (2)	A (2)	A (2)	B (5)	B (5)	B+ (4)	C+ (7)	B- (6)
Comdex (Percentile in Rated Companies)	98	98	99	89	94	96	79	94
Assets & Liabilities								
Total Admitted Assets	121,329,281	30,895,175	2,626,861	225,787,699	6,443,031	4,730,154	32,974,558	101,455,188
Total Liabilities	112,070,437	26,707,210	2,174,587	215,746,045	6,092,119	2,492,220	29,809,708	96,428,363
Separate Accounts	37,765,695	0	0	76,981,235	3,809,648	0	37,976	33,205,532
Total Surplus & AVR	10,401,344	4,559,450	462,210	11,829,264	376,189	2,250,795	3,193,775	5,895,512
As % of General Account Assets	12.4%	14.8%	17.6%	7.9%	14.3%	47.6%	9.7%	8.6%
Invested Asset Distribution & Yield								
Total Invested Assets	80,947,016	29,002,176	2,513,391	142,461,529	2,511,764	4,385,800	31,703,872	65,253,834
Bonds (%)	57.7%	69.0%	86.1%	66.1%	46.9%	45.2%	71.9%	72.3%
Stocks (%)	4.9%	6.1%	0.0%	6.2%	7.2%	42.1%	7.5%	1.8%
Mortgages (%)	13.7%	11.5%	12.7%	13.1%	9.8%	5.3%	13.4%	14.3%
Real Estate (%)	1.4%	0.7%	0.2%	0.2%	4.7%	0.9%	0.0%	0.2%
Policy Loans (%)	10.5%	8.6%	0.0%	4.8%	3.4%	0.0%	2.7%	1.2%
Cash & Short-Term (%)	2.8%	0.7%	0.7%	6.1%	21.6%	1.3%	1.1%	6.0%
Other Invested Assets (%)	9.0%	3.4%	0.2%	3.5%	6.3%	5.1%	3.4%	4.2%
Net Yield on Mean Invested Assets								
2009 (Industry Average 4.63%)	5.09%	5.65%	6.25%	6.10%	2.83%	3.33%	4.59%	4.50%
5 Year Average (Industry Average 5.34%)	6.15%	5.71%	6.46%	5.54%	5.27%	4.44%	6.07%	5.32%
Non-Performing Assets as % of Surplus & AVR								
Bonds In or Near Default	2.1%	0.8%	0.5%	3.9%	0.6%	0.0%	1.4%	3.8%
Problem Mortgages	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Real Estate Acquired by Foreclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total Non-Performing Assets	2.1%	0.8%	0.5%	3.9%	0.6%	0.0%	1.4%	3.9%
As a Percent of Invested Assets	0.3%	0.1%	0.1%	0.3%	0.1%	0.0%	0.1%	0.4%
Bond Quality								
Total Value of Bonds	48,919,218	20,332,331	2,165,015	103,147,852	1,680,259	1,988,125	23,108,899	50,102,708
Class 1-2: Highest Quality	92.0%	91.9%	96.9%	88.9%	97.2%	94.5%	92.2%	88.3%
Class 3-5: Lower Quality	7.6%	7.9%	3.0%	10.7%	2.7%	5.5%	7.6%	11.2%
Class 6: In or Near Default	0.5%	0.2%	0.1%	0.4%	0.1%	0.0%	0.2%	0.4%
Weighted Bond Class	1.5	1.6	1.5	1.6	1.3	1.4	1.5	1.6
Income & Earnings								
Total Income	17,034,010	7,692,920	644,675	24,005,629	1,210,926	1,797,368	3,245,532	12,143,931
Net Premiums Written	12,389,488	5,925,402	445,553	17,192,703	1,149,193	1,620,392	1,252,218	8,085,118
Earnings Before Dividends and Taxes	1,726,350	899,225	64,176	2,935,090	-3,808	106,029	59,934	600,164
Net Operating Earnings	571,982	124,193	37,790	2,424,181	-1,952	82,217	207,903	601,050

Data for Year-End 2009 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of February 01, 2011.

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