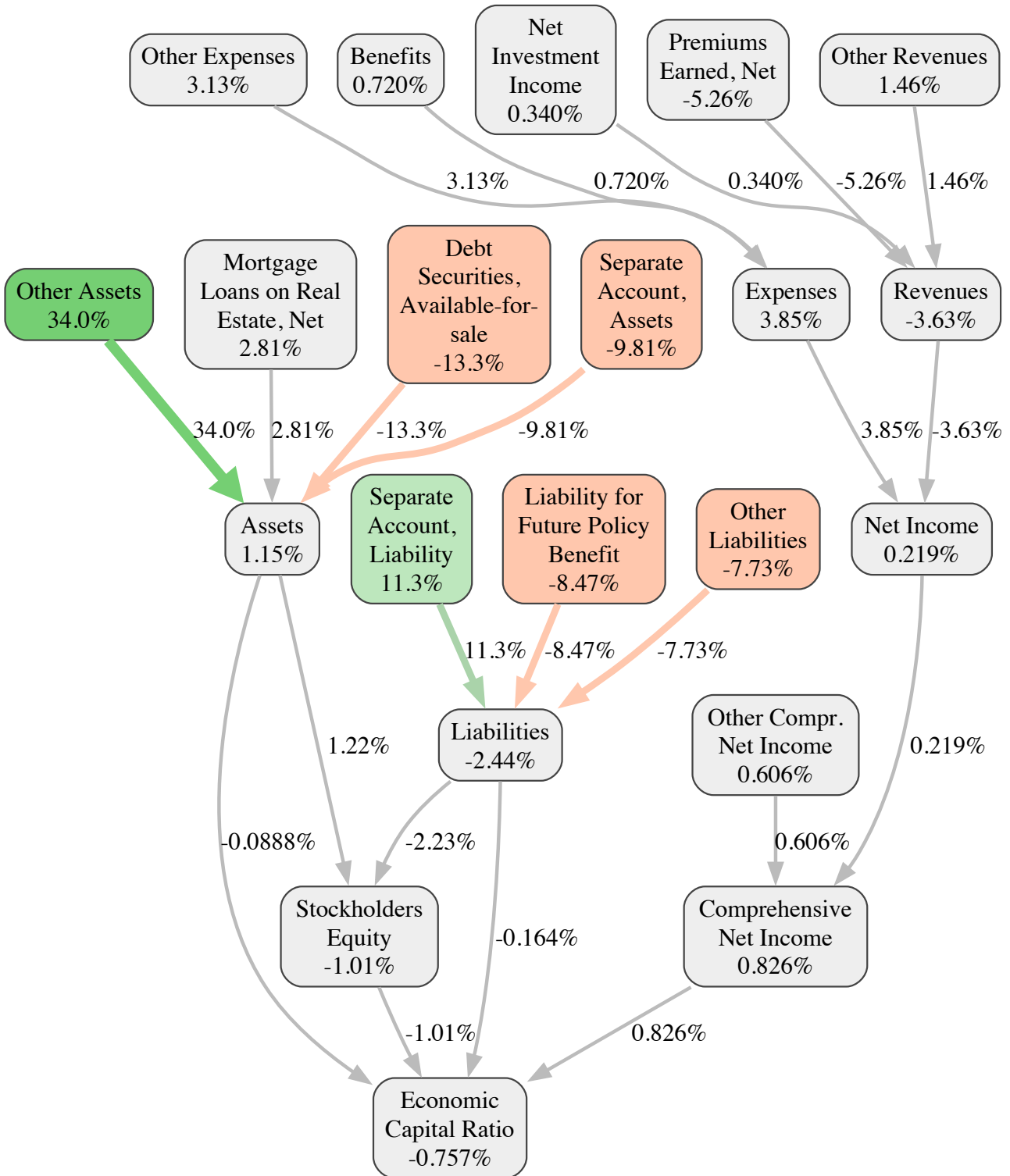




RealRate

# LIFE INSURANCE 2013

## Protective Life Insurance Co Rank 14 of 25





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The relative strengths and weaknesses of Protective Life Insurance Co are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Protective Life Insurance Co compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 34% points. The greatest weakness of Protective Life Insurance Co is the variable Debt Securities, Available-for-sale, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 0.76% points below the market average of 8.0%.

| Input Variable                      | Value in 1000 USD |
|-------------------------------------|-------------------|
| Benefits                            | 2,317,121         |
| Debt Securities, Available-for-sale | 0                 |
| Insurance Commissions and Fees      | 0                 |
| Liability for Future Policy Benefit | 21,626,065        |
| Mortgage Loans on Real Estate, Net  | 4,948,625         |
| Net Investment Income               | 1,561,522         |
| Other Assets                        | 52,208,958        |
| Other Compr. Net Income             | 756,803           |
| Other Expenses                      | 830,403           |
| Other Liabilities                   | 29,844,305        |
| Other Net Income                    | 0                 |
| Other Revenues                      | 1,894,538         |
| Premiums Earned, Net                | 0                 |
| Separate Account, Assets            | 0                 |

| Output Variable          | Value in 1000 USD |
|--------------------------|-------------------|
| Liabilities              | 51,470,370        |
| Assets                   | 57,157,583        |
| Expenses                 | 3,147,524         |
| Revenues                 | 3,456,060         |
| Stockholders Equity      | 5,687,213         |
| Net Income               | 308,536           |
| Comprehensive Net Income | 1,065,339         |
| Economic Capital Ratio   | 7.2%              |



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| Input Variable              | Value in 1000 USD |
|-----------------------------|-------------------|
| Separate Account, Liability | 0                 |