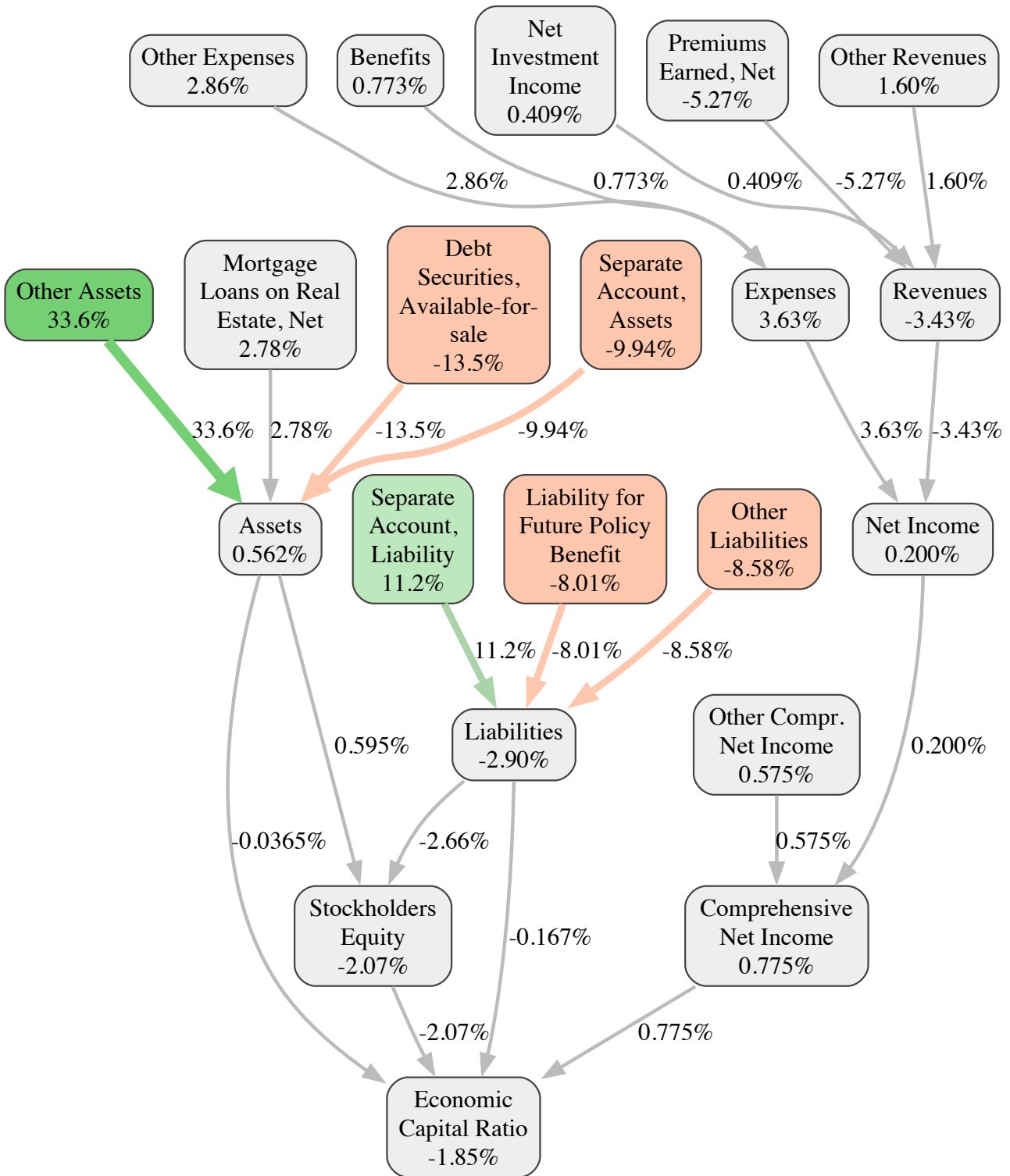




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The relative strengths and weaknesses of Protective Life Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Protective Life Corp compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 34% points. The greatest weakness of Protective Life Corp 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 6.1%, being 1.9% points below the market average of 8.0%.

Input Variable	Value in 1000 USD
Benefits	2,326,040
Debt Securities, Available-for-sale	0
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	21,626,386
Mortgage Loans on Real Estate, Net	4,950,201
Net Investment Income	1,623,852
Other Assets	52,434,471
Other Compr. Net Income	751,278
Other Expenses	994,514
Other Liabilities	31,143,853
Other Net Income	0
Other Revenues	1,999,154
Premiums Earned, Net	0
Separate Account, Assets	0

Output Variable	Value in 1000 USD
Liabilities	52,770,239
Assets	57,384,672
Expenses	3,320,554
Revenues	3,623,006
Stockholders Equity	4,614,433
Net Income	302,452
Comprehensive Net Income	1,053,730
Economic Capital Ratio	6.1%



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Input Variable	Value in 1000 USD
Separate Account, Liability	0