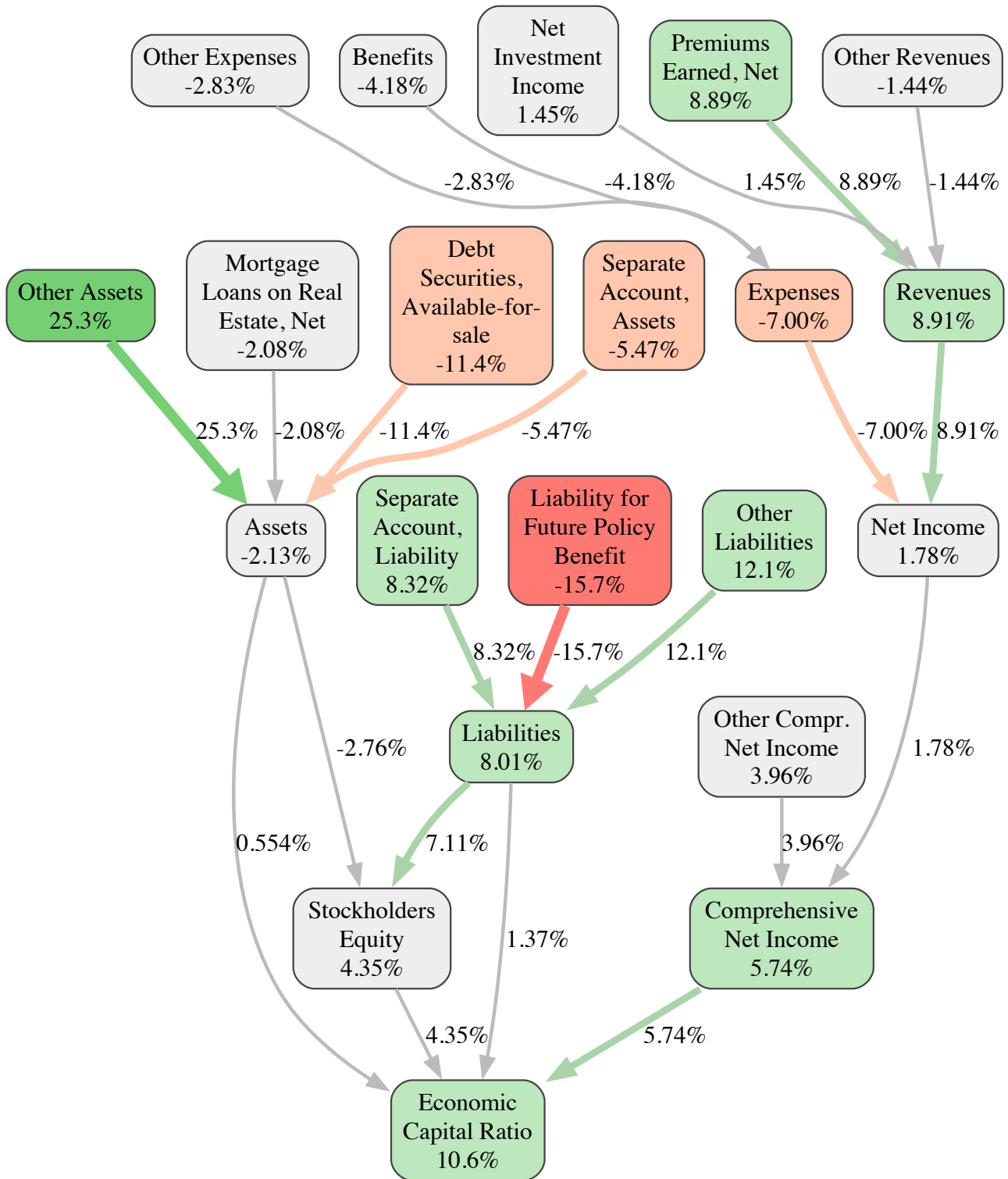




RealRate

LIFE INSURANCE 2010

Globe Life INC
Rank 1 of 3



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The relative strengths and weaknesses of Globe Life INC 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 Globe Life INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Globe Life INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 11% points above the market average of 10%.

Input Variable	Value in 1000 USD
Benefits	1,812,800
Debt Securities, Available-for-sale	0
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	9,533,513
Mortgage Loans on Real Estate, Net	0
Net Investment Income	674,915
Other Assets	15,230,936
Other Compr. Net Income	851,234
Other Expenses	1,004,644
Other Liabilities	2,298,532
Other Net Income	0
Other Revenues	-139,717
Premiums Earned, Net	2,687,199
Separate Account, Assets	792,823

Output Variable	Value in 1000 USD
Liabilities	12,624,868
Assets	16,023,759
Expenses	2,817,444
Revenues	3,222,397
Stockholders Equity	3,398,891
Net Income	404,953
Comprehensive Net Income	1,256,187
Economic Capital Ratio	21%



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Input Variable	Value in 1000 USD
Separate Account, Liability	792,823