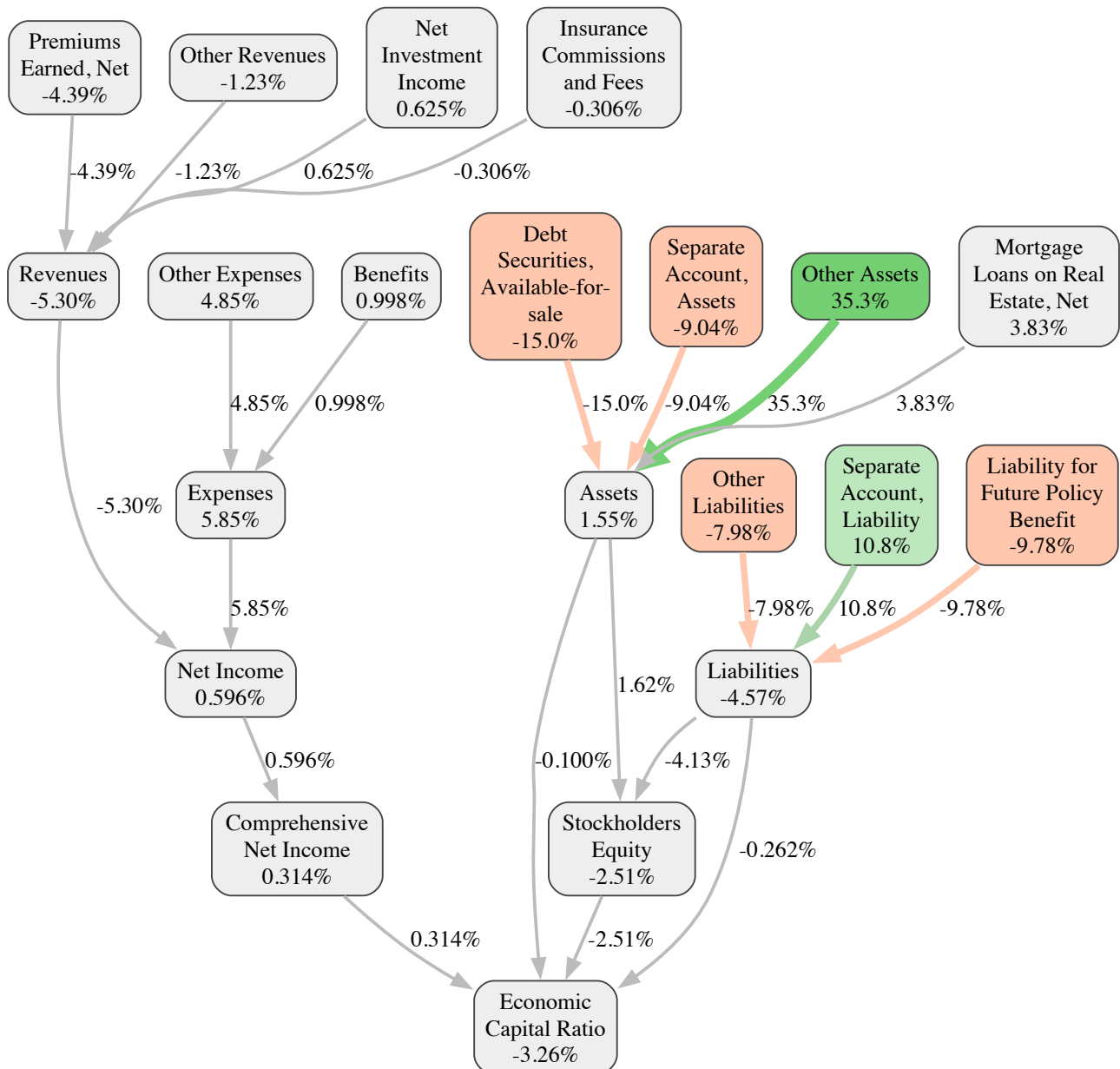




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LIFE INSURANCE 2012

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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 35% points. The greatest weakness of Protective Life Insurance Co is the variable Debt Securities, Available-for-sale, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 3.3% points below the market average of 9.3%.

Input Variable	Value in 1000 USD
Benefits	2,222,220
Debt Securities, Available-for-sale	0
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	20,867,727
Mortgage Loans on Real Estate, Net	5,351,902
Net Investment Income	1,598,439
Other Assets	47,439,997
Other Compr. Net Income	0
Other Expenses	838,931
Other Liabilities	26,537,874
Other Net Income	0
Other Revenues	1,810,146
Premiums Earned, Net	0
Separate Account, Assets	0

Output Variable	Value in 1000 USD
Liabilities	47,405,601
Assets	52,791,899
Expenses	3,061,151
Revenues	3,408,585
Stockholders Equity	5,386,298
Net Income	347,434
Comprehensive Net Income	347,434
Economic Capital Ratio	6.1%



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Input Variable	Value in 1000 USD
Separate Account, Liability	0