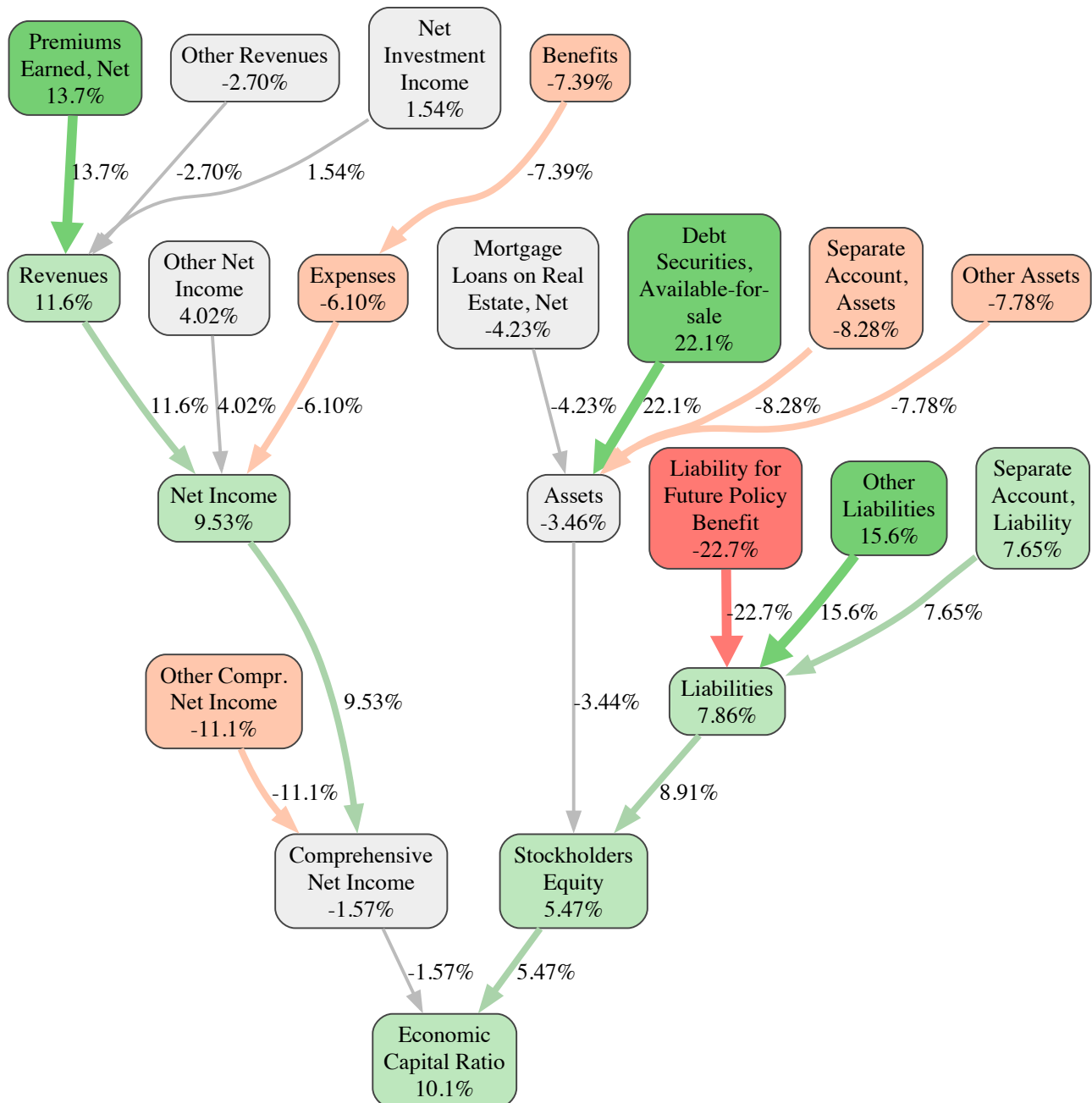




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Globe Life INC
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The relative strengths and weaknesses of Globe Life INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect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

The greatest strength of Globe Life INC compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 22% points. The greatest weakness of Globe Life INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is -3.9%, being 10% points above the market average of -14%.

Input Variable	Value in 1000 USD
Benefits	2,865,456
Debt Securities, Available-for-sale	16,503,365
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	16,721,846
Mortgage Loans on Real Estate, Net	0
Net Investment Income	987,499
Other Assets	9,033,794
Other Compr. Net Income	-4,093,297
Other Expenses	1,609,746
Other Liabilities	3,919,452
Other Net Income	0
Other Revenues	-75,302
Premiums Earned, Net	4,302,709
Separate Account, Assets	0

Output Variable	Value in 1000 USD
Liabilities	20,641,298
Assets	25,537,159
Expenses	4,475,202
Revenues	5,214,906
Stockholders Equity	4,895,861
Net Income	739,704
Comprehensive Net Income	-3,353,593
Economic Capital Ratio	-3.9%



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Input Variable	Value in 1000 USD
Separate Account, Liability	0