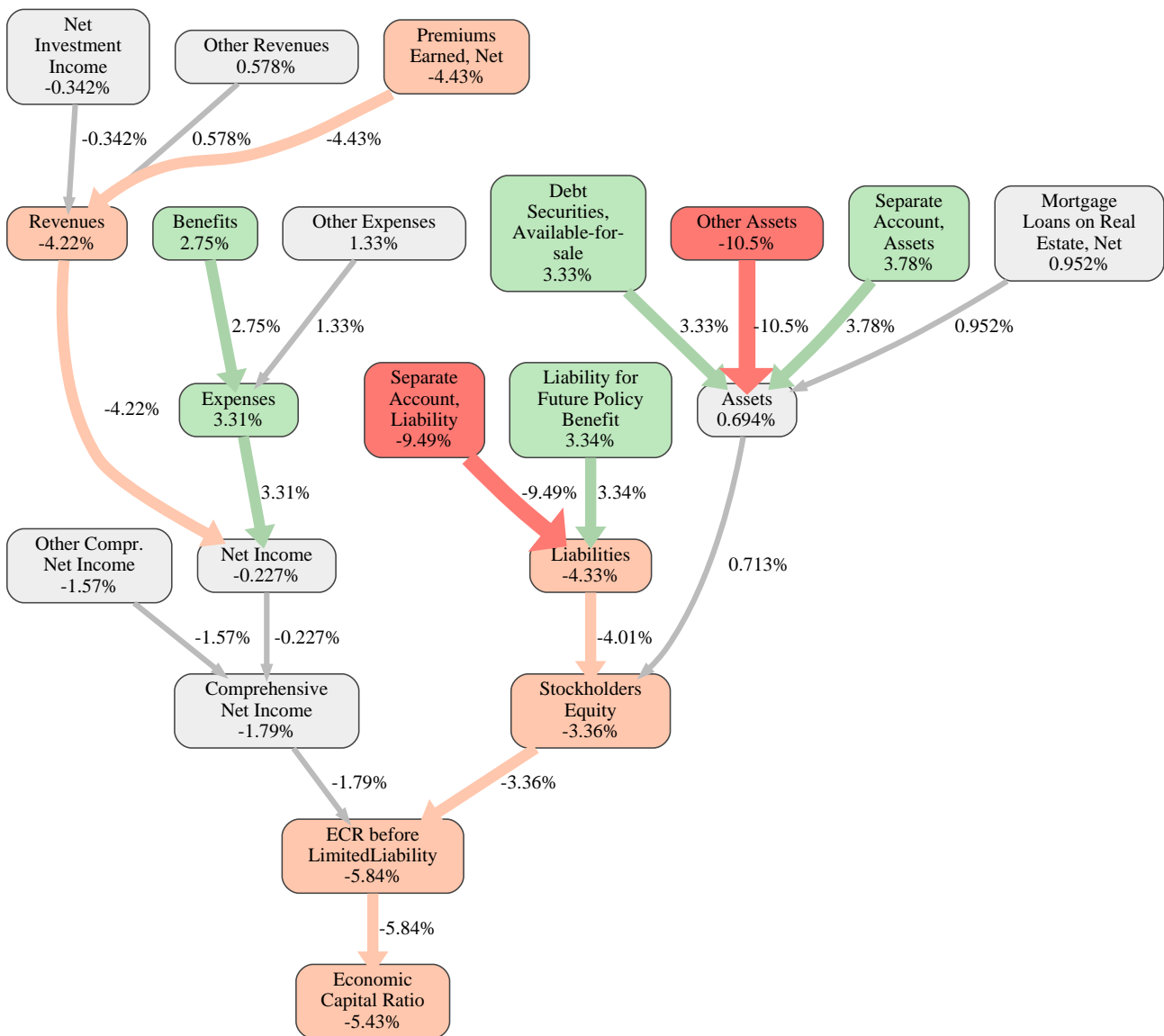




RealRate

LIFE INSURANCE 2010

Prudential Financial INC Rank 3 of 3





LIFE INSURANCE 2010

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The relative strengths and weaknesses of Prudential Financial 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 Prudential Financial INC compared to the market average is the variable Separate Account, Assets, increasing the Economic Capital Ratio by 3.8% points. The greatest weakness of Prudential Financial INC is the variable Other Assets, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 5.4% points below the market average of 26%.

Input Variable	Value in 1000 USD
Benefits	20,830,000
Debt Securities, Available-for-sale	182,120,000
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	125,707,000
Mortgage Loans on Real Estate, Net	31,384,000
Net Investment Income	11,421,000
Other Assets	92,625,000
Other Compr. Net Income	0
Other Expenses	10,310,000
Other Liabilities	154,693,000
Other Net Income	1,542,000
Other Revenues	4,722,000
Premiums Earned, Net	16,545,000
Separate Account, Assets	174,074,000
Separate Account, Liability	174,074,000

Output Variable	Value in 1000 USD
Liabilities	454,474,000
Assets	480,203,000
Expenses	31,140,000
Revenues	32,688,000
Stockholders Equity	25,729,000
Net Income	3,090,000
Comprehensive Net Income	3,090,000
BaseVar	500,023,500
ECR before LimitedLiability	3.4%
Economic Capital Ratio	20%