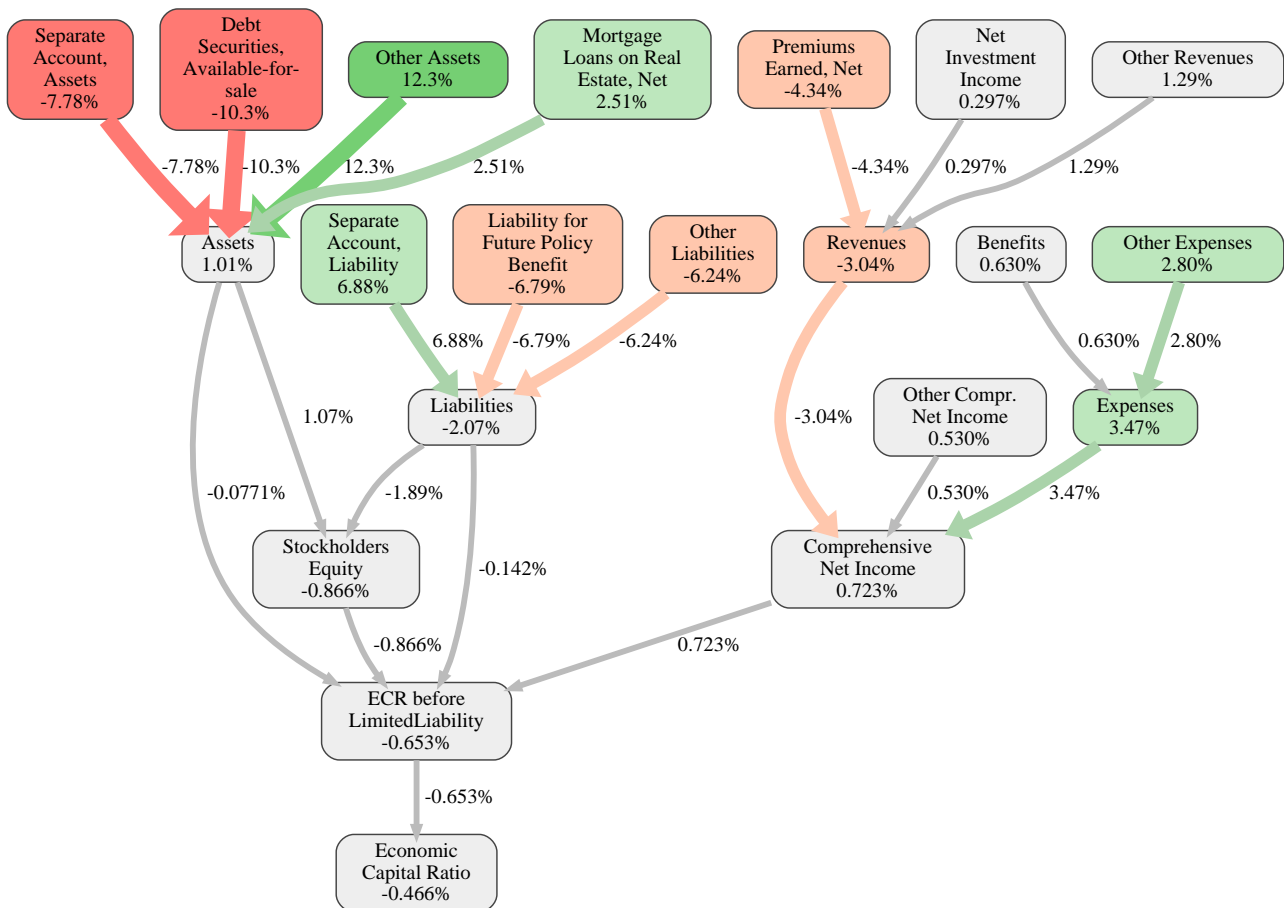




RealRate

LIFE INSURANCE 2013

Protective LIFE Insurance CO Rank 14 of 25





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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 12% points. The greatest weakness of Protective LIFE Insurance CO is the variable Debt Securities, Available-for-sale, reducing the Economic Capital Ratio by 10% points.

The company's Economic Capital Ratio, given in the ranking table, is 24%, being 0.47% points below the market average of 24%.

Input Variable	Value in 1000 USD
Benefits	2,317,121
Debt Securities, Available-for-sale	0
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	21,626,065
Mortgage Loans on Real Estate, Net	4,948,625
Net Investment Income	1,561,522
Other Assets	52,208,958
Other Compr. Net Income	756,803
Other Expenses	830,403
Other Liabilities	29,844,305
Other Net Income	0
Other Revenues	1,894,538
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	51,470,370
Assets	57,157,583
Expenses	3,147,524
Revenues	3,456,060
Stockholders Equity	5,687,213
Net Income	308,536
Comprehensive Net Income	1,065,339
BaseVar	57,994,170
ECR before LimitedLiability	7.2%
Economic Capital Ratio	24%