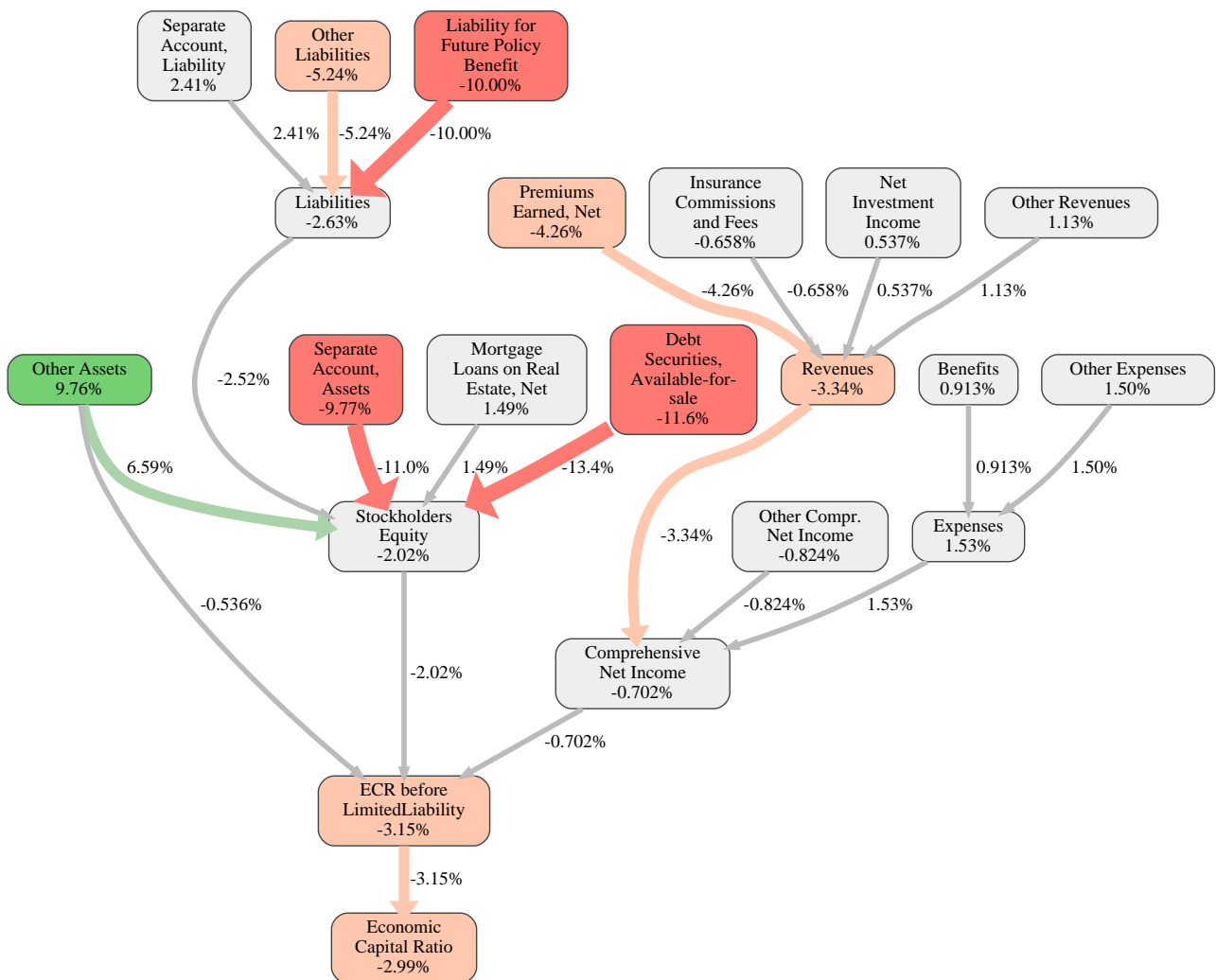




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LIFE INSURANCE 2014

Protective LIFE CORP Rank 25 of 27





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The relative strengths and weaknesses of Protective LIFE CORP 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 CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 9.8% points. The greatest weakness of Protective LIFE CORP is the variable Debt Securities, Available-for-sale, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 3.0% points below the market average of 21%.

Input Variable	Value in 1000 USD
Benefits	2,479,757
Debt Securities, Available-for-sale	0
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	29,781,325
Mortgage Loans on Real Estate, Net	5,486,417
Net Investment Income	2,106,212
Other Assets	63,297,690
Other Compr. Net Income	-1,242,656
Other Expenses	1,085,778
Other Liabilities	35,287,988
Other Net Income	0
Other Revenues	1,852,787
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	65,069,313
Assets	68,784,107
Expenses	3,565,535
Revenues	3,958,999
Stockholders Equity	3,714,794
Net Income	393,464
Comprehensive Net Income	-849,192
BaseVar	71,310,305
ECR before LimitedLiability	1.5%
Economic Capital Ratio	18%