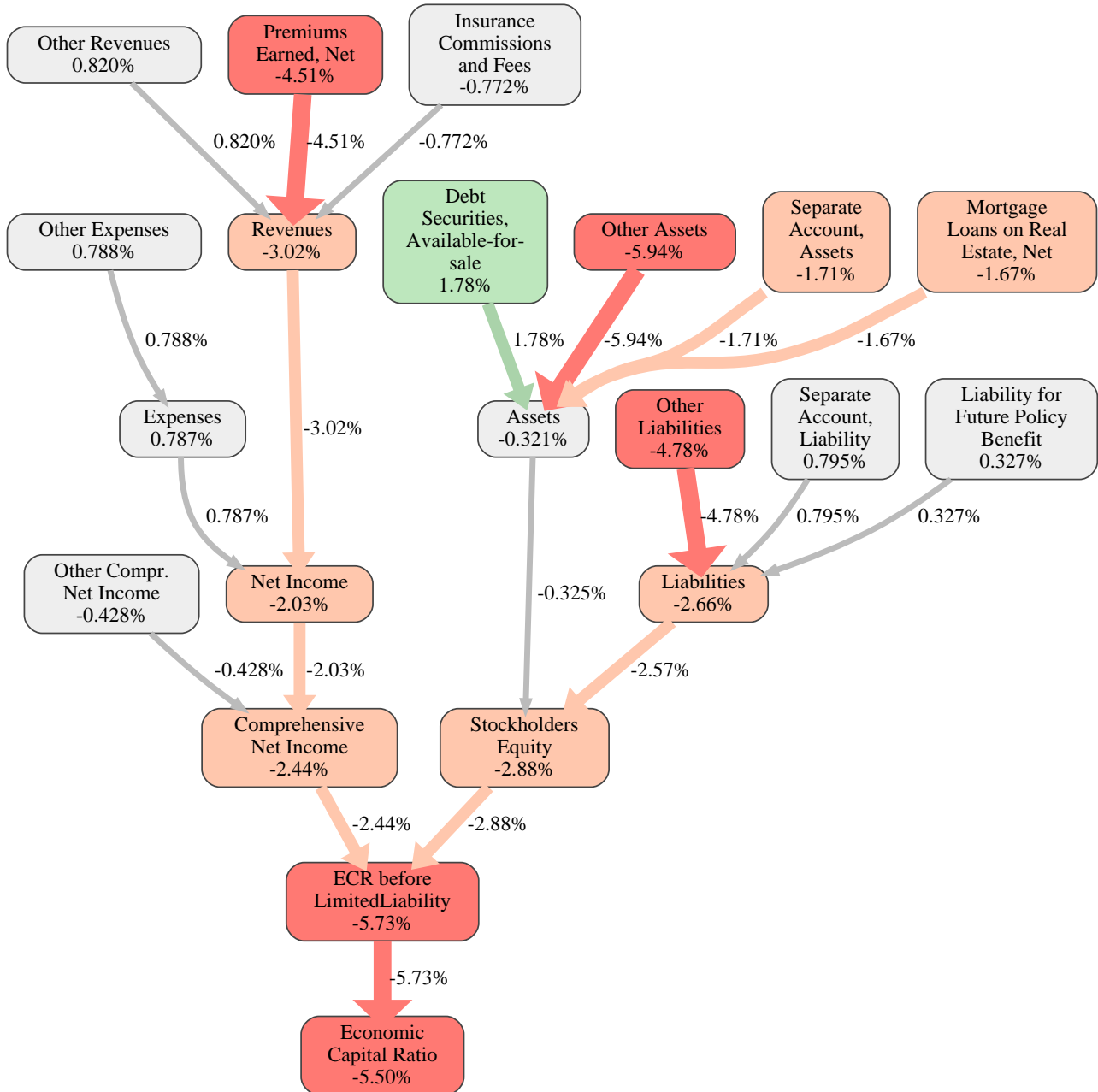




# LIFE INSURANCE 2015

PHL Variable Insurance CO CT  
Rank 25 of 26





# LIFE INSURANCE 2015

## PHL Variable Insurance CO CT Rank 25 of 26

The relative strengths and weaknesses of PHL Variable Insurance CO CT 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 PHL Variable Insurance CO CT compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 1.8% points. The greatest weakness of PHL Variable Insurance CO CT is the variable Other Assets, reducing the Economic Capital Ratio by 5.9% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 5.5% points below the market average of 23%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	397,700	Liabilities	7,336,700
Debt Securities, Available-for-sale	4,250,500	Assets	7,640,500
Insurance Commissions and Fees	0	Expenses	587,000
Liability for Future Policy Benefit	2,067,000	Revenues	477,700
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	303,800
Net Investment Income	172,000	Net Income	-109,300
Other Assets	1,632,500	Comprehensive Net Income	-92,600
Other Compr. Net Income	16,700	BaseVar	8,029,300
Other Expenses	189,300	ECR before LimitedLiability	0.79%
Other Liabilities	3,512,200	Economic Capital Ratio	18%
Other Net Income	0		
Other Revenues	293,300		
Premiums Earned, Net	12,400		
Separate Account, Assets	1,757,500		
Separate Account, Liability	1,757,500		