

2011- First Nine Months Results (Life Insurance Industry)

LIFE/HEALTH INSURANCE INDUSTRY INCOME ANALYSIS, 2008-THIRD QUARTER 2011

(\$000, end of period)

Income statement	2008	2009	2010	First quarter, 2011	Second quarter, 2011	Third quarter, 2011
Premiums, consideration and deposits	\$625,174,903	\$510,448,713	\$581,194,491	\$157,708,439	\$157,734,981	\$161,397,932
Net investment income	162,189,779	156,618,379	164,137,870	40,957,214	42,306,410	42,131,521
Separate accounts revenue	21,177,404	20,375,256	23,360,670	6,328,865	6,565,473	6,403,096
Total revenue	\$844,654,719	\$776,740,653	\$773,322,505	\$206,140,538	\$207,907,944	\$215,226,535
Benefits	240,185,875	244,142,234	246,942,971	65,185,413	63,745,535	63,236,012
Surrenders	291,562,349	228,695,583	216,846,811	58,777,983	58,963,264	58,450,620
Increase in reserves and deposits	144,209,482	99,040,250	96,168,553	24,463,605	30,653,887	58,636,531
Commissions	51,652,763	48,913,210	49,293,593	11,990,057	13,028,400	13,500,735
General and administrative expense	53,596,284	54,217,508	56,814,057	13,987,619	14,410,025	14,568,820
Net transfers to separate accounts	22,654,948	11,116,048	29,273,192	10,484,529	7,354,914	5,902,666
Policyholder dividends	17,739,431	15,004,998	14,985,542	3,823,854	3,845,366	3,843,782
Income tax	(61,657)	10,714,369	9,009,219	3,030,616	3,019,775	(4,001,563)
Net realized capital gains (losses)	(50,949,974)	(28,729,648)	(16,025,852)	(3,152,086)	(2,072,469)	2,274,862
Net income	(52,312,286)	21,528,259	28,049,199	8,763,465	4,934,954	(3,849,590)
Pre-tax operating income	(1,423,877)	60,972,276	53,084,270	14,946,167	10,027,198	(10,126,015)

Source: SNL Financial LC.

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