

INSURANCE ACTIVITIES (\$000)	mm/dd/yyyy		mm/dd/yyyy		mm/dd/yyyy		mm/dd/yyyy		mm/dd/yyyy		PERCENT	CHANGE			
											1-QTR	1-YR			
Total Insurance Underwriting Assets	4,809	9,695	9,644	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-50.1	-50.4			
Total Property Casualty Companies	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Reinsurance Recoverables (P/C)	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Total Life Health Companies	4,809	9,695	9,644	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-50.1	-50.4			
Reinsurance Recoverables (L/H)	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Separate Account Assets (L/H)	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Total Insurance Underwriting Equity	3,625	6,307	6,518	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-44.4	-42.5			
Total Property Casualty Companies	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Total Life Health Companies	3,625	6,307	6,518	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-44.4	-42.5			
Total Insurance Underwriting Net Income	48	286	721	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-93.3	-83.2			
Total Property Casualty Companies	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Total Life Health Companies	48	286	721	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-93.3	-83.2			
Claims & Claims Adj Expense Reserves (P/C)	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Unearned Premiums (P/C)	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Policyholder Ben & Contracthold Funds (L/H)	1,140	1,356	1,251	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-8.9	-15.9			
Separate Account Liabilities (L/H)	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Insurance Activities Revenue	2,316	1,938	6,409	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-63.9	19.5			
Insurance Comm & Fees (excl Premiums)	2,316	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Ins & Reins Underwriting Inc (incl Prem)	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Premiums	73	196	577	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-87.4	-62.8			
Credit Related Insur Underwriting	73	196	577	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-87.4	-62.8			
Other Insurance Underwriting	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Insurance Benefits, Losses, Expenses	364	509	762	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-52.2	-28.5			
Net Assets of Insurance Underwriting Subs	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Cash Surrender Value of Life Ins (if > 25%)	369,636	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
ANALYSIS RATIOS															
	mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy		
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
Ins Underwriting Assets/Consol Assets	0.02	0.05	51	0.04	0.05	56	0.04	0.05	55	N/A	N/A		N/A	N/A	N/A
Ins Under Assets (P/C)/Tot Ins Und Ast	0.00	33.04	18	0.00	35.28	16	0.00	30.95	20	N/A	N/A		N/A	N/A	N/A
Ins Under Assets (L/H)/Tot Ins Und Ast	100.00	66.96	81	100.00	64.72	83	100.00	69.05	80	N/A	N/A		N/A	N/A	N/A
Sep Acct Assets (L/H)/Total Life Ast	0.00	0.00	48	0.00	1.27	46	0.00	0.00	48	N/A	N/A		N/A	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.63	1.15	44	0.54	1.07	42	0.44	1.15	36	N/A	N/A		N/A	N/A	N/A
Premium Inc/Ins Activities Revenue	3.15	19.11	44	10.11	23.95	49	9.00	24.36	42	N/A	N/A		N/A	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	100.00	60.18	76	100.00	61.93	75	100.00	60.79	77	N/A	N/A		N/A	N/A	N/A
Other Prem Inc/Total Prem Inc	0.00	39.82	23	0.00	38.07	25	0.00	39.21	22	N/A	N/A		N/A	N/A	N/A
Ins Under Net Income/Consol Net Income	0.05	0.35	54	0.36	0.26	73	0.28	0.40	66	N/A	N/A		N/A	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	N/A	18.05	N/A	N/A	15.66	N/A	N/A	15.03	N/A	N/A	N/A		N/A	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	5.30	10.19	34	18.14	11.22	78	11.06	8.13	72	N/A	N/A		N/A	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	498.63	122.74	88	259.69	102.35	80	132.06	76.41	80	N/A	N/A		N/A	N/A	N/A
Reinsurance Recov (P/C)/Tot Assets (P/C)	N/A	1.48	N/A	N/A	2.67	N/A	N/A	2.22	N/A	N/A	N/A		N/A	N/A	N/A
Reinsurance Recov (L/H)/Tot Assets (L/H)	0.00	0.41	35	0.00	0.27	35	0.00	0.44	33	N/A	N/A		N/A	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.01	37	0.00	0.01	36	0.00	0.01	38	N/A	N/A		N/A	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	16.08	7.29	70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A
BROKER-DEALER ACTIVITIES															
Net Assets of Broker-Dealer Subs (\$000)	0	0	0	0	0	0	0	0	0	N/A	N/A		N/A	N/A	N/A
Net Assets Broker-Dealer Subs/Cons Asts	0.00	1.51	26	0.00	1.44	28	0.00	1.28	30	N/A	N/A		N/A	N/A	N/A

Insurance and Broker-Dealer Activities

BHCPR page 15 provides data on both property casualty and life and health underwriting activities of BHCs and their subsidiaries on a consolidated basis. Dollar amounts and analytical ratios for both types of insurance underwriting activities are presented for assets, equity, insurance underwriting income, claims and claims adjustment expense reserves, and insurance revenues. Additionally, the dollar amount of broker-dealer subsidiary assets is presented along with a ratio that relates this item to consolidated assets of the BHC.

Total Insurance Underwriting Assets

The sum of total consolidated property casualty and life and health assets that are specific to insurance underwriting activities of the BHC.

Total Property Casualty Assets

Total consolidated assets that are specific to property casualty insurance underwriting activities of the BHC.

Reinsurance Recoverables (P/C)

Total property casualty insurance reinsurance recoverables from unaffiliated property casualty reinsurers only.

Total Life Health Assets

Total consolidated assets that are specific to life and health insurance underwriting activities of the BHC.

Reinsurance Recoverables (L/H)

Total life and health insurance reinsurance recoverables from unaffiliated life and health reinsurers only.

Separate Account Assets (L/H)

Life and health assets qualifying for separate account summary total presentation in the balance sheet, including assets related to products in which the contractholder and not the insurer retains all or most of the investment and/or interest rate risk.

Total Insurance Underwriting Equity

The sum of total consolidated equity capital of property casualty and life and health underwriting subsidiaries that are consolidated under GAAP.

Total Property Casualty Companies

Total equity capital of property casualty underwriting subsidiaries that are consolidated under GAAP.

Total Life Health Companies

Total equity capital of life and health underwriting subsidiaries that are consolidated under GAAP.

Total Insurance Underwriting Net Income

Consolidated net income attributable to property and casualty and life and health insurance underwriting related activities of the BHC.

Total Property Casualty Companies

Consolidated net income attributable to property and casualty insurance underwriting related activities of the BHC.

Total Life Health Companies

Consolidated net income attributable to life and health insurance underwriting related activities of the BHC.

Claims & Claims Adjustment Expense Reserves (P/C)

The liability for unpaid claims and claims adjustment expense reserves, which represents the estimated ultimate cost of settling claims, net of estimated recoveries, and including all costs expected to be incurred in connection with the settlement of unpaid claims.

Unearned Premiums (P/C)

The reserve for unearned premiums, which represents the policy premi-

ums associated with the unexpired portion of the term of coverage.

Policyholder Benefits & Contractholder Funds (L/H)

The liability for future policy benefits, which represents the present value of future policy benefits to be paid to or on the behalf of policyholders and related expenses less the present value of future net premiums. This item also includes contractholder funds that represent receipts from the issuance of universal life, corporate owned life insurance, pension investment, and certain deferred annuity contracts.

Separate Account Liabilities (L/H)

All liabilities qualifying for separate account summary presentation in the insurer's balance sheet.

Insurance Activities Revenue

The amount of insurance and reinsurance underwriting income plus other insurance and reinsurance activities income.

Insurance Commissions & Fees (Excluding Premiums)

Insurance and reinsurance underwriting income, excluding premiums.

Insurance and Reinsurance Underwriting Income (Including Premiums)

Income from other insurance and reinsurance activities, including premiums.

Premiums

The sum of total credit related insurance underwriting premiums and other insurance underwriting premiums listed below.

Credit Related Insurance Underwriting Premiums

Premiums reported above that were earned by property casualty and

health insurers, or written by life insurers, related to lending activities, e.g., credit life and mortgage insurance. Title insurance premiums are included; insurance agency income is excluded.

Other Insurance Underwriting Premiums

This item includes insurance premiums that were earned by property and casualty and health insurers, or written by life insurers, other than premiums earned on credit life and mortgage insurance.

Insurance Benefits, Losses, Expenses

The current and future benefits, losses and expenses from insurance-related activities.

Net Assets of FHC Insurance Underwriting Subs

This item includes only the net assets of a financial holding company's insurance underwriting subsidiaries that engage in insurance underwriting activities that have been newly authorized by the Gramm-Leach-Bliley Act. (Excludes intercompany assets and claims on affiliates that are eliminated when preparing consolidated statements. Also excludes any subsidiaries that are held through a U.S. depository institution.)

Cash Surrender Value of Life Insurance (If Greater Than 25%)

The cash surrender value of life insurance policies for which the BHC or any subsidiary is the beneficiary, if it exceeds 25% of the amount of other assets reported in schedule HC-F, item 5.

Analysis Ratios

Insurance Underwriting Assets/Consolidated Assets

The sum of total consolidated property casualty and life and health assets that are specific to insurance underwriting activities of the BHC divided by consolidated assets.

Insurance Underwriting Assets (P/C)/Total Insurance Underwriting Assets

Total consolidated assets that are specific to property casualty insurance underwriting activities for the BHC divided by total insurance underwriting assets.

Insurance Underwriting Assets (L/H)/Total Insurance Underwriting Assets

Total consolidated assets that are specific to life and health insurance underwriting activities of the BHC divided by total insurance underwriting assets.

Separate Account Assets (L/H)/Total Life Assets

Life and health assets qualifying for separate account summary total presentation in the balance sheet, including assets related to products in which the contractholder and not the insurer retains all or most of the investment and/or interest rate risk, divided by total life and health underwriting assets.

Insurance Commissions & Fees (Including Premiums)/Adjusted Operating Income

All income from insurance and reinsurance underwriting, including the amount of premiums earned by property casualty insurers and written by life and health insurers, and from insurance agency and brokerage operations, including credit life insurance, reinsurance, and annuities plus the BHC's proportionate share of the income or loss in unconsolidated subsidiaries, associated companies, joint ventures, general partnerships, and limited partnerships principally engaged in insurance underwriting, reinsurance, or insurance sales activities divided by adjusted operating income.

Premium Income/Insurance Commissions & Fees (Including Premiums)

The sum of total credit related insurance underwriting premiums and other insurance underwriting premiums divided by total insurance

commissions and fees (including premiums).

Credit Related Premium Income/Total Premiums

Premiums that were earned by property casualty and health insurers, or written by life insurers, related to lending activities, on credit life and mortgage insurance, including title insurance premiums but excluding insurance agency income.

Other Premium Income/Total Premium Income

Insurance premiums that were earned by property casualty and health insurers, or written by life insurers, other than premiums earned on credit life and mortgage insurance divided by total premium income.

Insurance Underwriting Net Income/Consolidated Net Income

Consolidated net income attributable to property casualty and life and health insurance underwriting related activities of the BHC divided by consolidated net income of the BHC.

Insurance Underwriting Net Income (P/C)/Equity (P/C)

Consolidated net income attributable to property casualty insurance underwriting related activities of the BHC divided by total property casualty insurance underwriting subsidiary equity capital.

Insurance Underwriting Net Income (L/H)/Equity (L/H)

Consolidated net income attributable to life and health insurance underwriting related activities of the BHC divided by total life and health insurance underwriting subsidiary equity capital.

Insurance Benefits, Losses, and Expenses/Insurance Premiums

The current and future benefits, losses and expenses from insurance-related

activities divided by total insurance premiums.

*Reinsurance Recoverables (P/C)/
Total Assets(P/C)*

Total property casualty insurance subsidiary reinsurance recoverables from unaffiliated property casualty reinsurers only divided by total property and casualty insurance underwriting subsidiary assets.

*Reinsurance Recoverables (L/H)/Total
Assets (L/H)*

Total life and health insurance subsidiary reinsurance recoverables from unaffiliated life and health reinsurers only divided by total life and health insurance underwriting subsidiary assets.

*Net Assets of FHC Insurance
Underwriting Subsidiaries/
Consolidated Assets*

The consolidated net assets of a financial holding company's (FHC's)

insurance underwriting subsidiaries that engage in insurance underwriting activities that have been newly authorized by the Gramm-Leach-Bliley Act divided by total consolidated assets of the BHC.

Broker-Dealer Activities

*Net Assets of FHC Broker-Dealer Subs
(\$000)*

Net assets of a FHC's broker-dealer subsidiaries that engage in underwriting or dealing securities pursuant to the BHC Act as amended by the Gramm-Leach-Bliley Act. (Excludes intercompany assets and claims on affiliates that are eliminated when preparing consolidated statements. Also excludes any subsidiaries that are held through a U.S. depository institution.)

*Net Assets of FHC Broker-Dealer Subs/
Consolidated Assets*

Net assets of a FHC's broker-dealer

subsidiaries that engage in underwriting or dealing securities pursuant to the BHC Act as amended by the Gram-Leach-Bliley Act divided by total consolidated assets of the FHC.

*Cash Surrender Value of Life
Insurance/Tier 1 Capital Plus the
Allowance for Loan and Lease Losses*

The cash surrender value of life insurance policies for which the BHC or any subsidiary is the beneficiary, if it exceeds 25% of the amount of other assets reported in schedule HC-F, item 5 divided by Tier 1 capital plus the allowance for loan and lease losses.