Top Insurers Ranked By Assets, Net Premiums

Aegon N.V.
Chairman and Chief Executive: Alex Wynaendts
Aegon is a public company specializing in life insurance, pensions and asset management. It has 25,000 employees serving 47 million clients in 20 countries.
Rating: A.M. Best currently rates the financial strength of most of Aegon’s U.S. operating companies as A+ (Superior).
www.aegon.com

Allianz SE
Chairman and Chief Executive: Michael Diekmann
Allianz is a public company specializing in property/casualty and life/health insurance, asset management and banking. It has approximately 142,000 employees serving more than 78 million clients in about 70 countries.
Rating: A.M. Best currently rates the financial strength of most of Allianz’s operating companies A+ (Superior).
www.allianz.com

American International Group Inc.
President and Chief Executive: Robert H. Benmosche
AIG is a public company specializing in life and property/casualty insurance and retirement services. It has about 63,000 employees serving 88 million clients in more than 130 countries and jurisdictions.
Rating: A.M. Best currently rates the financial strength of AIG’s operating companies A (Excellent).
www.aig.com

World’s Largest Insurers
Ranked by Non-Banking Assets

<table>
<thead>
<tr>
<th>2011 Rank</th>
<th>2010 Rank</th>
<th>AMB #</th>
<th>AMB Company Name</th>
<th>Country of Domicile</th>
<th>2011 Total Non-Banking Assets USD (000)</th>
<th>% Change*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>090527</td>
<td>Japan Post Insurance Co., Ltd.</td>
<td>Japan</td>
<td>1,139,254,252</td>
<td>-3.20</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>085085</td>
<td>AXA S.A.</td>
<td>France</td>
<td>891,511,670</td>
<td>-0.87</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
<td>085014</td>
<td>Allianz SE</td>
<td>Germany</td>
<td>805,820,225</td>
<td>2.13</td>
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<tr>
<td>4</td>
<td>4</td>
<td>058175</td>
<td>MetLife Inc</td>
<td>United States</td>
<td>799,625,000</td>
<td>9.40</td>
</tr>
<tr>
<td>5</td>
<td>8</td>
<td>058182</td>
<td>Prudential Financial Inc</td>
<td>United States</td>
<td>624,521,000</td>
<td>15.68</td>
</tr>
<tr>
<td>6</td>
<td>9</td>
<td>090826</td>
<td>Nippon Life Insurance Company</td>
<td>Japan</td>
<td>622,189,674</td>
<td>2.44</td>
</tr>
<tr>
<td>7</td>
<td>11</td>
<td>090906</td>
<td>National Mut Ins Fed Agricultural Coop</td>
<td>Japan</td>
<td>585,924,870</td>
<td>2.81</td>
</tr>
<tr>
<td>8</td>
<td>5</td>
<td>058702</td>
<td>American International Group, Inc</td>
<td>United States</td>
<td>555,773,000</td>
<td>-18.68</td>
</tr>
<tr>
<td>9</td>
<td>7</td>
<td>085124</td>
<td>Assicurazioni Generali S.p.A.</td>
<td>Italy</td>
<td>547,859,074</td>
<td>0.15</td>
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<td>10</td>
<td>10</td>
<td>086120</td>
<td>Legal &amp; General Group plc</td>
<td>United Kingdom</td>
<td>504,976,886</td>
<td>0.88</td>
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<tr>
<td>11</td>
<td>6</td>
<td>085909</td>
<td>AWVA plc</td>
<td>United Kingdom</td>
<td>482,808,346</td>
<td>-15.54</td>
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<td>12</td>
<td>15</td>
<td>066866</td>
<td>Manulife Financial Corporation</td>
<td>Canada</td>
<td>453,183,431</td>
<td>8.79</td>
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<td>13</td>
<td>12</td>
<td>085244</td>
<td>AEGON N.V.</td>
<td>Netherlands</td>
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<td>4.02</td>
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<tr>
<td>14</td>
<td>13</td>
<td>085144</td>
<td>ING Groep N.V.</td>
<td>Netherlands</td>
<td>434,456,960</td>
<td>2.99</td>
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<tr>
<td>15</td>
<td>16</td>
<td>085925</td>
<td>Prudential plc</td>
<td>United Kingdom</td>
<td>422,845,248</td>
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<tr>
<td>16</td>
<td>14</td>
<td>086056</td>
<td>CNP Assurances</td>
<td>France</td>
<td>415,629,862</td>
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<td>17</td>
<td>19</td>
<td>091251</td>
<td>Dai-ichi Life Insurance Co Ltd</td>
<td>Japan</td>
<td>406,979,027</td>
<td>3.63</td>
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<td>18</td>
<td>18</td>
<td>058334</td>
<td>Berkshire Hathaway Inc</td>
<td>United States</td>
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<td>5.49</td>
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<td>19</td>
<td>17</td>
<td>086976</td>
<td>Zurich Insurance Group Ltd</td>
<td>Switzerland</td>
<td>385,869,000</td>
<td>2.73</td>
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<tr>
<td>20</td>
<td>23</td>
<td>090828</td>
<td>Meiji Yasuda Life Insurance Company</td>
<td>Japan</td>
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<td>9.58</td>
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<td>21</td>
<td>21</td>
<td>086577</td>
<td>Munich Reinsurance Company</td>
<td>Germany</td>
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<td>22</td>
<td>24</td>
<td>052446</td>
<td>China Life Insurance (Group) Company</td>
<td>China</td>
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<td>Hartford Financial Services Group Inc</td>
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<td>24</td>
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<td>PREDICA-Prevoyance Dialogue du Credit</td>
<td>France</td>
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<td>25</td>
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<td>085485</td>
<td>Life Insurance Corporation of India</td>
<td>India</td>
<td>286,732,284</td>
<td>13.98</td>
</tr>
</tbody>
</table>

*Percent change is based upon local currency
Source: A.M. Best research, 2011 data
### World's Largest Insurers

#### Ranked by Net Premiums Written

<table>
<thead>
<tr>
<th>2011 Rank</th>
<th>2010 Rank</th>
<th>AMB #</th>
<th>AMB Company Name</th>
<th>Country of Domicile</th>
<th>2011 Net Premiums Written USD (000)</th>
<th>% Change*</th>
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<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>085085</td>
<td>AXA S.A.</td>
<td>France</td>
<td>99,905,365</td>
<td>-3.51</td>
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<td>056106</td>
<td>UnitedHealth Group Incorporated</td>
<td>United States</td>
<td>91,983,000</td>
<td>7.70</td>
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<td>3</td>
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<td>Japan Post Insurance Co., Ltd.</td>
<td>Japan</td>
<td>83,374,870</td>
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<td>4</td>
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<td>085014</td>
<td>Allianz SE</td>
<td>Germany</td>
<td>83,091,085</td>
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<td>5</td>
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<td>085124</td>
<td>Assicurazioni Generali S.p.A.</td>
<td>Italy</td>
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<td>-4.19</td>
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<tr>
<td>6</td>
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<td>090906</td>
<td>National Mut Ins Fed Agricultural Coop</td>
<td>Japan</td>
<td>76,805,758</td>
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<td>090826</td>
<td>Nippon Life Insurance Company</td>
<td>Japan</td>
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<td>8</td>
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<td>090828</td>
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<td>Japan</td>
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<td>31.27</td>
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<td>9</td>
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<td>086577</td>
<td>Munich Reinsurance Company</td>
<td>Germany</td>
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<td>019754</td>
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<td>058180</td>
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<td>United States</td>
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<td>4.02</td>
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<td>12</td>
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<td>Kaiser Foundation Group of Health Plans ³</td>
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<td>14</td>
<td>17</td>
<td>085485</td>
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<td>United Kingdom</td>
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<tr>
<td>16</td>
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<td>086976</td>
<td>Zurich Insurance Group Ltd</td>
<td>Switzerland</td>
<td>43,650,000</td>
<td>-1.43</td>
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<tr>
<td>17</td>
<td>18</td>
<td>001251</td>
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<td>Japan</td>
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<td>085925</td>
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<td>United Kingdom</td>
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<td>19</td>
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<td>20</td>
<td>16</td>
<td>086056</td>
<td>CNA Assurances</td>
<td>France</td>
<td>37,192,271</td>
<td>-6.63</td>
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<tr>
<td>21</td>
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<td>058175</td>
<td>MetLife Inc</td>
<td>United States</td>
<td>36,280,000</td>
<td>34.31</td>
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<td>22</td>
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<td>052662</td>
<td>MS&amp;AD Insurance Group Holdings, Inc.</td>
<td>Japan</td>
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<td>Humana Inc.</td>
<td>United States</td>
<td>35,106,000</td>
<td>7.32</td>
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<tr>
<td>24</td>
<td>24</td>
<td>058334</td>
<td>Berkshire Hathaway Inc</td>
<td>United States</td>
<td>32,907,000</td>
<td>6.44</td>
</tr>
<tr>
<td>25</td>
<td>21</td>
<td>085144</td>
<td>ING Groep N.V.</td>
<td>Netherlands</td>
<td>32,720,765</td>
<td>-1.73</td>
</tr>
</tbody>
</table>

*Percent change is based upon local currency

Premiums shown are earned premiums

³Premiums shown are for U.S. companies only

³A. M. Best consolidation

Source: A.M. Best research, 2011 data
**TOP INSURERS**, FROM PAGE 9

**Berkshire Hathaway Inc.**
Chairman and Chief Executive: Warren E. Buffett
Berkshire Hathaway is a public company with property/casualty insurance and reinsurance operations.
**Rating:** A.M. Best currently rates the financial strength of most of Berkshire Hathaway’s operating companies A++ (Superior).
www.berkshirehathaway.com

**China Life Insurance (Group) Co.**
Chairman: Mingsheng Yang
China Life is a public company specializing in life and property/casualty insurance and asset management. With 144 million long-term in-force insurance policies offering individual and group life, annuities and health insurance protections, China Life is China’s largest life insurer.
www.chinalife.com.cn

**CNP Assurances**
Chief Executive: Frederic Lavenir
CNP Assurances is a public company specializing in personal lines insurance. It has 24 million clients and operations in France, the rest of Europe and South America.
www.cnp.fr

**Dai-ichi Life Insurance Co. Ltd.**
President: Koichiro Watanabe
Dai-ichi Life is a public company specializing in life insurance. It has approximately 57,000 employees and operations in Asia, Europe and North America.
www.dai-ichi-life.co.jp

**Hartford Financial Services Group Inc.**
Chairman and Chief Executive: Liam E. McGee
Hartford is a public company specializing in property/casualty insurance, group benefits and mutual funds.
**Rating:** A.M. Best currently rates the financial strength of Hartford’s operating companies A (Excellent).
www.thehartford.com

**Humana Inc.**
Chairman and Chief Executive: Michael B. McCallister
Humana is a public company specializing in health, dental, vision and life insurance in the United States.
**Rating:** A.M. Best currently rates the financial strength of most of Humana’s operating companies A- (Excellent).
www.humana.com

**ING Groep N.V.**
Chief Executive: Jan Hommen
ING is a public company specializing in life and non-life insurance and asset management. It has about 93,000 employees serving 66 million clients in 40 countries worldwide.
**Rating:** A.M. Best currently rates the financial strength of two ING operating companies A (Excellent).
www.ing.com

**Japan Post Insurance Co. Ltd.**
Director and President: Masami Ishii
Japan Post Insurance is a government-owned company specializing in life insurance, which it sells through its postal parent’s post office locations in all of Japan’s cities, towns and villages. The company has approximately 6,700 employees.
www.jp-life.japanpost.jp

**Kaiser Foundation Group of Health Plans**
Chairman and Chief Executive: George C. Halvorson
Kaiser is a not-for-profit company specializing in health insurance and health care. It serves 9 million members in the United States in California, Colorado, Georgia, Hawaii, Maryland, Ohio, Oregon, Virginia, Washington and Washington D.C.
www.kp.org
Legal & General Group plc
Chief Executive: Tim Breedon
Legal & General is a public company specializing in life and general insurance, pensions and investments. It serves more than 7 million clients in the United Kingdom, United States and Europe.
Rating: A.M. Best currently rates the financial strength of an operating company of Legal & General A+ (Superior).
www.legalandgeneralgroup.com

Life Insurance Corporation of India
Chairman: D.K. Mehrotra
Life Insurance Corporation of India is a government-owned company specializing in individual life insurance, group insurance and pension plans. It is the largest life insurer in India and has operations in Asia, the Middle East and Europe.
Rating: A.M. Best currently rates the financial strength of an operating company of Life Insurance Corporation of India B++ (Good).
www.licindia.com

Manulife Financial Corp.
Chief Executive: Donald A. Guloien
Manulife is a public company specializing in life and health insurance, long-term care services, pension products, annuities, mutual funds and banking products. It has more than 26,000 employees and operates in 21 countries and territories worldwide.
Rating: A.M. Best currently rates the financial strength of Manulife’s operating companies A+ (Superior).
www.manulife.com

Meiji Yasuda Life Insurance Co.
Chairman: Ken-Ichi Sekiguchi
Meiji Yasuda is a mutual company specializing in life insurance and asset management. It has operations in Japan, Asia, the United States and Europe.
Rating: A.M. Best currently rates the financial strength of Meiji Yasuda’s operating companies A (Excellent).
www.meijiyasuda.co.jp

MetLife Inc.
President and Chief Executive: Steven A. Kandarian
MetLife is a public company specializing in life, nonmedical health and property/casualty insurance, annuities and employee benefit programs. It serves 90 million customers in more than 50 countries.
Rating: A.M. Best currently rates the financial strength of most of MetLife’s operating companies A+ (Superior).
www.metlife.com

MS&AD Insurance Group Holdings Inc.
President and Chief Executive: Toshiaki Egashira
MS&AD is the public company formed in April 2010 through the merger of Aioi Insurance Co. Ltd., Nissay Dowa General Insurance Co. Ltd., and Mitsui Sumitomo Insurance Group. It writes property/casualty and life insurance in Japan and internationally.
Rating: A.M. Best currently rates the financial strength of MS&AD’s operating companies from A (Excellent) to A+ (Superior).
www.ms-ad-hd.com

Munich Reinsurance Co.
Chairman: Nikolaus von Bomhard
Munich Re is a public company specializing in reinsurance, primary insurance and asset management. It has approximately 47,000 employees and operates in more than 30 countries.
Rating: A.M. Best currently rates the financial strength of Munich Re’s operating companies A+ (Superior).
www.munichre.com

National Mutual Insurance Federation of Agricultural Cooperatives
President: Yoshinori Yokoi
The National Mutual Insurance Federation of Agricultural Cooperatives, commonly known as “JA Kyosai,” is Japan’s national mutual aid association of agricultural cooperatives. The company provides property, liability and life insurance.
www.ja-kyosai.or.jp
**TOP INSURERS, FROM PAGE 11**

**Nippon Life Insurance Co.**  
Chairman: Kunie Okamoto  
Nippon Life is a mutual company specializing in life insurance. It has operations in Japan, the United States and Asia.  
Rating: A.M. Best currently rates the financial strength of Nippon Life's operating companies A+ (Superior).  
[www.nissay.co.jp](http://www.nissay.co.jp)

**Predica-Prevoyance Dialogue du Credit**  
Chairman: Guy Chateau  
Predica specializes in life insurance and is a leading life bancassurer in France. Its parent company, Credit Agricole Assurances, has operations in 70 countries.  
[www.predica.fr](http://www.predica.fr)

**Prudential Financial Inc.**  
Chairman and Chief Executive: John R. Strangfeld  
Prudential is a public company specializing in life insurance, annuities, retirement-related services and investment management. It has approximately 50,000 employees in 38 countries and territories.  
Rating: A.M. Best currently rates the financial strength of Prudential's operating companies A+ (Superior).  
[www.prudential.com](http://www.prudential.com)

**Prudential plc**  
Chief Executive: Tidjane Thiam  
Prudential is a public company specializing in life insurance and asset management. It has 26 million customers in Asia, the United Kingdom and the United States.  
Rating: A.M. Best currently rates the financial strength of Prudential's Jackson National subsidiaries A+ (Superior).  
[www.prudential.co.uk](http://www.prudential.co.uk)

**State Farm Group**  
Chairman and Chief Executive: Edward B. Rust Jr.  
State Farm is a mutual company specializing in automobile, property and life insurance. It has approximately 65,000 employees and 81 million policies and accounts throughout the United States and Canada.  
Rating: A.M. Best currently rates the financial strength of most of State Farm’s operating companies A++ (Superior).  
[www.statefarm.com](http://www.statefarm.com)

**UnitedHealth Group Inc.**  
Chief Executive: Stephen J. Hemsley  
UnitedHealth is a public company specializing in health insurance and health care services. It serves more than 75 million individuals, employs about 100,000 people and operates in all 50 states and about 17 countries worldwide.  
Rating: A.M. Best currently rates the financial strength of United Health's operating companies A (Excellent).  
[www.unitedhealthgroup.com](http://www.unitedhealthgroup.com)

**WellPoint Inc.**  
Interim President and Chief Executive: John Cannon  
WellPoint is a public company specializing in health insurance. It has 37,000 employees serving 33 million members in the United States.  
Rating: A.M. Best currently rates the financial strength of most of WellPoint’s operating companies A (Excellent).  
[www.wellpoint.com](http://www.wellpoint.com)

**Zurich Insurance Group**  
Chief Executive: Martin Senn  
Zurich is a public company specializing in general and life insurance. It has more than 60,000 employees serving customers in more than 170 countries.  
Rating: A.M. Best currently rates the financial strength of most of Zurich’s operating companies A+ (Superior).  
[www.zurich.com](http://www.zurich.com)

Note: A.M. Best ratings are as of Dec. 21, 2012.