

INSURANCE ACTIVITIES (\$000)	MM/DD/YYYY					PERCENT	CHANGE					
	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	1-QTR	1-YR					
Total Insurance Underwriting Assets	0	0	0	0	0	N/A	N/A					
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A					
Reinsurance Recoverables (P/C)	0	0	0	0	0	N/A	N/A					
Total Life Health Companies	0	0	0	0	0	N/A	N/A					
Reinsurance Recoverables (L/H)	0	0	0	0	0	N/A	N/A					
Separate Account Assets (L/H)	0	0	0	0	0	N/A	N/A					
Total Insurance Underwriting Equity	0	0	0	0	0	N/A	N/A					
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A					
Total Life Health Companies	0	0	0	0	0	N/A	N/A					
Total Insurance Underwriting Net Income	0	0	0	0	0	N/A	N/A					
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A					
Total Life Health Companies	0	0	0	0	0	N/A	N/A					
Claims & Claims Adj Expense Reserves(P/C)	0	0	0	0	0	N/A	N/A					
Unearned Premiums (P/C)	0	0	0	0	0	N/A	N/A					
Policyholder Ben & Contracthold Funds(L/H)	0	0	0	0	0	N/A	N/A					
Separate Account Liabilities (L/H)	0	0	0	0	0	N/A	N/A					
Insurance Activities Revenue	378	12	1,428	6,573	6,209	-73.5	3050.0					
Insurance Comm & Fees (excl Premiums)	378	12	1,428	6,573	6,209	-73.5	3050.0					
Ins & Reins Underwriting Inc (incl Prem)	0	0	0	0	0	N/A	N/A					
Premiums	0	0	0	0	0	N/A	N/A					
Credit Related Insur Underwriting	0	0	0	0	0	N/A	N/A					
Other Insurance Underwriting	0	0	0	0	0	N/A	N/A					
Insurance Benefits, Losses, Expenses	0	0	0	0	0	N/A	N/A					
Net Assets of Insurance Underwriting Subs	0	0	0	0	0	N/A	N/A					
Life Ins Assets	607,483	583,035	601,253	627,316	604,663	1.0	4.2					
<b>ANALYSIS RATIOS</b>	<b>MM/DD/YYYY</b>			<b>MM/DD/YYYY</b>			<b>MM/DD/YYYY</b>			<b>MM/DD/YYYY</b>		
	<b>BHC</b>	<b>PEER</b>	<b>01 PCT</b>	<b>BHC</b>	<b>PEER</b>	<b>01 PCT</b>	<b>BHC</b>	<b>PEER</b>	<b>01 PCT</b>	<b>BHC</b>	<b>PEER</b>	<b>01 PCT</b>
Ins Underwriting Assets/Consol Assets	0.00	0.04	30	0.00	0.05	29	0.00	0.05	30	0.00	0.05	0.00
Ins Under Assets(P/C)/Tot Ins Und Ast	N/A	40.31	N/A	N/A	40.94	N/A	N/A	41.42	N/A	N/A	44.70	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	N/A	59.69	N/A	N/A	59.06	N/A	N/A	58.58	N/A	N/A	55.30	N/A
Sep Acct Assets(L/H)/Total Life Ast	N/A	0.97	N/A	N/A	0.83	N/A	N/A	0.98	N/A	N/A	0.74	N/A
Ins Activities Revenue/Adj Oper Inc	0.06	1.06	23	0.00	1.26	8	0.06	1.21	17	0.28	1.24	0.34
Premium Inc/Ins Activities Revenue	0.00	13.10	32	0.00	8.89	30	0.00	10.36	30	0.00	8.92	0.00
Credit Rel Prem Inc/Tot Prem Inc	N/A	76.96	N/A	N/A	73.92	N/A	N/A	73.60	N/A	N/A	75.39	N/A
Other Prem Inc/Total Prem Inc	N/A	23.04	N/A	N/A	26.08	N/A	N/A	26.40	N/A	N/A	24.61	N/A
Ins Under Net Income/Consol Net Income	0.00	0.09	38	0.00	0.28	33	0.00	0.23	37	0.00	0.21	0.00
Ins Net Inc (P/C)/Equity (P/C)	N/A	13.64	N/A	N/A	18.94	N/A	N/A	12.02	N/A	N/A	7.90	N/A
Ins Net Inc (L/H)/Equity (L/H)	N/A	5.46	N/A	N/A	4.85	N/A	N/A	7.25	N/A	N/A	6.78	N/A
Insur Ben, Losses, Exp/Insur Premiums	N/A	123.61	N/A	N/A	120.55	N/A	N/A	133.41	N/A	N/A	88.63	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	N/A	1.65	N/A	N/A	0.96	N/A	N/A	3.09	N/A	N/A	2.64	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	N/A	0.35	N/A	N/A	0.23	N/A	N/A	0.37	N/A	N/A	0.29	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	41	0.00	0.01	41	0.00	0.00	41	0.00	0.01	0.00
Life Ins Assets/Tier 1 Cap + ALLL	14.65	13.23	53	14.74	12.60	55	14.82	13.48	54	16.49	11.97	19.08
<b>BROKER-DEALER ACTIVITIES</b>												
Net Assets of Broker-Dealer Subs (\$000)	0			0			0			0		
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.65	30	0.00	0.99	32	0.00	0.64	32	0.00	0.98	0.00

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## 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.)

#### *Life Insurance Assets*

Life insurance assets include the cash surrender value of life insurance reported by the insurance carrier, less any applicable surrender charges not reflected by the carrier in this reported value, on all forms of permanent life insurance policies owned by the bank holding company, its consolidated subsidiaries, and grantor (rabbi) trusts established by the bank subsidiary or its consolidated subsidiaries, regardless of the purposes for acquiring the insurance and regardless of whether the insurance is a general account obligation of the insurer or a separate account obligation of the insurer.

## **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 attribut-

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able 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.

*Life Insurance Assets/Tier 1 Capital + Allowance for Loan and Lease Losses*

Life insurance assets divided by Tier 1 capital plus the allowance for loans and lease losses.

**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 elimi-

nated 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.