



Standard Analytical Service, Inc.
 Analysts of the Insurance Industry since 1932

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2018

INDEPENDENT COMPARATIVE REPORT

CATHOLIC HOLY FAMILY SOCIETY

Belleville, Illinois

STRENGTH & STABILITY

This report prepared by
Standard Analytical Service, Inc.
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FINANCIAL STABILITY

The financial condition of a life insurance organization is an important factor in public confidence. In this regard we prepared the following report on:

CATHOLIC HOLY FAMILY SOCIETY

featuring a comparative analysis of key financial ratios comparing this company with 25 of the leading Life Insurance Companies in the United States.

These 25 leading Life Insurance Companies have been in business for an average of over 100 years and own a major portion of the invested assets and life insurance in force of all the companies. Thus, a favorable comparison of the financial ratios for the company featured herein with 25 of the leading companies can be indicative of the company's financial stability.

KEY FINANCIAL RATIOS - DERIVED FROM THE ANNUAL STATEMENTS AS OF DECEMBER 31, 2017
 (The 25 leading companies are determined by the amount of Admitted Assets as of December 31, 2017)

SOLVENCY

Assets for each \$100 of Liabilities

A high ratio of Assets over Liabilities is a significant safety factor. This indicates that a company has enough assets to cover its liabilities and to meet all obligations as they become due.

Assets for each \$100 of Liabilities as of Dec. 31, 2017

Allstate Life Insurance Company, IL	112.10
American Family Life Assurance Co., NE	110.78
Ameritas Life Insurance Corporation, NE	108.40
AXA Equitable Life Insurance Company, NY	103.96
Bankers Life and Casualty Company, IL	107.89
Connecticut General Life Ins. Co., CT	132.15
Guardian Life Ins. Co. of America, NY	113.67
John Hancock Life Insurance Co. (USA), MI	103.45
Lincoln National Life Ins. Co., IN	103.38
Massachusetts Mutual Life Ins. Co., MA	107.00
Metropolitan Life Insurance Co., NY	102.69
Midland National Life Insurance Co., IA	106.43
Minnesota Life Insurance Co., MN	107.05
Nationwide Life Insurance Co., OH	104.26
New York Life Insurance Company, NY	113.02
North American Company for Life and Health Ins., IA	105.61
Northwestern Mutual Life Ins. Co., WI	107.80
Ohio National Life Insurance Company, OH	108.54
Pacific Life Insurance Company, NE	103.60
Protective Life Insurance Company, TN	109.87
Prudential Insurance Co. of America, NJ	103.88
ReliaStar Life Insurance Company, MN	108.05
RiverSource Life Insurance Company, MN	102.28
State Farm Life Insurance Company, IL	117.54
Symetra Life Insurance Company, IA	106.48

AVERAGE OF 25 OF THE LEADING LIFE COS. \$106.18
CATHOLIC HOLY FAMILY **\$104.23**

LIQUID INVESTED ASSETS

Assets in Bonds, Stocks, Cash and Short-Term Investments for each \$100 of Liabilities
 This ratio measures a company's ability to meet its anticipated obligations to policyholders. A high ratio indicates a more liquid investment position with which an insurer can meet unforeseen emergency cash requirements that may arise.

AVERAGE OF 25 OF THE LEADING LIFE COS. \$46.29
CATHOLIC HOLY FAMILY **\$99.61**

ADDITIONAL SOCIETY STRENGTH

The following ratios are Per-\$1000 of Life Insurance in Force. They show further proof of financial strength and stability:

Assets per \$1000	This Society	Average
Reserves per \$1000	\$600.95	25 of the Leading Life Companies
Surplus per \$1000	\$50.06	\$161.02
	24.37	68.81
		9.37

FINANCIAL STATEMENT SUMMARY AS OF DECEMBER 31, 2017

Admitted Assets	\$147,373,017	Benefits to Policyowners	\$14,550,869
Policy Reserves	\$134,894,004	Net Investment Income	\$ 6,432,221
Total Liabilities	\$141,396,707	Total Income	\$23,135,064
Gross Surplus (Incl. Capital, if any)	\$ 5,976,310	Insurance Issued	\$11,336,000
Insurance in Force	\$245,233,000		

CONCLUSION: Based on the financial results achieved in the year ended 2017, the comparative analysis made of the organization featured herein is **favorable** when compared to the aggregate averages of 25 of the LEADING LIFE INSURANCE COMPANIES.