

2007 BEST'S KEY RATING GUIDE

PRUDENTIAL INS CO OF AMERICA							
751 Broad Street Newark, New Jersey 07102 Tel: 973-802-6000				AMB Number: 06974 Began Business: 10/13/1875 Agency Off: Vivian Banta			
Best's Rating: A+ g				FSC: XV			
• NET PREMIUMS AND DEPOSITS (\$000 omitted)							
Year	Individual Life	Individual & Group Annuities	Group Life & A&H	Credit Life & A&H	Individual A&H	Total	
2004	4,877,816	11,908,928	4,287,476	-137	103,281	21,177,364	
2005	3,061,829	14,383,664	5,289,230	-51	113,306	22,847,939	
2006	3,438,093	21,720,695	7,458,969	-40	124,142	32,741,859	
• NET OPERATING GAIN (\$000 omitted)							
Year	Individual Life	Individual & Group Annuities	Group Life & A&H	Credit Life & A&H	Individual A&H	Total	
2004	1,107,816	222,385	73,369	2,110	-2,251	1,495,761	
2005	621,693	393,235	89,381	440	-47,898	1,845,465	
2006	598,270	-291,439	18,447	7,769	-79,786	262,928	
• COMPARATIVE FINANCIALS (\$000 omitted)							
Year	Assets	Capital & Surplus	Net Invest Income	Benefits Paid	Realized Cap Gains	Policyholder Dividends	Contract Lns (% of assets)
2004	207,012,442	8,420,498	6,990,298	17,984,842	381,876	1,615,339	3.1
2005	221,916,063	7,065,246	7,169,323	15,439,874	324,490	550,511	2.9
2006	245,816,675	5,972,509	7,269,687	19,907,481	180,985	405,519	2.7
• ORDINARY LIFE STATISTICS							
Year	Avg. Ord. Policy Issued (\$)	Avg. Ord. Policy In Force (\$)	Avg. Prem (\$/M)	1st Yr Prem/ Total Prem	Ord. Lapse Ratio		
2004	36,206	51,639	10.29	0.2	7.1		
2005	38,110	56,335	9.83	0.1	4.6		
2006	41,927	63,090	9.34	0.2	4.9		
• NEW LIFE BUSINESS ISSUED (\$000 omitted)							
Year	Whole Life	Term	Credit	Group	Industrial	Total	
2004	500,404	...	53,993	76,309,279	...	76,863,676	
2005	437,886	...	30,999	127,992,710	...	128,461,595	
2006	436,774	860	18,445	112,517,067	...	112,973,146	
• LIFE INSURANCE IN FORCE (\$000 omitted)							
Year	Whole Life	Term	Credit	Group	Industrial	Total	
2004	257,988,688	265,591,026	53,838	1,086,139,212	3,328,158	1,613,100,922	
2005	254,171,397	298,126,880	35,154	1,228,312,165	3,277,827	1,783,923,423	
2006	251,209,593	338,895,794	19,811	1,488,631,879	3,179,130	2,081,936,207	

BEST'S RATINGS AND FINANCIAL PERFORMANCE RATINGS (FPR)

A.M. Best assigns to insurance related organizations one of two types of rating opinions, a Best's Rating (A++ to F) or a Financial Performance Rating (9 to 1). The Best's Rating represents an opinion based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength and operating performance. The FPR represents an opinion based primarily on a quantitative evaluation of a company's financial strength and operating performance for companies that do not meet the minimum size and/or operating experience requirements for a Best's Rating.

Secure Best's Ratings

A++ and A+	Superior
A and A-	Excellent
B++ and B+	Very Good

Vulnerable Best's Ratings

B and B-	Fair
C++ and C+	Marginal
C and C-	Weak
D	Poor

FINANCIAL SIZE CATEGORIES (FSC)

Assigned to all insurance companies and reflects their size based on their capital, surplus and conditional reserve funds in millions of U.S. dollars, using the scale below. For additional information, refer to the Preface.

FSC I less than 1	FSC V 10 to 25	FSC IX 250 to 500	FSC XIII 1,250 to 1,500
FSC II 1 to 2	FSC VI 25 to 50	FSC X 500 to 750	FSC XIV 1,500 to 2,000
FSC III 2 to 5	FSC VII 50 to 100	FSC XI 750 to 1,000	FSC XV greater than 2,000
FSC IV 5 to 10	FSC VIII 100 to 250	FSC XII 1,000 to 1,250	