

# LifeSecure Ins Co

## Company Information

10559 Citation Drive Suite 300  
Brighton MI 48116  
810-220-7700

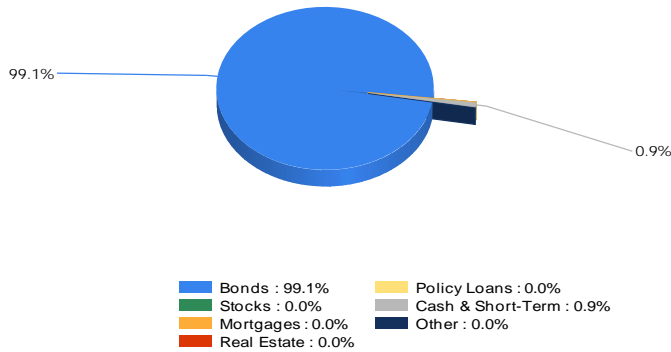
Domicile: MI  
NAIC Number: 77720  
Year Established: 1954  
Company Type: Stock

### Ratings

A. M. Best Company(Statutory Financial) NR (0)  
Weiss(Financial Strength) E+ (13)

### Invested Asset Distribution

Total Invested Assets 144,334

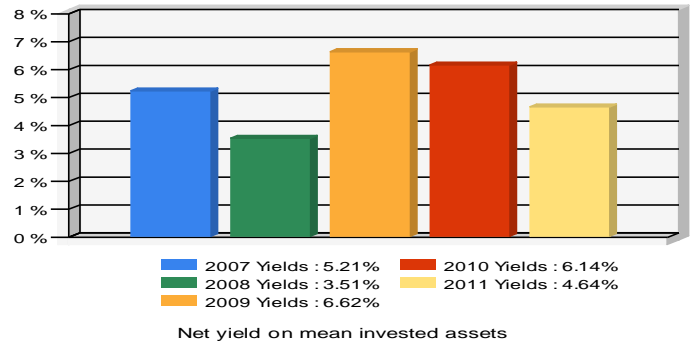


Distribution of the invested assets

### Assets & Liabilities

Total Admitted Assets 148,262  
Total Liabilities 122,297  
Separate Accounts 0  
Total Surplus & AVR (Asset Valuation Reserve) 26,274  
As % of General Account Assets 17.7%

### 5 Year Investment Yields



Net yield on mean invested assets

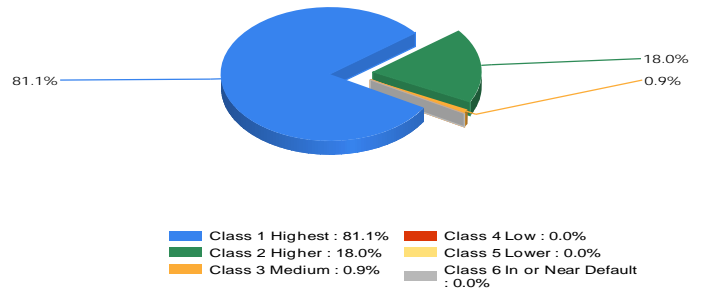
5 Year Average

5.22%

### Non-Performing Assets

Bonds In or Near Default 0.0%  
Problem Mortgages 0.0%  
Real Estate Acquired by Foreclosure 0.0%  
Total Non-Perf. Assets/Surplus & AVR 0.0%  
As a Percent of Invested Assets 0.0%

### Bond Quality



Distribution of bond classes

### Income & Earnings

Total Income 31,750  
Net Premiums Written 25,191  
Earnings Before Div. and Taxes -4,176  
Net Operating Earnings -3,119

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Source: Summary statutory financial Data for Year-End 2011 as reported by the life insurance companies' statutory annual statements. Classifications contained herein are defined by the NAIC. All dollar amounts are in thousands. All ratings shown are current as of May 09, 2013.

Presented by: Lynn Poplsterin, 23500 Mercantile, Beachwood, OH 44122 Phone: 216-464-1542 Email: [lynn@berson-sokol.com](mailto:lynn@berson-sokol.com)

## List of Company Ratings

**Company:** LifeSecure Ins Co  
**Domicile:** MI  
**Established:** 1954

### **A.M. Best Company Rating**

**NR (0)**

An insurer designated 'NR' is NOT RATED, which implies no opinion about the insurer's financial security.

### **Weiss Safety Rating**

**E+ (13)**

Very Weak. The company currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that policyholders could incur significant risks.

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Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of May 09, 2013. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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## List of Possible Ratings

	A.M. Best	Standard & Poor's	Moody's	Fitch Ratings	Weiss
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak	
21.			C Lowest	C Distressed	