

CAPITAL INCREASES IN 2008 STATEMENTS THROUGH INDIVIDUAL STATE
APPROVALS OF DEVIATIONS FROM NAIC ACCOUNTING PRACTICES

The increases in capital below result from changes in accounting rules allowed by some State insurance departments. Earlier in 2009, fourteen States provided regulatory relief to insurance companies domiciled in those States. These accounting changes create additional challenges when analyzing and comparing the financial statements of life insurance companies.

COMPANY (DOMICILE)	CAPITAL INCREASE	
	(MILLIONS)	(PERCENT)
AXA Corp Solutions Life Re (DE)	\$22.8	9.8%
Hartford Life & Annuity Ins Co (CT)	690.2	46.4
Hartford Life Ins Co (CT)	655.2	19.2
Jackson National Life Ins Co (MI)	825.6	28.3
John Hancock Life Ins Co USA (MI)	84.1	4.4
Lincoln National Life Ins Co (IN)	313.4	7.3
MetLife Ins Co of Connecticut (CT)	396.2	7.8
MetLife Investors USA Ins Co (DE)	17.2	2.3
Nationwide Life Ins Co (OH)	68.9	3.1
Northwestern Mutual Life Ins Co (WI)	1500.7	13.8
Ohio National Life Assur Corp (OH)	39.2	17.2
Pacific Life Ins Co (NE)	529.8	20.3
Protective Life Ins Co (TN)	17.6	1
Sun Life Assur Canada US Branch (MI)	22.1	2.6