

North American Co for L&H Ins

Group Affiliation: Sammons Enterprises Group
Address: 525 W. Van Buren
 Chicago IL 60607
Phone: 515-440-5500

Domicile: IA
NAIC Number: 66974
Year Established: 1886
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	A+ (5)
Fitch Ratings(Fin. Strength, 21 ratings)	A+ (5)
Weiss(Safety Rating, 16 ratings)	B (5)
Comdex Ranking(Percentile in Rated Companies)	89

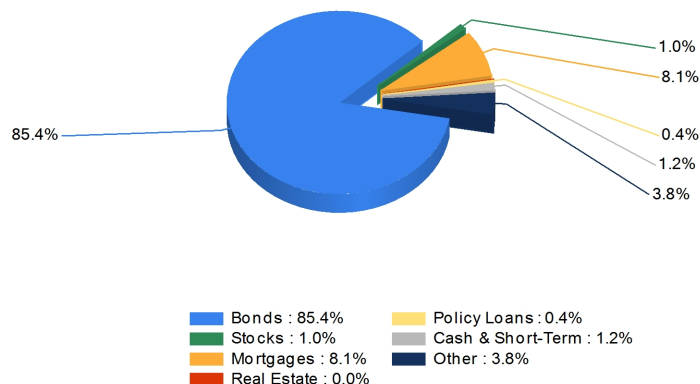
Assets & Liabilities

Total Admitted Assets	29,479,087
Total Liabilities	27,939,344
Separate Accounts	0
Total Surplus & AVR	1,786,251
As % of General Account Assets	6.1%

B (5)

Invested Asset Distribution

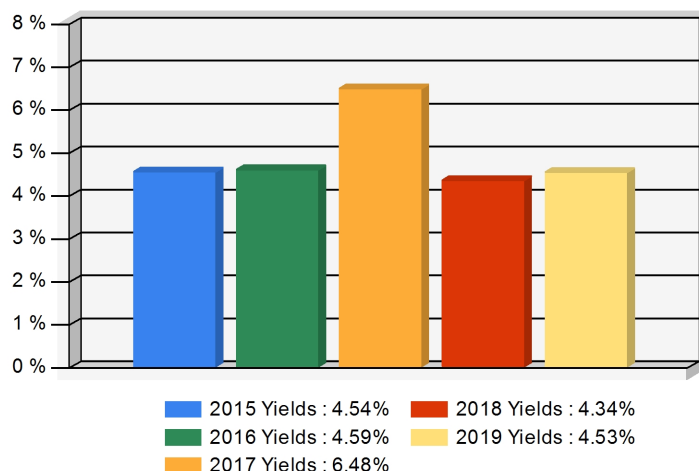
Total Invested Assets 28,921,785



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 4.90%



Net yield on mean invested assets

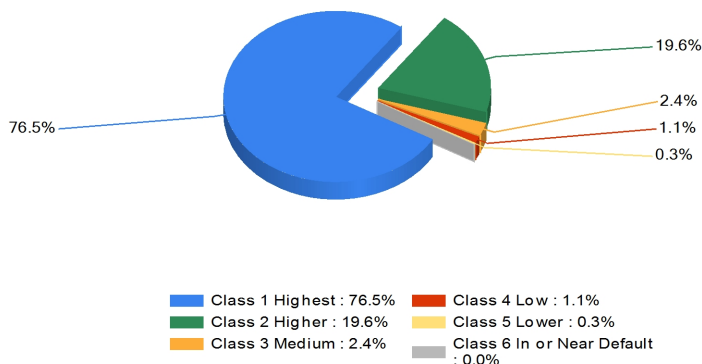
Non-Performing Assets

Bonds In or Near Default	0.2%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.2%
As a Percent of Invested Assets	0.0%

Income & Earnings

Total Income	3,814,392
Net Premiums Written	2,485,183
Earnings Before Dividends and Taxes	69,433
Net Operating Earnings	64,787

Bond Quality



Distribution of bond classes

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>.

Data for Year-End 2019 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 1, 2020.

Presented by: Kiara Wagoner, 10497 Balroyal Court, Fishers, IN 46037 Phone: 317-771-7740 Email: kiarawagoner@hotmail.com

List of Company Ratings

Company: North American Co for L&H Ins
Domicile: IA
Established: 1886

A.M. Best Company Rating

A+ (2)

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

A+ (5)

An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.

Fitch Ratings' Insurer Financial Strength Rating

A+ (5)

Strong. 'A' IFS ratings denote a low expectation of ceased or interrupted payments. They indicate strong capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings.

Weiss Safety Rating

B (5)

Good. The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.

Comdex Ranking - VitalSigns Composite Index

89

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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>.

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 June 1, 2020. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

Presented by: Kiara Wagoner, 10497 Balroyal Court, Fishers, IN 46037 Phone: 317-771-7740 Email: kiarawagoner@hotmail.com

List of Possible Ratings

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