

Selected Equity Index USD Total Returns (%)

Q4/2016

Index	Q4/2015	Q4/2016	Q4/2017	Q4/2018	Q4/2019	Q4/2020
S&P 500 (US)	1.37	1.35	2.46	3.85	1.81	9.79
STANSP500 (US)	(1.18)	(1.53)	(0.82)	5.08	(5.56)	(5.80)
US (US)	(2.22)	(1.09)	8.00	2.50	(1.05)	(3.51)
EM (EM)	(3.50)	(1.09)	1.05	1.05	(1.05)	(3.51)
EM (EM)	(3.50)	(1.09)	1.05	1.05	(1.05)	(3.51)

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Groups (10)	YTD		
	2015	Through 10/31/16	Nov. 2016 2016 YTD
Groups			All Gr
		13.2%	13.1%

Insurance Industry Impact

December 2, 2016				Quarter		Year		Index	
Company	Q4	Q3	Q2	Q1	YTD	YTD	YTD	YTD	YTD
Assurant	58.10	58.10	58.10	58.10	(6.7)	20.0	20.0	20.0	20.0
Fidelity National	31.75	31.75	31.75	31.75	(3.3)	(13.9)	(8.3)	20.0	20.0
Hartford	37.40	37.40	37.40	37.40	(1.1)	(1.1)	5.9	5.4	20.0
Marsh	60.70	60.70	60.70	60.70	(1.8)	2.0	2.0	68.91	20.0
Aetna	133.42	133.42	133.42	133.42	4.0	14.0	28.3	128.39	20.0
Cigna	133.42	133.42	133.42	133.42	(2.4)	2.4	(8.8)	128.39	20.0
Health									

December 2, 2016							
Major Market Variables		Change %			Prior		
	Close	Week	OTD	YTD	Week	Quarter	Year
SP500	2,191.98	(0.4)	(0.1)	(1.1)	2,191.98		
DAX	12,378.15	(0.1)	(0.1)	(0.1)	12,378.15		
NASDAQ	4,372.12	(0.1)	(0.1)	(0.1)	4,372.12		
EUR/USD	1.0500	(0.0001)	(0.0001)	(0.0001)	1.0500		
USD/JPY	107.00	(0.01)	(0.01)	(0.01)	107.00		
Oil	47.00	(0.05)	(0.05)	(0.05)	47.00		
Gold	1,200.00	(0.05)	(0.05)	(0.05)	1,200.00		
10 Year		0.17	0.78	0.99	0.60		
30 Year		0.12	2.31	1.60	2.27		
Corp Credit Spreads -bp							
CDX.IG							

December 2, 2016							
Major Insurer Bond Yields			Weekly Change			YTD	
Company	Coupon	Maturity	Price	Spread over UST	Spread	Change	
			Current	Change	B.P.	Change	
MetLife	3.00%	12/15/16	100.00	(0.01)	100.00	(0.08)	
Prudential	3.00%	12/15/16	100.00	(0.01)	100.00	(0.83)	
Chubb	3.00%	12/15/16	100.00	(0.01)	100.00	(0.18)	
Swire	3.00%	12/15/16	100.00	(0.01)	100.00	(0.25)	
Beaumont	3.00%	12/15/16	100.00	(0.01)	100.00	(0.25)	
Travelers	3.00%	12/15/16	100.00	(0.01)	100.00	(0.25)	
XL Group	3.00%	12/15/16	100.00	(0.01)	100.00	(0.25)	
Other							
AON	5.00%	10/15/16	100.00	(0.01)	100.00	(0.25)	
AIG	5.85%	8/15/16	100.00	(0.01)	100.00	(0.25)	
Beaumont	5.85%	8/15/16	100.00	(0.01)	100.00	(0.25)	

