

INDEPENDENT FACTUAL ANALYSES OF SIGNIFICANCE

"Competent-Responsible"

✓ What Is Standard Analytical Service?

The Standard Analytical Service is an organization serving the interests of the buyer of insurance. It has no connection in any way with any insurance company or companies. We do not sell any kind of insurance. Our reports are unbiased. Our analyses are based on companies' financial statements filed with various state insurance departments, and on a comparative system which uses a mathematical process through which each company is analyzed by application of a uniform and impartial method.

John B. La Macchia

ACTUARIAL ANALYST

STANDARD ANALYTICAL SERVICE
INSURANCE PUBLICATIONS AND REPORTS

7 NORTH SEVENTH ST.



SAINT LOUIS 1, MO.

THE DANISH BROTHERHOOD
IN AMERICA
Omaha, Nebraska

AN INDEPENDENT

*Comparative
Report
for 1955*



IT IS A FACT . . . That the financial structure and operating strength. In this regard we believe the



The following is an **INDEPENDENT**

THE DANISH B

with the 20 largest insurance concerns in the age of 94 years of life insurance experience insurance companies, and hold approximate comparison of these factors is certainly in

BASIC SIGNIFICANT FACTORS — AS OF JANUARY 1,
(The 20 Life Companies listed below are the largest by the amount)

FINANCIAL STABILITY:



A wide margin of assets over liabilities is a significant safety factor. This indicates financial soundness and a Company's ability to meet all obligations as they become due.

Assets for each \$100 of liabilities as of January 1, 1955

Aetna Life Insurance Co., Conn.	\$108.52
Bankers Life Company of Iowa	106.95
Connecticut General Life Insurance Co., Conn.	108.05
Connecticut Mutual Life Insurance Co., Conn.	107.90
Equitable Life Assurance Society, N. Y.	106.60
John Hancock Mutual Life Insurance Co., Mass.	109.88
Lincoln National Life Insurance Co., Ind.	109.44
Massachusetts Mutual Life Insurance Co., Mass.	106.09
Metropolitan Life Insurance Co., N. Y.	106.34
Mutual Benefit Life Insurance Co., N. J.	103.73
Mutual Life Insurance Co. of New York	109.50
New England Mutual Life Insurance Co., Mass.	107.59
New York Life Insurance Company, N. Y.	108.10
Northwestern Mutual Life Insurance Co., Wisc.	106.94
Penn Mutual Life Insurance Co., Pa.	105.81
Provident Mutual Life Insurance Co., Pa.	106.77
Prudential Insurance Co. of America	106.04
Sun Life Assurance Co. of Canada	107.34
Travelers Insurance Company, Conn.	113.05
Union Central Life Insurance Co., Ohio	105.06

AVERAGE 20 LARGEST LIFE COMPANIES \$107.23

The Danish Brotherhood in America \$128.78

"SIGNIFI

From the above analysis, this organization occupies a prominent standpoint of management

onal methods of any life insurance organization determine the fundamental factors listed below are significant.

ANALYSIS of these basic factors, comparing the BROTHERHOOD IN AMERICA

the United States. Since these 20 companies have an average, own 80 percent of the invested assets of all the life policy 74 percent of all life insurance in force, a favorable indicative of good general management.

1955, DERIVED FROM THE ANNUAL STATEMENTS (Amount of **ASSETS** held for the protection of their policyholders.)

GROSS SURPLUS: Per \$100 of Life Reserves.



A large surplus ratio means ability to take emergencies "in stride". It is the acid test of excellence; shows the amount of excess funds to life reserves.

AVERAGE 20 LARGEST LIFE COMPANIES	-----	\$8.64
The Danish Brotherhood in America	-----	\$29.48

Total Income for each \$100 Disbursed on Policies and Expenses:



An ample margin of income over all cash requirements is an indication of good general management and mortality.

AVERAGE 20 LARGEST LIFE COMPANIES	-----	\$115.92
The Danish Brotherhood in America	-----	\$162.14

LIQUIDITY: Assets in Cash, Bonds and Stocks for each \$100 of liabilities.



A large amount of liquid assets enables an insurer to meet current obligations for any emergency that may arise.

AVERAGE 20 LARGEST LIFE COMPANIES	-----	\$68.87
The Danish Brotherhood in America	-----	\$126.96

PERTINENT FACTS:



The following amounts are based per \$1000.00 of life insurance in force. This shows further proof of strength and stability.

The Danish Brotherhood in America			Average 20 Largest Life Companies
Assets per \$1,000 Life Ins.	-----	\$582.90	\$274.79
Reserve per \$1,000 Life Ins.	-----	440.00	214.31
Surplus per \$1,000 Life Ins.	-----	129.71	18.52

"CANCE"

inent position among Life Insurance Companies from the t and financial stability.

reserved.) No medical examination is required when graduating to adult membership except as stated elsewhere in this folder.

In short, the Juvenile Member pays absolutely nothing more than the low monthly assessment on his insurance.

An invitation is hereby courteously extended for every eligible boy to join the Juvenile Department of The Danish Brotherhood in America.

For an application form with rates and additional particulars contact your lodge secretary or

the home office

The Danish Brotherhood

In America

908 W. O. W. Building

Omaha 2, Nebraska





*The Danish Brotherhood
in America*

(Incorporated 1882)

OMAHA 2, NEBRASKA

Two types of Insurance Benefit Certificates are currently issued to boys who can qualify for juvenile membership in the Danish Brotherhood in America, in all ages from birth to 16 years. They are:

TERM TO AGE SIXTEEN

This type of Benefit Certificate affords protection at a low cost. It is in force for the term between the date of the certificate and the member's sixteenth birthday. It has no provision for cash values, paid-up and extended insurance. Effective on his sixteenth birthday, if the certificate is still in force and not in default, the member may automatically graduate to regular adult membership, upon surrender of his Term to Age Sixteen Certificate in exchange for any other form of Adult Certificate then being issued by the Brotherhood, at the rates then in effect at age sixteen and the local lodge dues.

No evidence of insurability shall be required at the time of conversion unless the amount of insurance applied for be greater than the face amount of his Term Certificate or unless application is made for supplementary benefits requiring such evidence.

TWENTY-PAYMENT LIFE

This certificate is a regular Twenty-Payment Life Benefit Certificate on which the monthly assessment (insurance premium) is payable only for a full 20 years from date of issue or until the member's prior death. After payments have been made for a period of 20 years the certificate becomes paid-up and no further assessments shall be required. The value of the certificate is payable any time at death only.

The Twenty-Payment Life Certificate provides for Cash Surrender, Cash Loan, Paid-up and Extended Insurance on all certificates.

WHO ARE ELIGIBLE TO JOIN?

Boys under the age of sixteen years whose parents are honorable and respectable white persons and at least one of whom is of Danish ancestry or has obtained Danish citizenship, may be admitted to Juvenile Membership.

WHO MAY MAKE APPLICATION?

The application for membership may be signed by an adult relative by blood to the fourth degree, step-father, step-mother, step-brother, step-sister or person upon whom the child is dependent.

WHO MAY BE NAMED BENEFICIARY?

Beneficiaries who may be named are limited to such persons as are qualified to make application for membership as stated above.

AMOUNTS OF INSURANCE

Application for a Juvenile Benefit Certificate may be applied for in amounts of \$500, \$1000 and \$1500 on either plan. Amounts over \$500 may be divided between both plans. The maximum insurance benefit of all certificates combined is limited to \$1500.

GENERAL INFORMATION

There are many special advantages for joining The Danish Brotherhood in America while a junior. Under the present regulations we can mention several additional benefits such as the following:

No initiation fee.

No certificate fee.

No local lodge dues while a junior member.

No per capita tax while a junior member.

No relief fund tax while a junior member.

No medical examination. (Should the need for such evidence of insurability arise, the right to ask for a medical examination is