



Ralph J. Sayre

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Actuarial  
Resources  
Corporation

# Company Summary

	<u>A</u>	<u>B</u>	<u>C</u>
Surplus	\$1,589M	\$576M	\$26M
Importance of Competitors	Medium	High	Low
Expense Ratio	Low (24%)	Medium (31%)	High (39%)
Current Return on Equity	Low (4%)	High (18%)	Medium (8%)
Profit Goal	Value Added (7%)	IRR (20%)	Percent of Premium (12%)