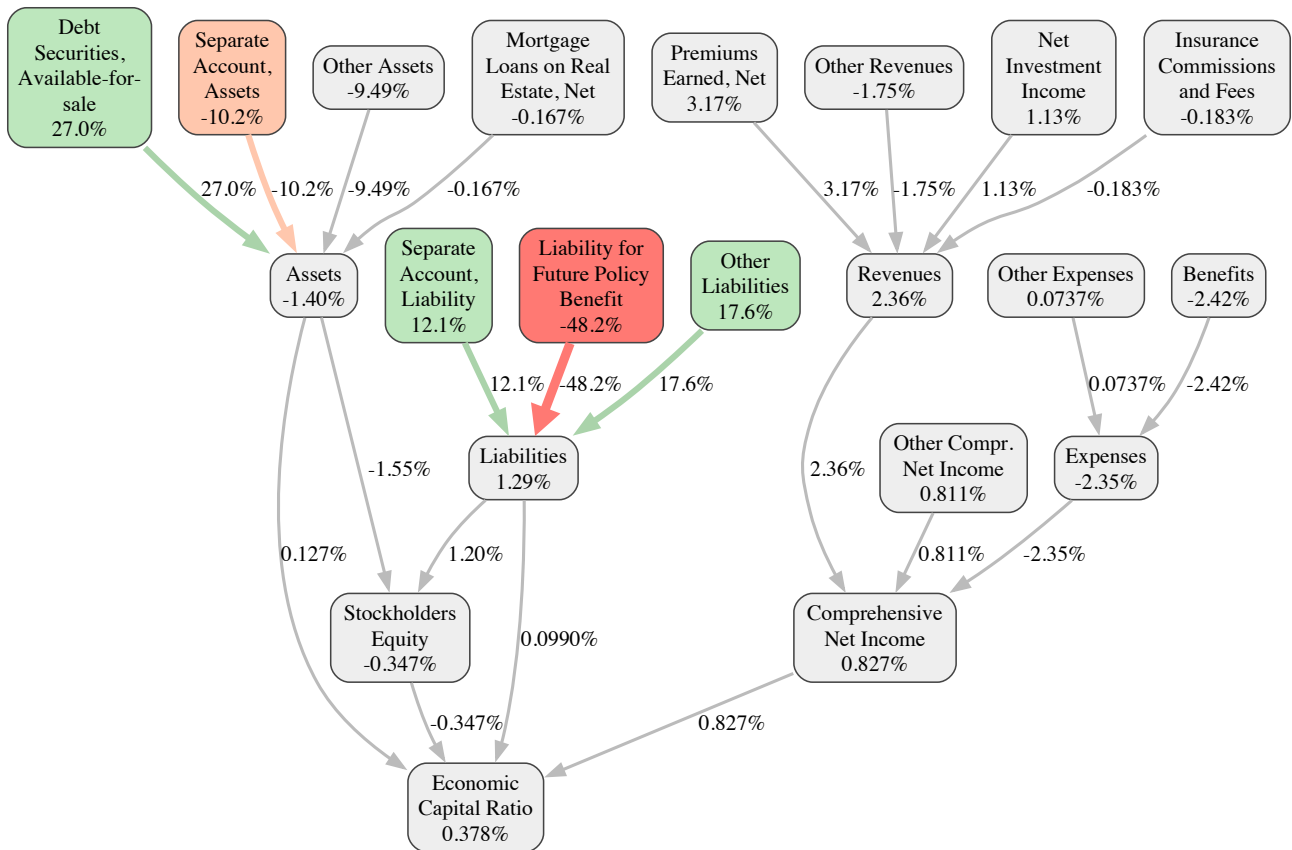




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The relative strengths and weaknesses of Investors Heritage Capital Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Investors Heritage Capital Corp compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Investors Heritage Capital Corp is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 0.38% points above the market average of 8.0%.

Input Variable	Value in 1000 USD
Benefits	41,867
Debt Securities, Available-for-sale	439,710
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	479,049
Mortgage Loans on Real Estate, Net	16,620
Net Investment Income	20,726
Other Assets	119,676
Other Compr. Net Income	8,934
Other Expenses	26,464
Other Liabilities	28,724
Other Net Income	0
Other Revenues	2,209
Premiums Earned, Net	47,495
Separate Account, Assets	0

Output Variable	Value in 1000 USD
Liabilities	507,773
Assets	576,006
Expenses	68,331
Revenues	70,430
Stockholders Equity	68,233
Net Income	2,099
Comprehensive Net Income	11,033
Economic Capital Ratio	8.3%



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Input Variable	Value in 1000 USD
Separate Account, Liability	0