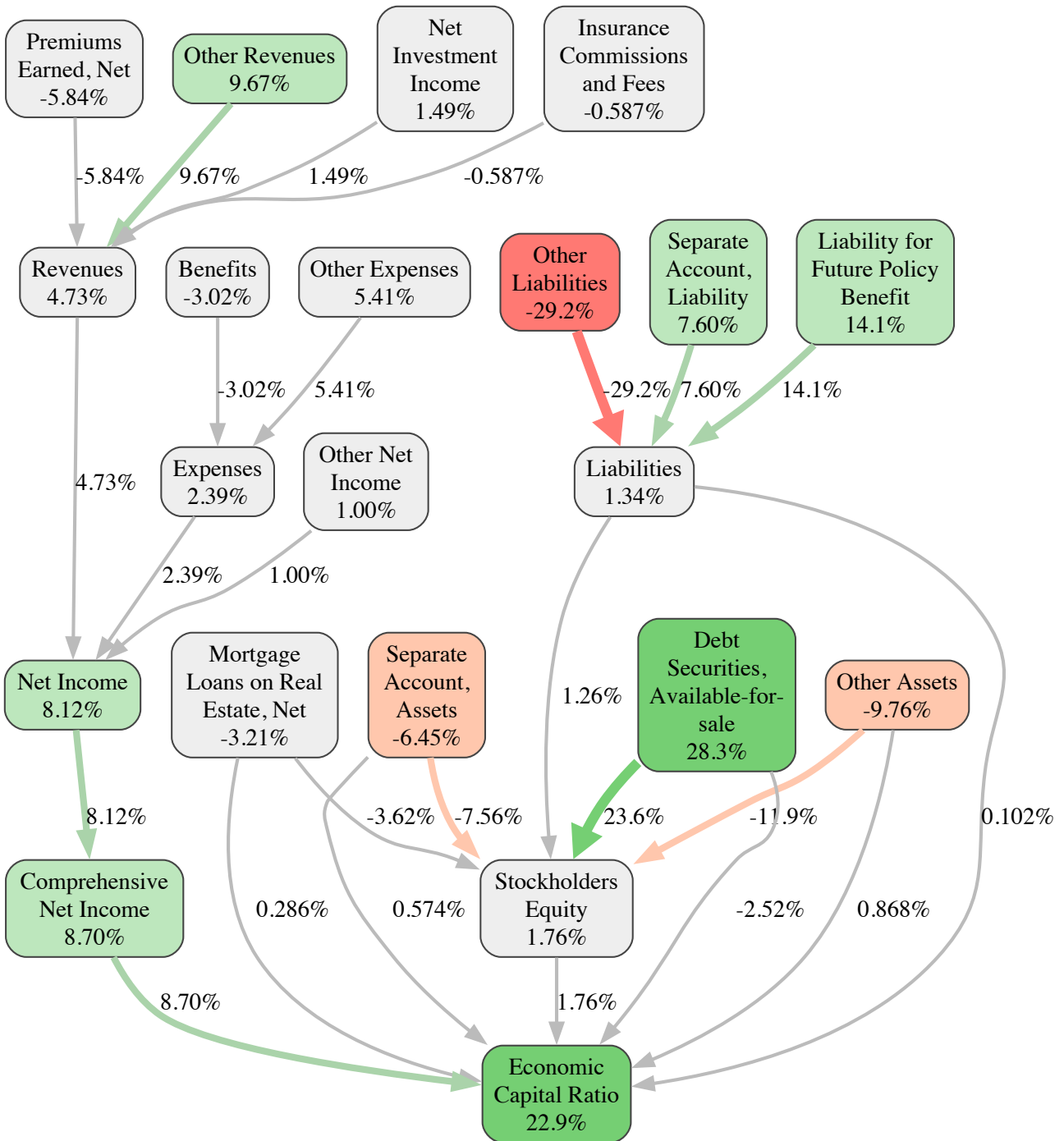




RealRate

# LIFE INSURANCE 2024

Citizens INC  
Rank 6 of 20





# LIFE INSURANCE 2024

Citizens INC  
Rank 6 of 20



The relative strengths and weaknesses of Citizens INC 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 Citizens INC compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 28% points. The greatest weakness of Citizens INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 23% points above the market average of -15%.

Input Variable	Value in 1000 USD
Benefits	135,993
Debt Securities, Available-for-sale	1,238,981
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	0
Net Investment Income	69,254
Other Assets	429,947
Other Compr. Net Income	18,889
Other Expenses	80,250
Other Liabilities	1,496,799
Other Net Income	0
Other Revenues	171,426
Premiums Earned, Net	0
Separate Account, Assets	0

Output Variable	Value in 1000 USD
Liabilities	1,496,799
Assets	1,668,928
Expenses	216,243
Revenues	240,680
Stockholders Equity	172,129
Net Income	24,437
Comprehensive Net Income	43,326
Economic Capital Ratio	8.2%



# LIFE INSURANCE 2024

Citizens INC  
Rank 6 of 20



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Input Variable	Value in 1000 USD
Separate Account, Liability	0