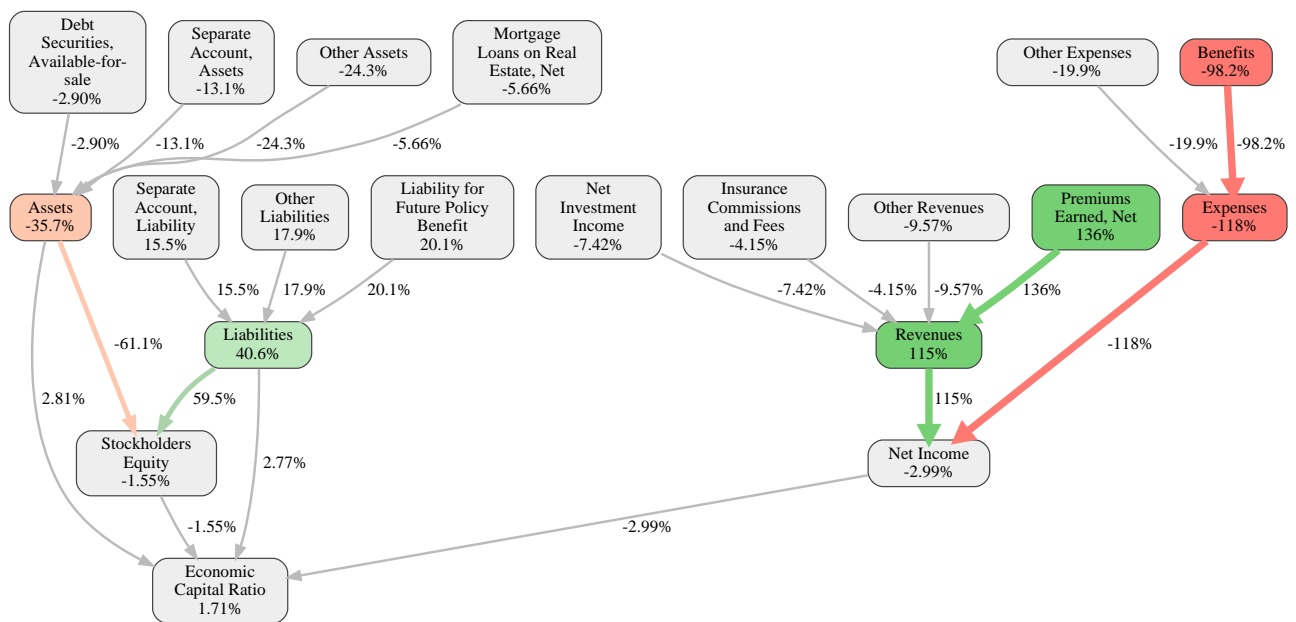




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LIFE INSURANCE 2019

ATLANTIC AMERICAN CORP Rank 9 of 26



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The relative strengths and weaknesses of ATLANTIC AMERICAN 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 ATLANTIC AMERICAN CORP compared to the market average is the variable Premiums Earned, Net, increasing the Economic Capital Ratio by 136% points. The greatest weakness of ATLANTIC AMERICAN CORP is the variable Expenses, reducing the Economic Capital Ratio by 118% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.6%, being 1.7% points above the market average of 5.9%.

Input Variable	Value in 1000 USD
Benefits	132,650
Debt Securities, Available-for-sale	210,386
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	90,257
Mortgage Loans on Real Estate, Net	0
Net Investment Income	9,549
Other Assets	133,888
Other Compr. Net Income	-9,561
Other Expenses	53,607
Other Liabilities	152,645
Other Net Income	0
Other Revenues	3,073
Premiums Earned, Net	172,931
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	242,902
Assets	344,274
Expenses	186,257
Revenues	185,553
Stockholders Equity	101,372
Net Income	-704
Comprehensive Net Income	-10,265
Economic Capital Ratio	7.6%