



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 139% points. The greatest weakness of ATLANTIC AMERICAN CORP is the variable Expenses, reducing the Economic Capital Ratio by 134% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 11% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Benefits	117,515
Debt Securities, Available-for-sale	238,463
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	0
Net Investment Income	0
Other Assets	104,776
Other Comprehensive Net Income	0
Other Expenses	59,071
Other Net Income	0
Other Total liabilities	230,256
Other Total revenues	17,787
Premiums Earned, Net	163,327
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Expenses	176,586
Total revenues	181,114
Total liabilities	230,256
Total Assets	343,239
Stockholders Equity	112,983
Net Income	4,528
Comprehensive Net Income	4,528
Asset Turnover	53%
Profit Margin	2.5%
Return on Assets	1.3%
Economic Capital Ratio	21%