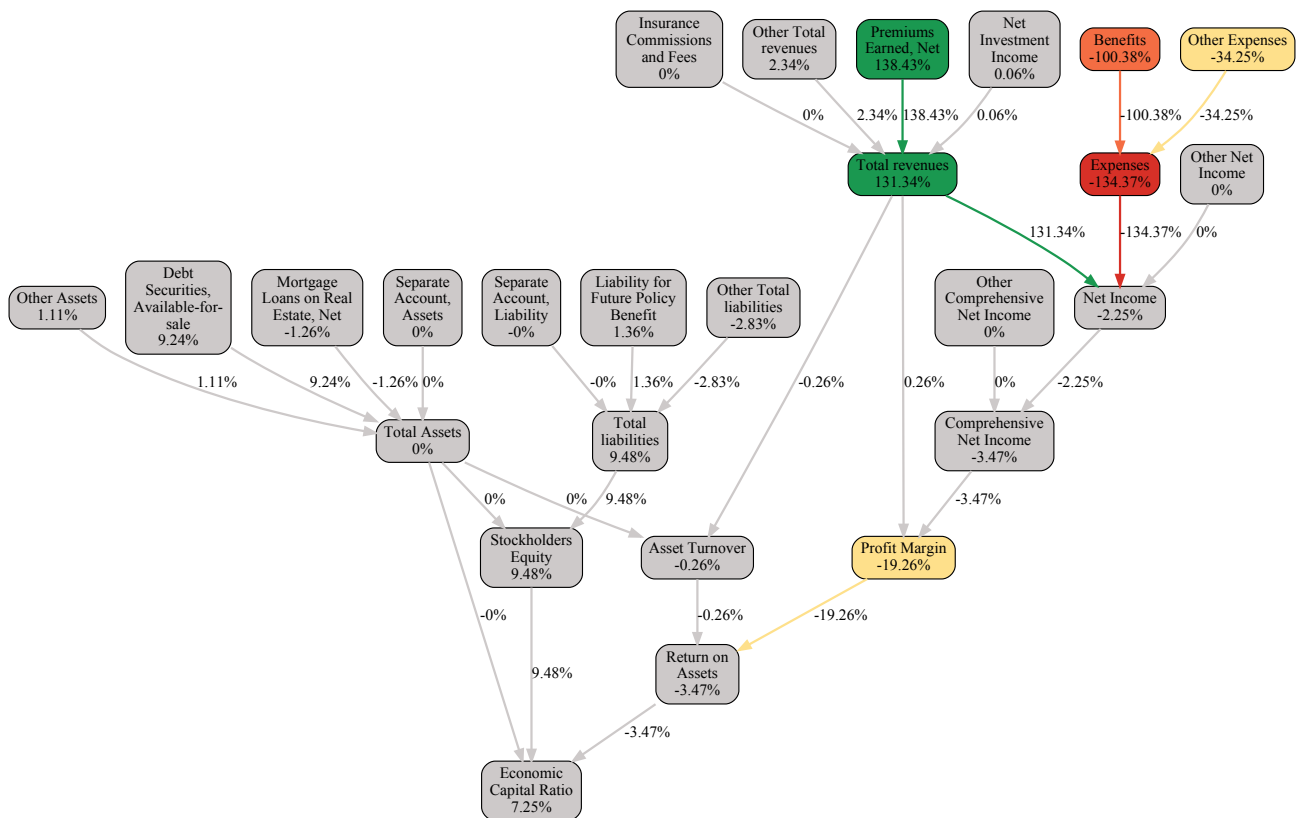




RealRate

LIFE INSURANCE 2020

ATLANTIC AMERICAN CORP Rank 8 of 26



RealRate

• Financial Strength Rankings using Artificial Intelligence

• www.realrate.ai

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 138% 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 16%, being 7.3% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Benefits	139,225
Debt Securities, Available-for-sale	232,472
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	92,490
Mortgage Loans on Real Estate, Net	0
Net Investment Income	8,979
Other Assets	145,154
Other Comprehensive Net Income	0
Other Expenses	59,340
Other Net Income	0
Other Total liabilities	166,742
Other Total revenues	7,275
Premiums Earned, Net	181,925
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Expenses	198,565
Total revenues	198,179
Total liabilities	259,232
Total Assets	377,626
Stockholders Equity	118,394
Net Income	-386
Comprehensive Net Income	-386
Asset Turnover	52%
Profit Margin	-0.19%
Return on Assets	-0.10%
Economic Capital Ratio	16%