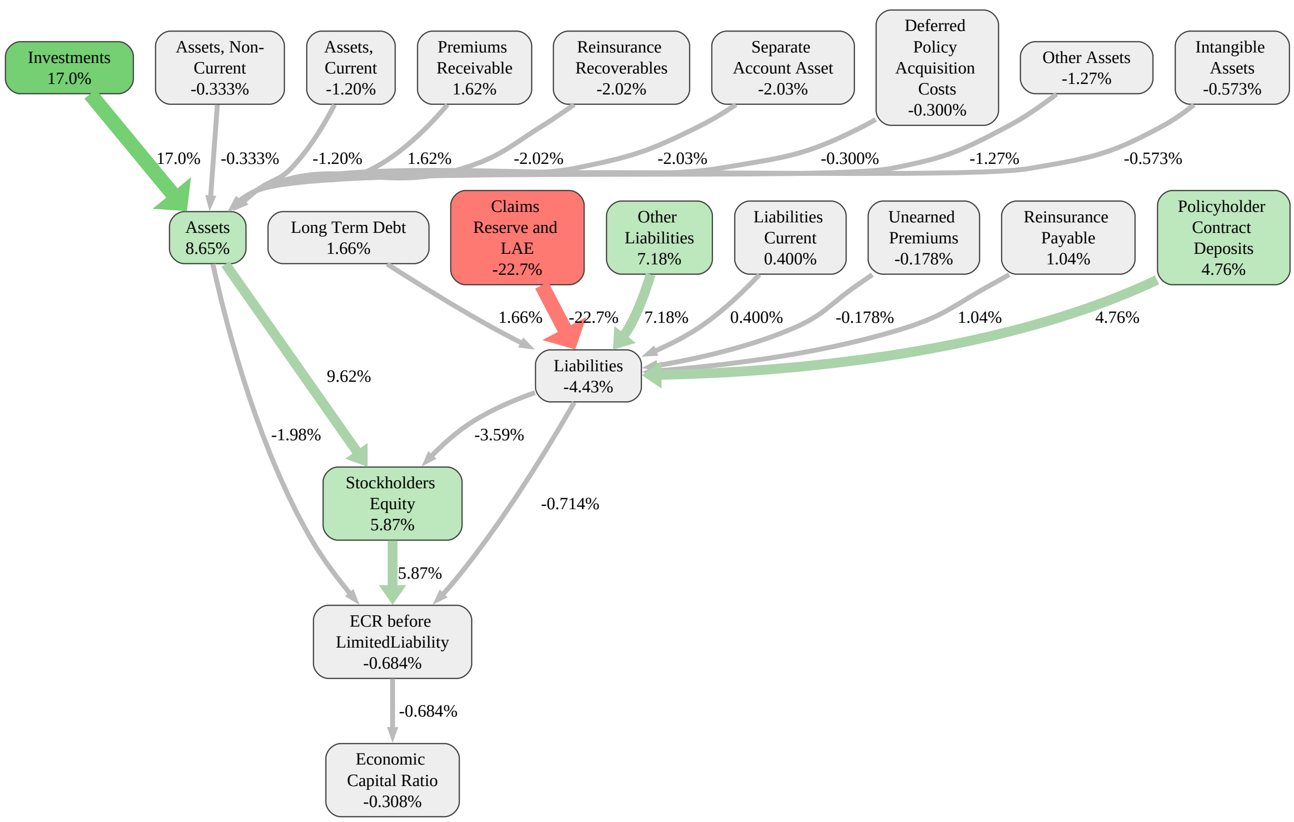
NON-LIFE INSURANCE 2022

Employers Holdings Inc
Rank 22 of 58



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The relative strengths and weaknesses of Employers Holdings 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 Employers Holdings Inc compared to the market average is the variable Investments, increasing the Economic Capital Ratio by 17% points.The greatest weakness of Employers Holdings Inc is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 93%, being 0.31% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	75,100
Assets, Non-Current	63,400
Claims Reserve and LAE	1,981,200
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	43,700
General and Administrative Expense	236,300
Insurance Commissions and Fees	0
Intangible Assets	49,800
Investment Income	72,700
Investments	2,736,000
Liabilities Current	0
Long Term Debt	0
Other Assets	570,500
Other Compr. Net Income	-54,500
Other Expenses	32,300
Other Liabilities	284,200
Other Net Income	0
Other Revenues	56,000
Policyholder Benefits and Claims	315,200
Policyholder Contract Deposits	0
Premiums Earned	574,400
Premiums Receivable	244,700
Reinsurance Payable	0
Reinsurance Recoverables	0
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	0
Unearned Premiums	304,700

Output Variable	Value in 1000 USD
Assets	3,783,200
Liabilities	2,570,100
Expenses	583,800
Revenues	703,100
Stockholders Equity	1,213,100
Net Income	119,300
Comprehensive Net Income	92,050
BaseVar	48,802,500
ECR before LimitedLiability	18%
Economic Capital Ratio	93%

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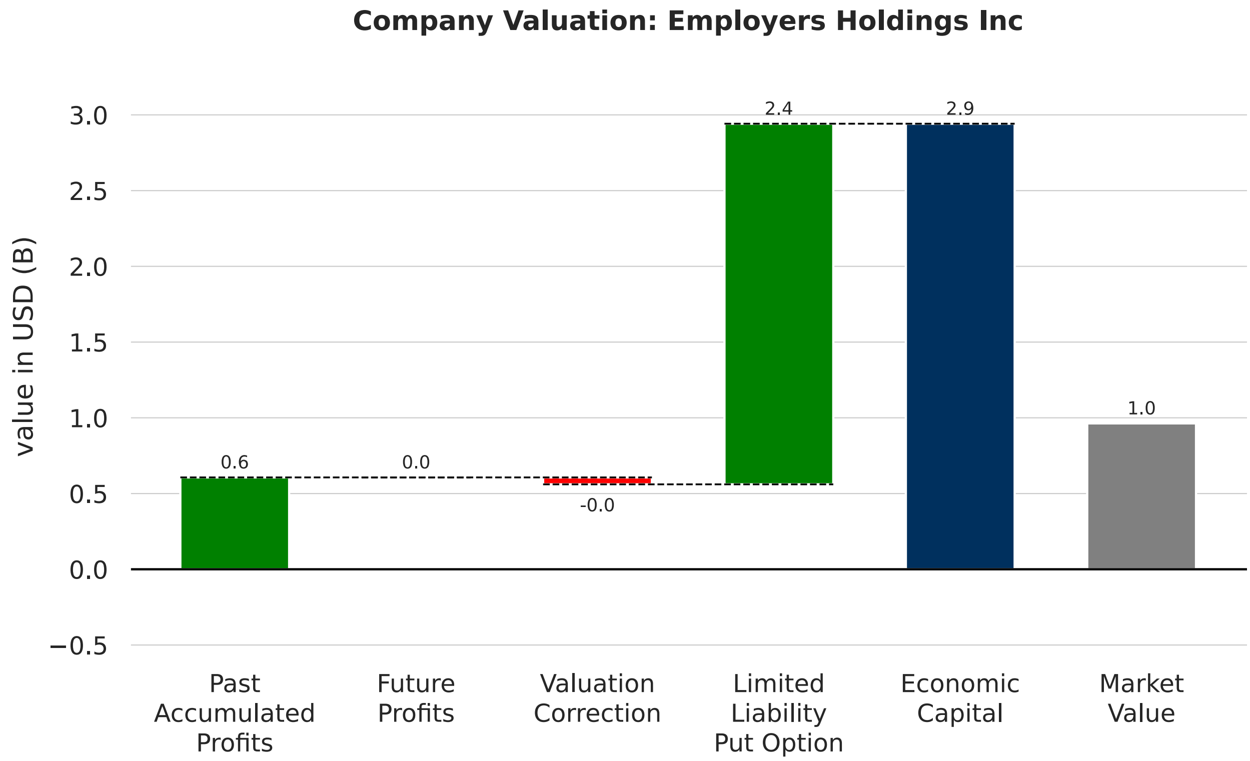

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.