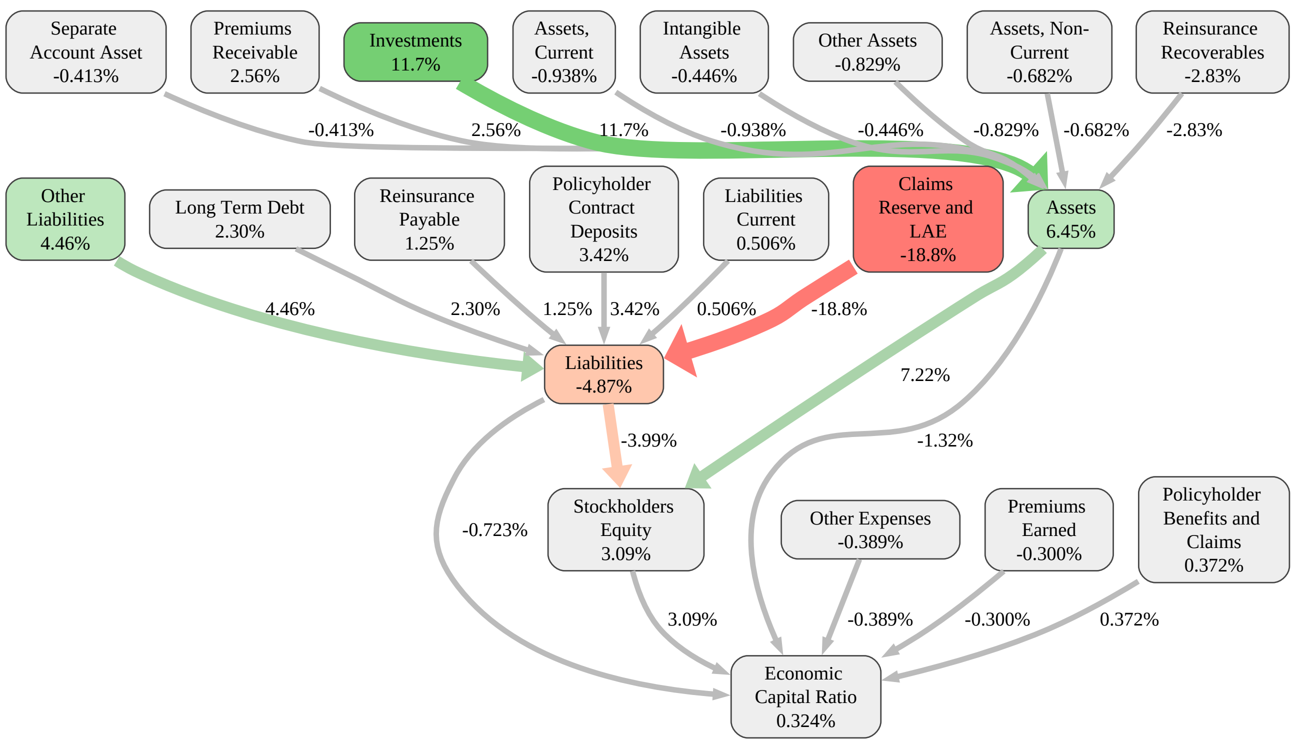
NON-LIFE INSURANCE 2025

Employers Holdings Inc
Rank 18 of 57



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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 12% points.The greatest weakness of Employers Holdings Inc is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 89%, being 0.32% points above the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	68,300
Assets, Non-Current	45,400
Claims Reserve and LAE	1,808,200
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	59,600
General and Administrative Expense	277,700
Insurance Commissions and Fees	0
Intangible Assets	49,800
Investment Income	107,000
Investments	2,463,900
Liabilities Current	0
Long Term Debt	0
Other Assets	493,000
Other Compr. Net Income	3,500
Other Expenses	28,200
Other Liabilities	262,200
Other Net Income	0
Other Revenues	24,200
Policyholder Benefits and Claims	456,200
Policyholder Contract Deposits	0
Premiums Earned	749,500
Premiums Receivable	361,300
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	402,200

Output Variable	Value in 1000 USD
Assets	3,541,300
Liabilities	2,472,600
Expenses	762,100
Revenues	880,700
Stockholders Equity	1,068,700
Net Income	118,600
Comprehensive Net Income	120,350
BaseVar	21,757,519
ECR before LimitedLiability	14%
Economic Capital Ratio	89%

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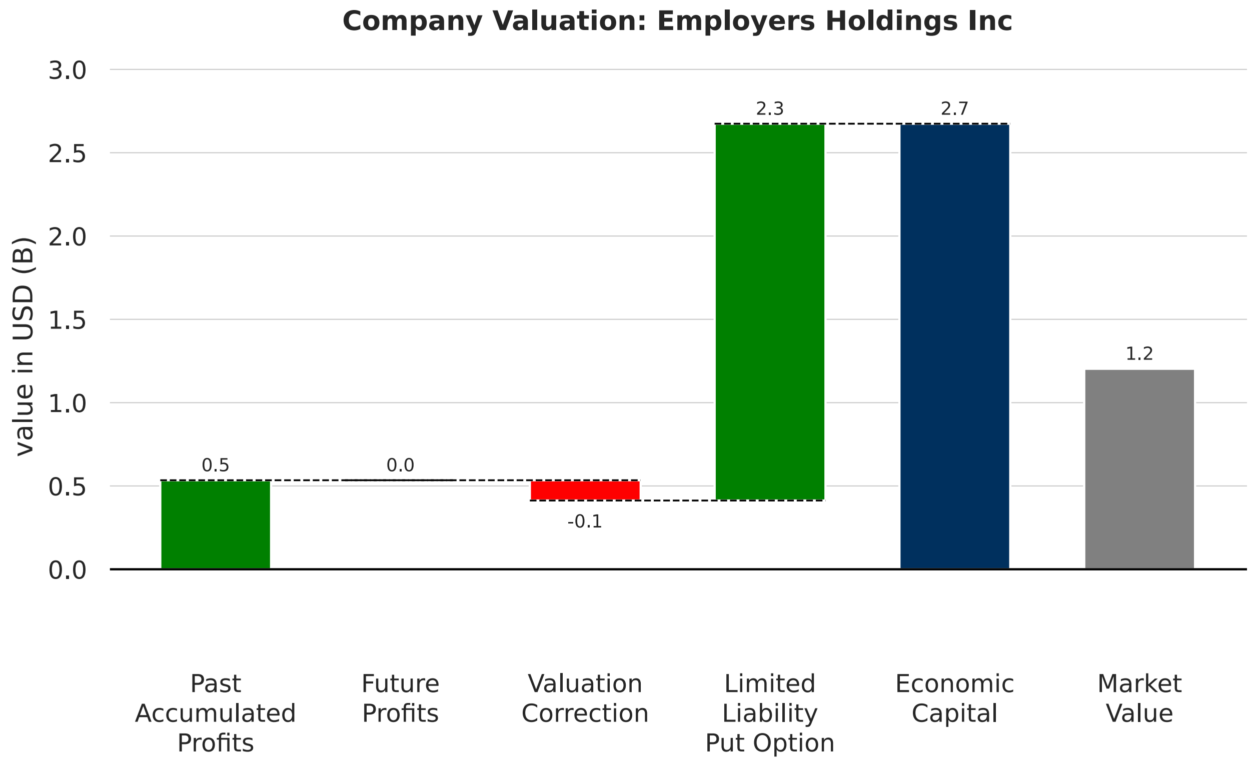

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the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