



The relative strengths and weaknesses of Citizens 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 Citizens INC compared to the market average is the variable Liability for Future Policy Benefit, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Citizens INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 4.8% points above the market average of 9.3%.

Input Variable	Value in 1000 USD
Benefits	126,392
Debt Securities, Available-for-sale	560,390
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	1,557
Net Investment Income	30,956
Other Assets	529,323
Other Compr. Net Income	0
Other Expenses	60,246
Other Liabilities	835,585
Other Net Income	0
Other Revenues	164,057
Premiums Earned, Net	0
Separate Account, Assets	0

Output Variable	Value in 1000 USD
Liabilities	835,585
Assets	1,091,270
Expenses	186,638
Revenues	195,013
Stockholders Equity	255,685
Net Income	8,375
Comprehensive Net Income	8,375
Economic Capital Ratio	14%



LIFE INSURANCE 2012



Citizens INC
Rank 6 of 30



Input Variable	Value in 1000 USD
Separate Account, Liability	0