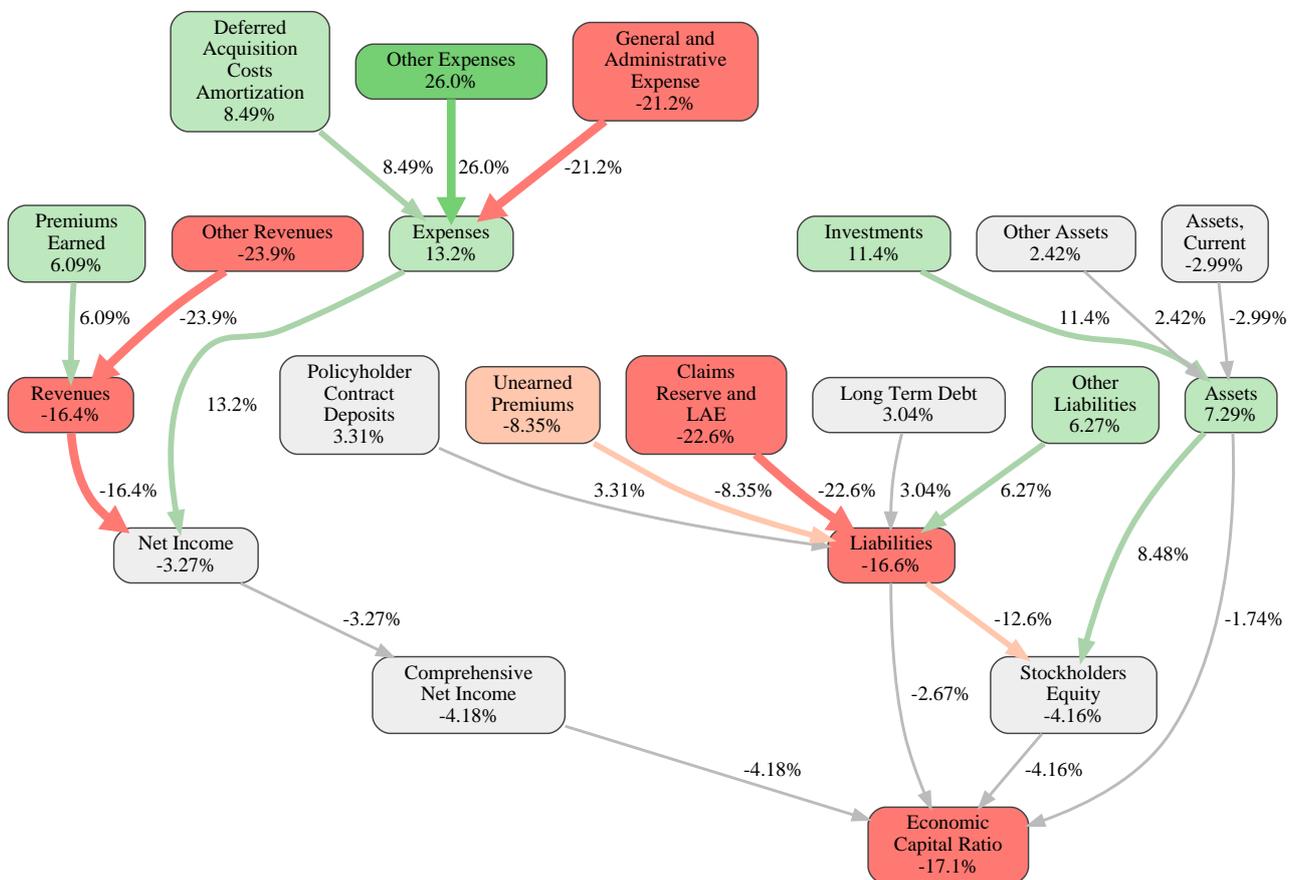




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The relative strengths and weaknesses of NAVIGATORS GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of NAVIGATORS GROUP INC compared to the market average is the variable Other Expenses, increasing the Economic Capital Ratio by 26% points. The greatest weakness of NAVIGATORS GROUP INC is the variable Other Revenues, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 27%, being 17% points below the market average of 44%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	52,030
Claims Reserve and LAE	2,289,727
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	119,660
General and Administrative Expense	399,141
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	79,451
Investments	3,130,523
Liabilities Current	0
Long Term Debt	0
Other Assets	991,761
Other Compr. Net Income	-14,729
Other Expenses	50,218
Other Liabilities	349,798
Other Net Income	0
Other Revenues	17,737
Policyholder Benefits and Claims	665,448
Policyholder Contract Deposits	0
Premiums Earned	1,100,345
Premiums Receivable	306,686
Reinsurance Payable	108,980
Reinsurance Recoverables	213,377
Separate Account Asset	0
Unearned Premiums	887,344

Output Variable	Value in 1000 USD
Assets	4,814,037
Liabilities	3,635,849
Expenses	1,114,807
Revenues	1,197,533
Stockholders Equity	1,178,188
Net Income	82,726
Comprehensive Net Income	67,997
Economic Capital Ratio	27%