





The relative strengths and weaknesses of EMC INSURANCE 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 EMC INSURANCE GROUP INC compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 51% points. The greatest weakness of EMC INSURANCE GROUP INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 52%, being 20% points above the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	4,633
Claims Reserve and LAE	732,612
Deferred Acquisition Costs Amortization	108,910
Deferred Policy Acquisition Costs	41,114
General and Administrative Expense	3,397
Insurance Commissions and Fees	0
Intangible Assets	942
Investment Income	45,479
Investments	1,540,392
Liabilities Current	0
Long Term Debt	0
Other Assets	93,255
Other Compr. Net Income	23,530
Other Expenses	85,331
Other Liabilities	87,685
Other Net Income	0
Other Revenues	6,208
Policyholder Benefits and Claims	421,969
Policyholder Contract Deposits	0
Premiums Earned	607,158
Premiums Receivable	1,604
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	257,797

Output Variable	Value in 1000 USD
Assets	1,681,940
Liabilities	1,078,094
Expenses	619,607
Revenues	658,845
Stockholders Equity	603,846
Net Income	39,238
Comprehensive Net Income	62,768
Economic Capital Ratio	52%