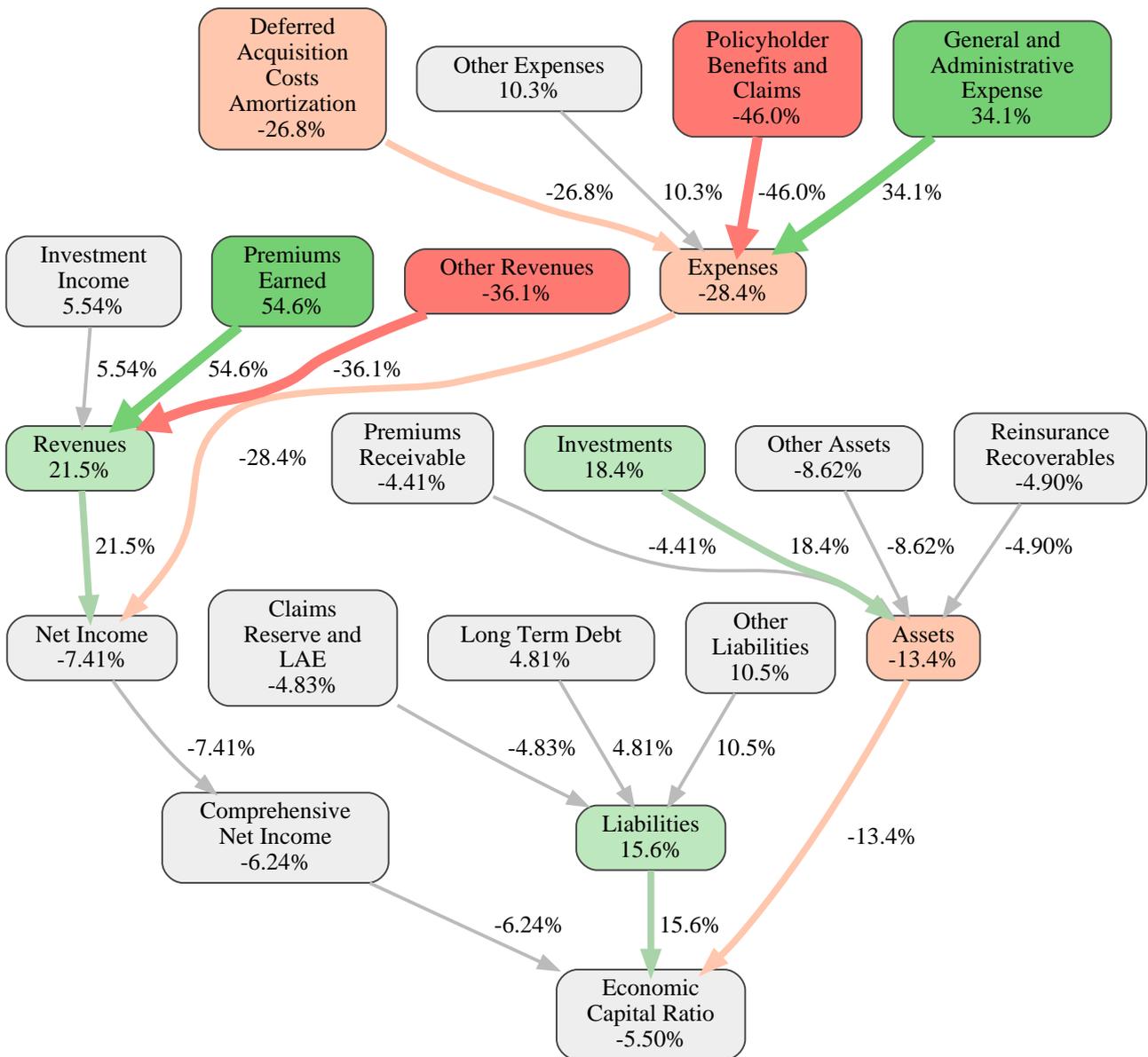




RealRate

# NON-LIFE INSURANCE 2019

## EMC INSURANCE GROUP INC Rank 46 of 75





RealRate

# NON-LIFE INSURANCE 2019

## EMC INSURANCE GROUP INC Rank 46 of 75



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 55% points. The greatest weakness of EMC INSURANCE GROUP INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 46% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 5.5% points below the market average of 26%.

| Input Variable                          | Value in 1000 USD |
|-----------------------------------------|-------------------|
| Assets, Current                         | 0                 |
| Assets, Non-Current                     | 4,629             |
| Claims Reserve and LAE                  | 777,190           |
| Deferred Acquisition Costs Amortization | 115,803           |
| Deferred Policy Acquisition Costs       | 44,760            |
| General and Administrative Expense      | 3,754             |
| Insurance Commissions and Fees          | 0                 |
| Intangible Assets                       | 942               |
| Investment Income                       | 47,637            |
| Investments                             | 1,546,992         |
| Liabilities Current                     | 0                 |
| Long Term Debt                          | 0                 |
| Other Assets                            | 86,497            |
| Other Compr. Net Income                 | -15,530           |
| Other Expenses                          | 91,479            |
| Other Liabilities                       | 73,995            |
| Other Net Income                        | 0                 |
| Other Revenues                          | -32,093           |
| Policyholder Benefits and Claims        | 457,159           |
| Policyholder Contract Deposits          | 0                 |
| Premiums Earned                         | 645,183           |
| Premiums Receivable                     | 1,658             |
| Reinsurance Payable                     | 0                 |
| Reinsurance Recoverables                | 0                 |
| Separate Account Asset                  | 0                 |
| Unearned Premiums                       | 268,511           |

| Output Variable          | Value in 1000 USD |
|--------------------------|-------------------|
| Assets                   | 1,685,478         |
| Liabilities              | 1,119,696         |
| Expenses                 | 668,195           |
| Revenues                 | 660,727           |
| Stockholders Equity      | 565,782           |
| Net Income               | -7,468            |
| Comprehensive Net Income | -22,998           |
| Economic Capital Ratio   | 21%               |