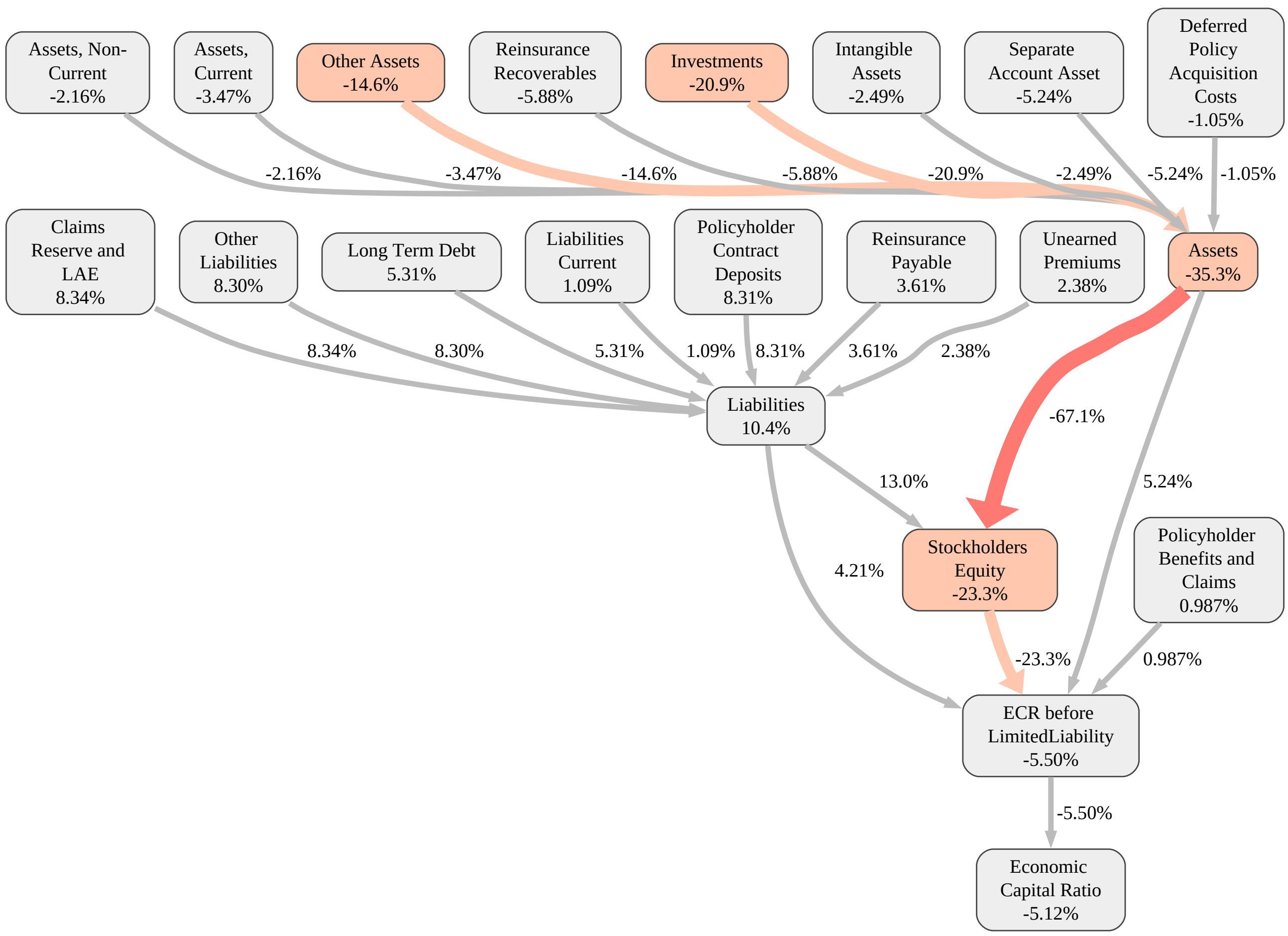
NON-LIFE INSURANCE 2024

Mercury General CORP
Rank 31 of 55



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The relative strengths and weaknesses of Mercury General CORP 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 Mercury General CORP compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 10% points.The greatest weakness of Mercury General CORP is the variable Assets, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 84%, being 5.1% points below the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	209,098
Claims Reserve and LAE	2,785,702
Deferred Acquisition Costs Amortization	708,525
Deferred Policy Acquisition Costs	293,844
General and Administrative Expense	279,656
Insurance Commissions and Fees	0
Intangible Assets	51,129
Investment Income	101,014
Investments	5,228,520
Liabilities Current	0
Long Term Debt	0
Other Assets	602,403
Other Compr. Net Income	0
Other Expenses	27,261
Other Liabilities	1,033,890
Other Net Income	0
Other Revenues	254,239
Policyholder Benefits and Claims	3,517,853
Policyholder Contract Deposits	0
Premiums Earned	4,274,378
Premiums Receivable	686,456
Reinsurance Payable	0
Reinsurance Recoverables	31,947
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	1,735,660

Output Variable	Value in 1000 USD
Assets	7,103,397
Liabilities	5,555,252
Expenses	4,533,295
Revenues	4,629,631
Stockholders Equity	1,548,145
Net Income	96,336
Comprehensive Net Income	96,336
BaseVar	120,296,066
ECR before LimitedLiability	8.4%
Economic Capital Ratio	84%

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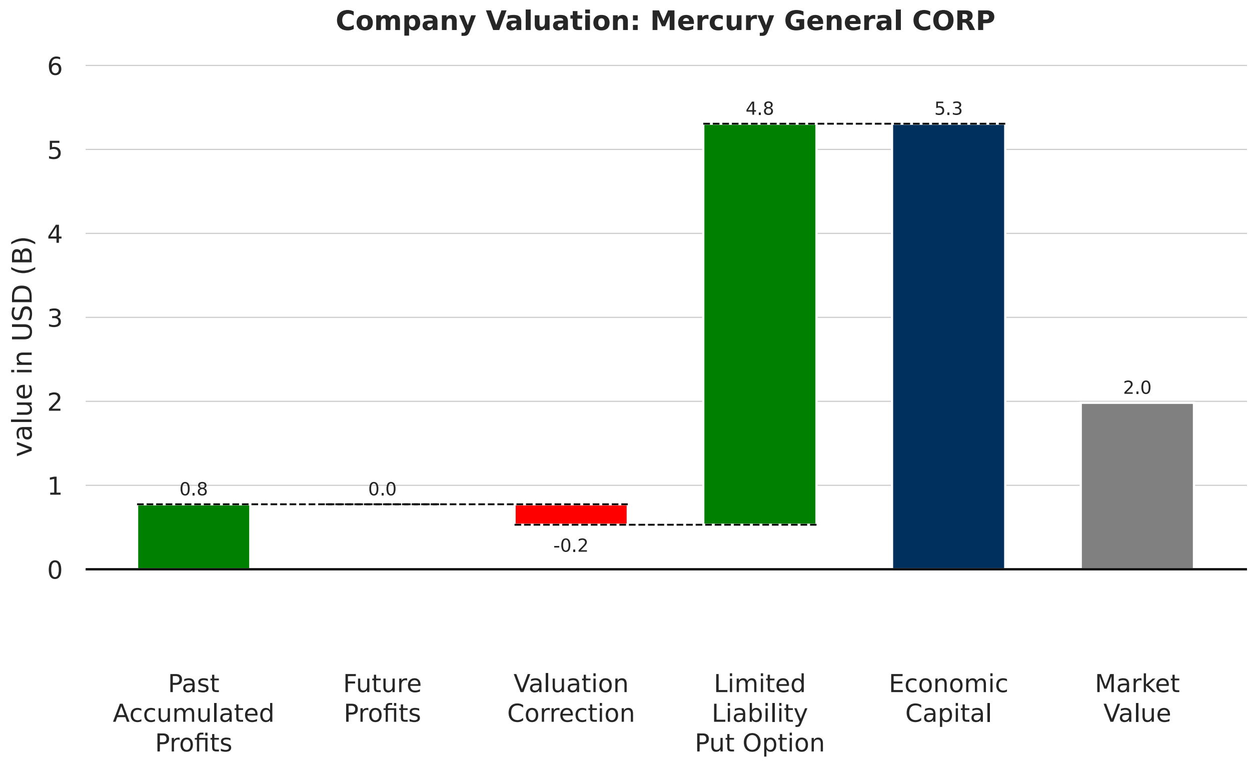

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the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