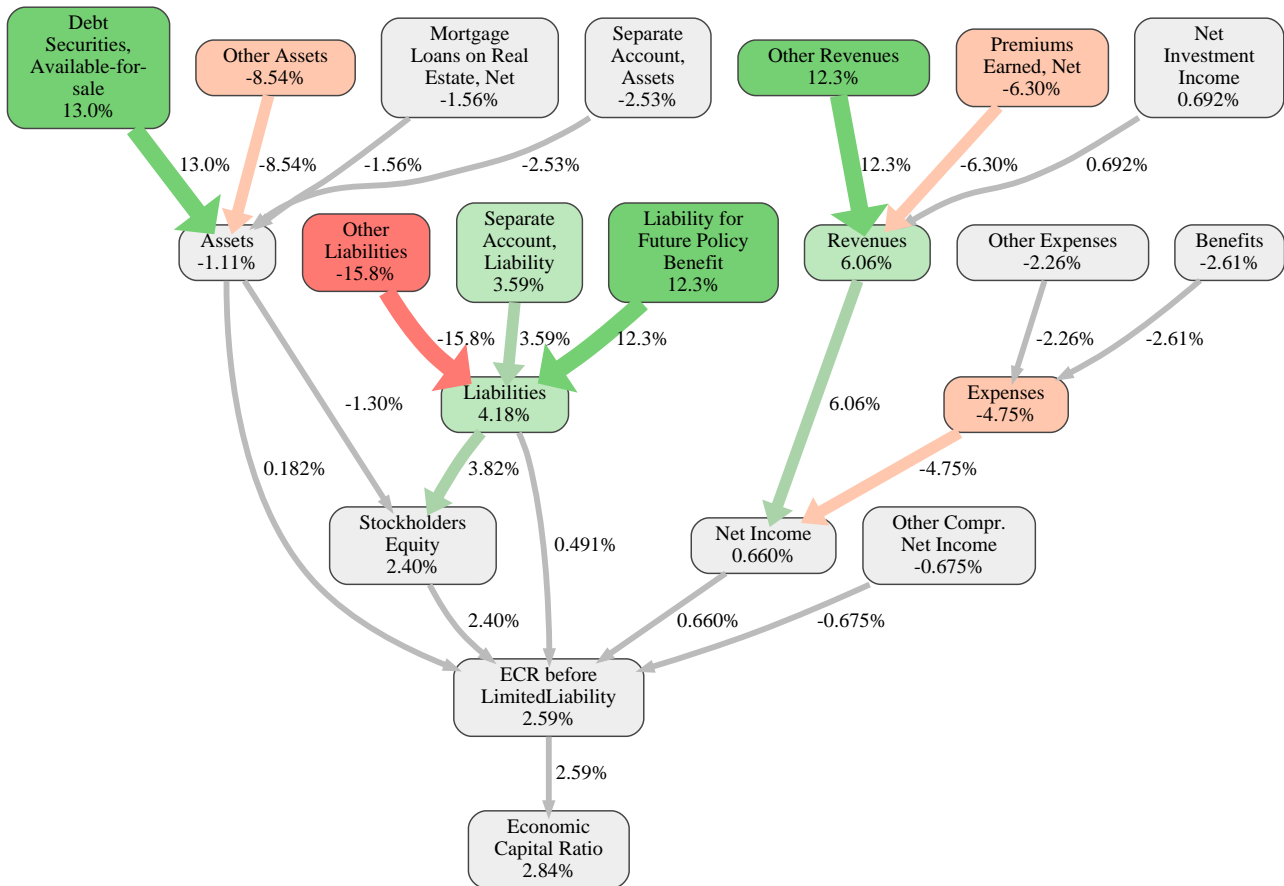




RealRate

LIFE INSURANCE 2011

Delphi Financial Group INC Rank 2 of 6





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The relative strengths and weaknesses of Delphi Financial 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 Delphi Financial Group INC compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Delphi Financial Group INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 29%, being 2.8% points above the market average of 26%.

Input Variable	Value in 1000 USD
Benefits	1,005,385
Debt Securities, Available-for-sale	5,717,090
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	0
Net Investment Income	351,227
Other Assets	1,919,612
Other Compr. Net Income	0
Other Expenses	557,540
Other Liabilities	6,037,335
Other Net Income	0
Other Revenues	1,386,021
Premiums Earned, Net	0
Separate Account, Assets	123,674
Separate Account, Liability	123,674

Output Variable	Value in 1000 USD
Liabilities	6,161,009
Assets	7,760,376
Expenses	1,562,925
Revenues	1,737,248
Stockholders Equity	1,599,367
Net Income	174,323
Comprehensive Net Income	174,323
BaseVar	8,610,779
ECR before LimitedLiability	14%
Economic Capital Ratio	29%