



The relative strengths and weaknesses of Citizens 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 Citizens INC compared to the market average is the variable Liability for Future Policy Benefit, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Citizens INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 29%, being 4.3% points above the market average of 25%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	126,392	Liabilities	835,585
Debt Securities, Available-for-sale	560,390	Assets	1,091,270
Insurance Commissions and Fees	0	Expenses	186,638
Liability for Future Policy Benefit	0	Revenues	195,013
Mortgage Loans on Real Estate, Net	1,557	Stockholders Equity	255,685
Net Investment Income	30,956	Net Income	8,375
Other Assets	529,323	Comprehensive Net Income	8,375
Other Compr. Net Income	0	BaseVar	1,154,253
Other Expenses	60,246	ECR before LimitedLiability	14%
Other Liabilities	835,585	Economic Capital Ratio	29%
Other Net Income	0		
Other Revenues	164,057		
Premiums Earned, Net	0		
Separate Account, Assets	0		
Separate Account, Liability	0		