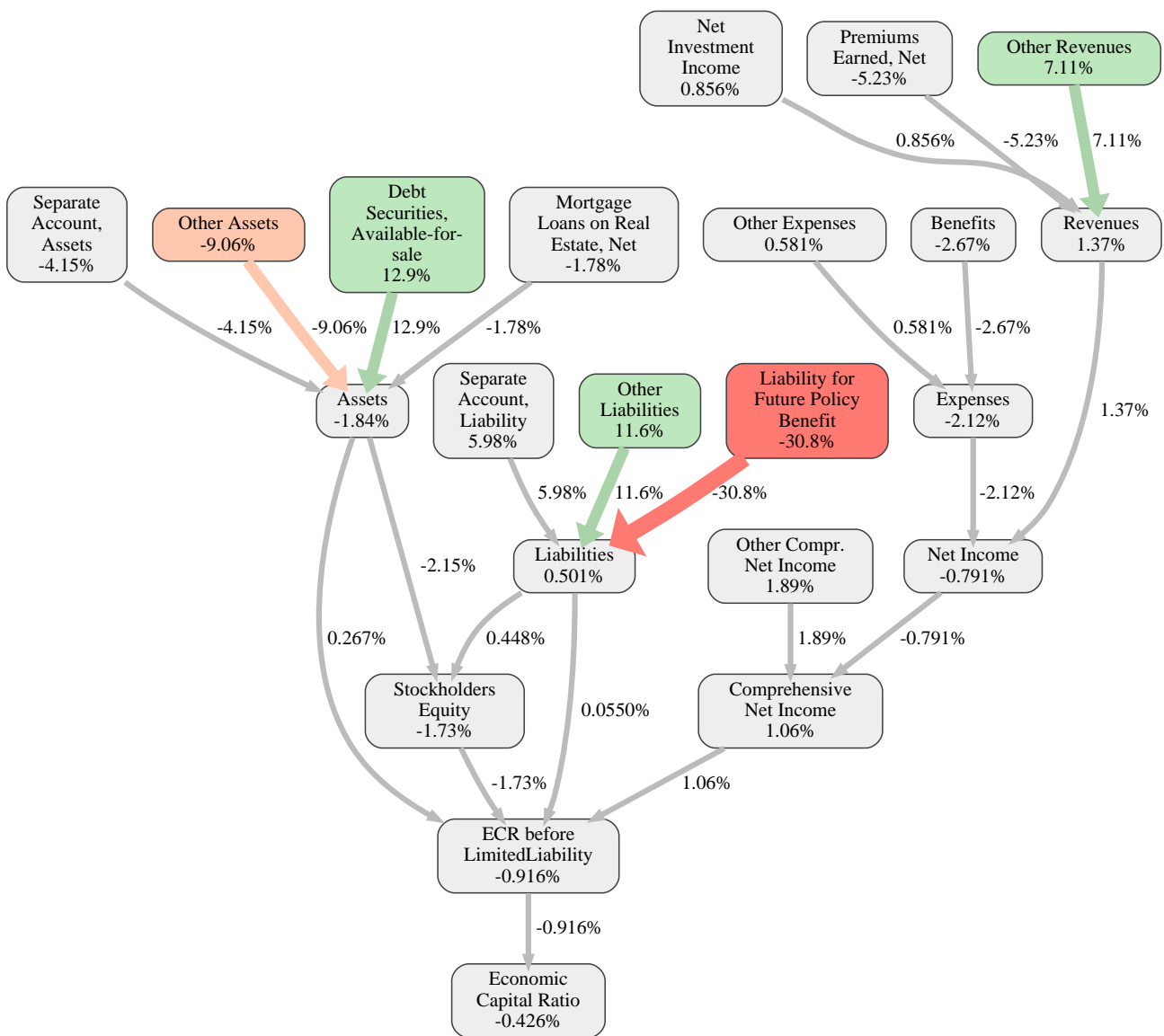




RealRate

# LIFE INSURANCE 2020

Citizens INC  
Rank 12 of 28





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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 Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Citizens INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 28%, being 0.43% points below the market average of 28%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	154,579	Liabilities	1,485,100
Debt Securities, Available-for-sale	1,377,959	Assets	1,744,936
Insurance Commissions and Fees	0	Expenses	251,915
Liability for Future Policy Benefit	1,394,732	Revenues	250,545
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	259,836
Net Investment Income	59,531	Net Income	-1,370
Other Assets	366,977	Comprehensive Net Income	70,381
Other Compr. Net Income	71,751	BaseVar	1,902,124
Other Expenses	97,336	ECR before LimitedLiability	12%
Other Liabilities	90,368	Economic Capital Ratio	28%
Other Net Income	0		
Other Revenues	191,014		
Premiums Earned, Net	0		
Separate Account, Assets	0		
Separate Account, Liability	0		