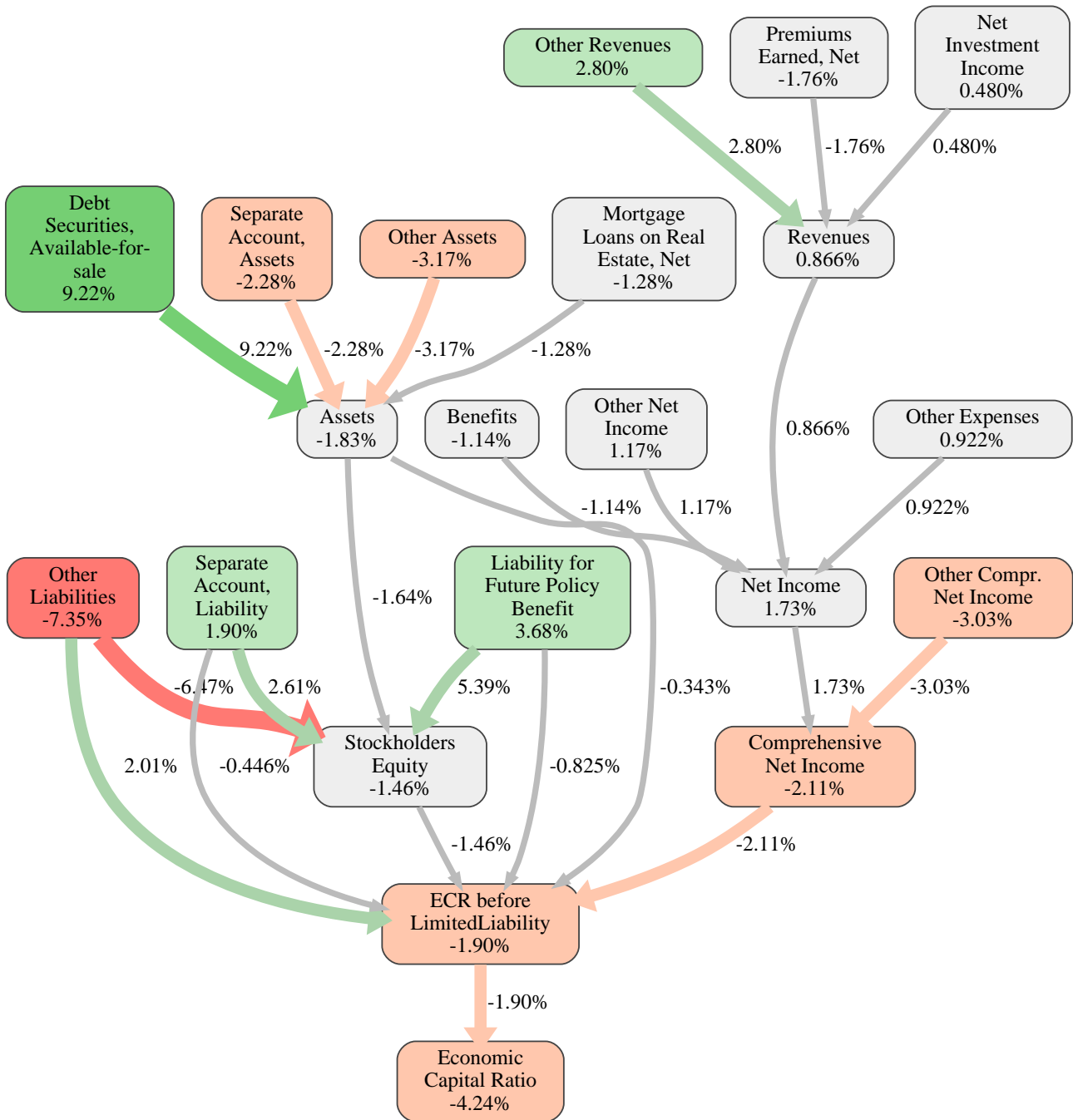




RealRate

LIFE INSURANCE 2023

Citizens INC
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Citizens INC
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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 9.2% points. The greatest weakness of Citizens INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 7.3% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 4.2% points below the market average of 18%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	155,588	Liabilities	1,568,927
Debt Securities, Available-for-sale	1,179,619	Assets	1,569,970
Insurance Commissions and Fees	0	Expenses	239,162
Liability for Future Policy Benefit	0	Revenues	232,524
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	1,043
Net Investment Income	65,426	Net Income	-6,638
Other Assets	390,351	Comprehensive Net Income	-319,409
Other Compr. Net Income	-312,771	BaseVar	1,961,677
Other Expenses	83,574	ECR before LimitedLiability	-20%
Other Liabilities	1,568,927	Economic Capital Ratio	13%
Other Net Income	0		
Other Revenues	167,098		
Premiums Earned, Net	0		
Separate Account, Assets	0		
Separate Account, Liability	0		