



The relative strengths and weaknesses of Atlantic American 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 Atlantic American CORP compared to the market average is the variable Premiums Earned, Net, increasing the Economic Capital Ratio by 22% points. The greatest weakness of Atlantic American CORP is the variable Expenses, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 32%, being 11% points above the market average of 21%.

Input Variable	Value in 1000 USD
Benefits	100,372
Debt Securities, Available-for-sale	0
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	0
Net Investment Income	10,809
Other Assets	319,381
Other Compr. Net Income	-13,367
Other Expenses	53,975
Other Liabilities	218,454
Other Net Income	0
Other Revenues	8,930
Premiums Earned, Net	145,630
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	218,454
Assets	319,381
Expenses	154,347
Revenues	165,369
Stockholders Equity	100,927
Net Income	11,022
Comprehensive Net Income	-2,345
BaseVar	435,459
ECR before Limited Liability	18%
Economic Capital Ratio	32%