



The relative strengths and weaknesses of Independence Holding CO 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 Independence Holding CO compared to the market average is the variable Premiums Earned, Net, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Independence Holding CO is the variable Expenses, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 42%, being 15% points above the market average of 27%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	135,054	Liabilities	604,315
Debt Securities, Available-for-sale	447,542	Assets	1,040,623
Insurance Commissions and Fees	16,765	Expenses	278,364
Liability for Future Policy Benefit	214,766	Revenues	320,494
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	436,308
Net Investment Income	16,276	Net Income	42,130
Other Assets	593,081	Comprehensive Net Income	45,223
Other Compr. Net Income	3,093	BaseVar	1,123,444
Other Expenses	143,310	ECR before LimitedLiability	32%
Other Liabilities	389,549	Economic Capital Ratio	42%
Other Net Income	0		
Other Revenues	5,187		
Premiums Earned, Net	282,266		
Separate Account, Assets	0		
Separate Account, Liability	0		