



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 23% points. The greatest weakness of Independence Holding CO is the variable Expenses, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 41%, being 17% points above the market average of 24%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	144,206	Liabilities	583,902
Debt Securities, Available-for-sale	453,464	Assets	1,037,516
Insurance Commissions and Fees	18,900	Expenses	321,722
Liability for Future Policy Benefit	208,910	Revenues	350,775
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	453,614
Net Investment Income	13,988	Net Income	29,053
Other Assets	584,052	Comprehensive Net Income	25,120
Other Compr. Net Income	-3,933	BaseVar	1,148,924
Other Expenses	177,516	ECR before LimitedLiability	31%
Other Liabilities	374,992	Economic Capital Ratio	41%
Other Net Income	0		
Other Revenues	-3,361		
Premiums Earned, Net	321,248		
Separate Account, Assets	0		
Separate Account, Liability	0		