



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 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 34%, being 10.0% points above the market average of 24%.

| Input Variable                      | Value in 1000 USD |
|-------------------------------------|-------------------|
| Benefits                            | 131,694           |
| Debt Securities, Available-for-sale | 260,986           |
| Insurance Commissions and Fees      | 0                 |
| Liability for Future Policy Benefit | 87,348            |
| Mortgage Loans on Real Estate, Net  | 0                 |
| Net Investment Income               | 8,528             |
| Other Assets                        | 141,300           |
| Other Compr. Net Income             | -7,312            |
| Other Expenses                      | 63,579            |
| Other Liabilities                   | 173,652           |
| Other Net Income                    | 0                 |
| Other Revenues                      | 6,810             |
| Premiums Earned, Net                | 184,216           |
| Separate Account, Assets            | 0                 |
| Separate Account, Liability         | 0                 |

| Output Variable              | Value in 1000 USD |
|------------------------------|-------------------|
| Liabilities                  | 261,000           |
| Assets                       | 402,286           |
| Expenses                     | 195,273           |
| Revenues                     | 199,554           |
| Stockholders Equity          | 141,286           |
| Net Income                   | 4,281             |
| Comprehensive Net Income     | -3,031            |
| BaseVar                      | 532,712           |
| ECR before Limited Liability | 20%               |
| Economic Capital Ratio       | 34%               |