



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 16% points. The greatest weakness of Atlantic American CORP is the variable Expenses, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 3.1% points above the market average of 18%.

Input Variable	Value in 1000 USD
Benefits	123,456
Debt Securities, Available-for-sale	208,729
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	85,564
Mortgage Loans on Real Estate, Net	0
Net Investment Income	9,932
Other Assets	158,335
Other Compr. Net Income	-39,837
Other Expenses	62,870
Other Liabilities	179,307
Other Net Income	0
Other Revenues	-7,521
Premiums Earned, Net	185,440
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	264,871
Assets	367,064
Expenses	186,326
Revenues	187,851
Stockholders Equity	102,193
Net Income	1,525
Comprehensive Net Income	-38,312
BaseVar	522,974
ECR before Limited Liability	4.0%
Economic Capital Ratio	21%