



The relative strengths and weaknesses of Citizens INC 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 Citizens INC compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Citizens INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 25%, being 3.2% points above the market average of 22%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	165,025	Liabilities	1,519,775
Debt Securities, Available-for-sale	1,287,861	Assets	1,754,760
Insurance Commissions and Fees	0	Expenses	241,025
Liability for Future Policy Benefit	1,189,427	Revenues	255,616
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	234,985
Net Investment Income	72,039	Net Income	14,591
Other Assets	466,899	Comprehensive Net Income	22,135
Other Compr. Net Income	7,544	BaseVar	1,889,360
Other Expenses	76,000	ECR before LimitedLiability	8.5%
Other Liabilities	330,348	Economic Capital Ratio	25%
Other Net Income	0		
Other Revenues	7,206		
Premiums Earned, Net	176,371		
Separate Account, Assets	0		
Separate Account, Liability	0		