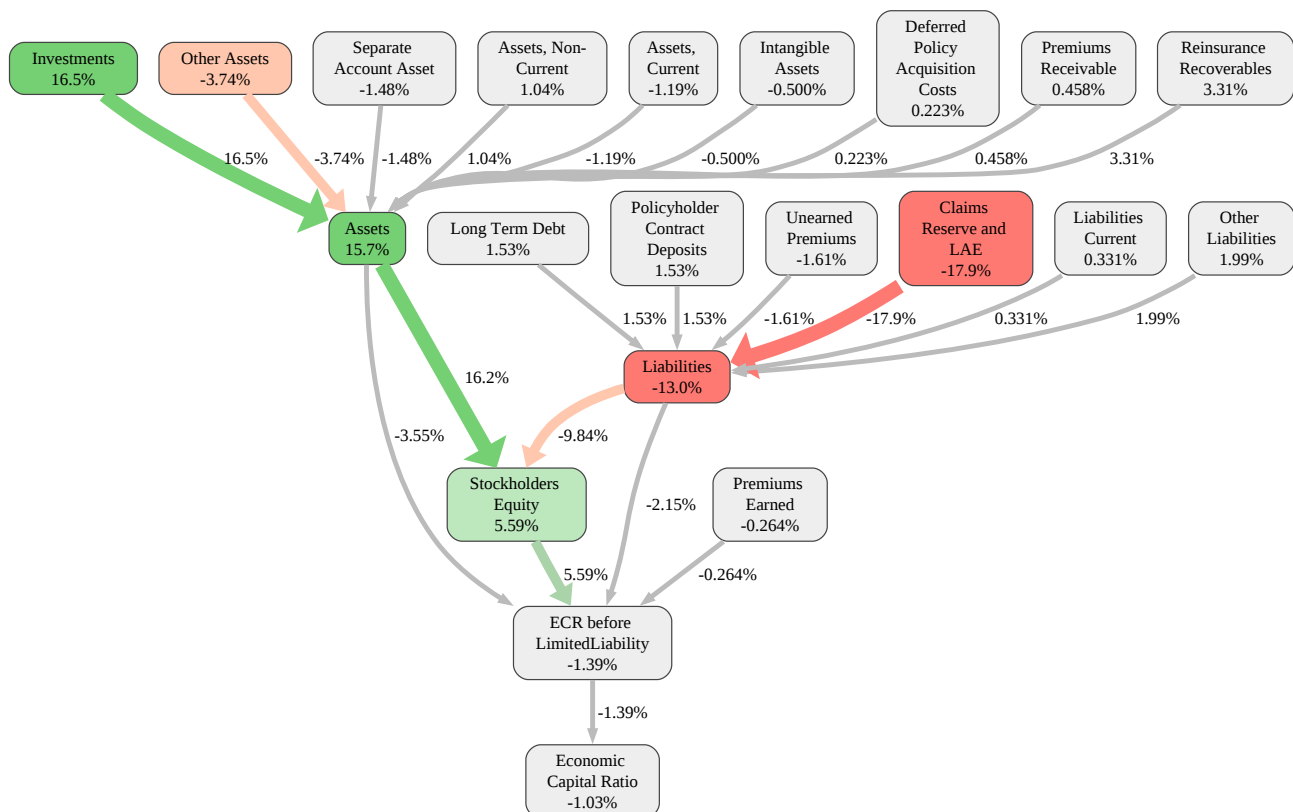




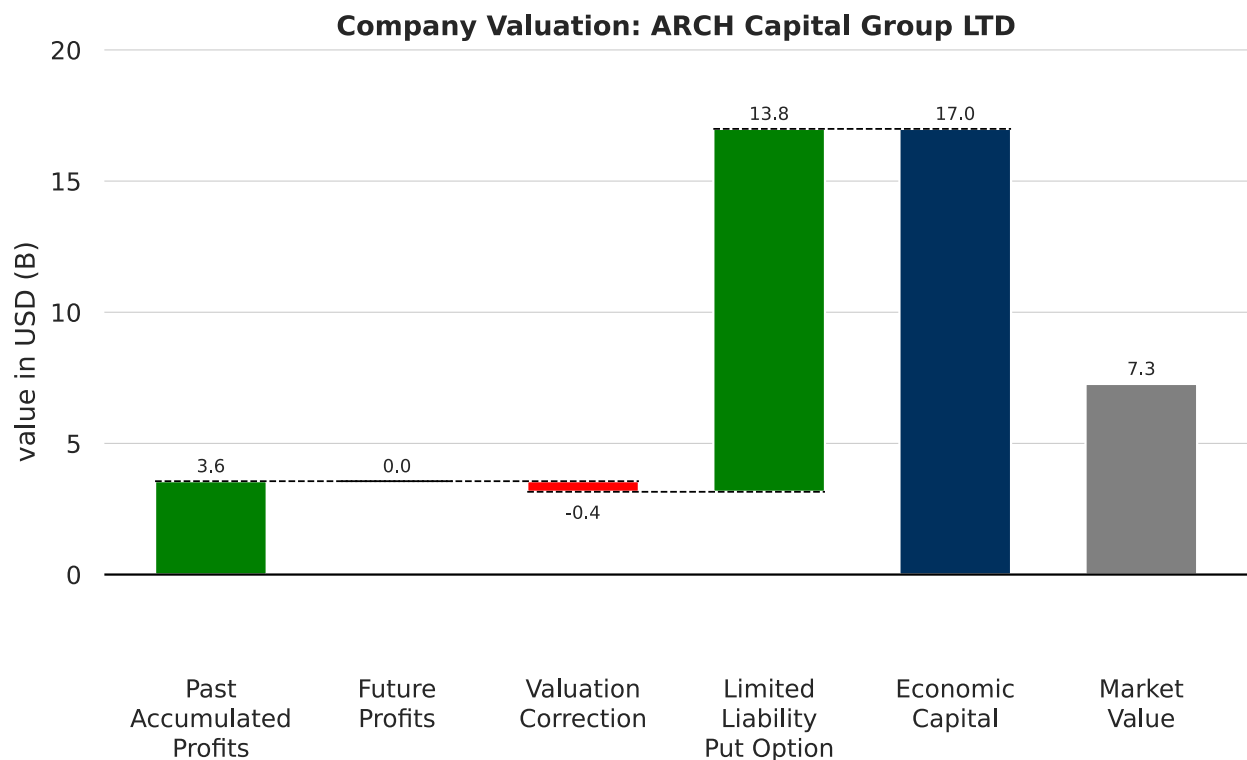
The relative strengths and weaknesses of ARCH Capital Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of ARCH Capital Group LTD compared to the market average is the variable Investments, increasing the Economic Capital Ratio by 17% points. The greatest weakness of ARCH Capital Group LTD is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 92%, being 1.0% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	485,702
Assets, Non-Current	927,004
Claims Reserve and LAE	9,036,448
Deferred Acquisition Costs Amortization	657,262
Deferred Policy Acquisition Costs	414,525
General and Administrative Expense	606,224
Insurance Commissions and Fees	10,142
Intangible Assets	0
Investment Income	0
Investments	15,331,249
Liabilities Current	0
Long Term Debt	0
Other Assets	1,712,445
Other Compr. Net Income	66,987
Other Expenses	-15,123
Other Liabilities	3,403,559
Other Net Income	0
Other Revenues	384,983
Policyholder Benefits and Claims	1,919,250
Policyholder Contract Deposits	0
Premiums Earned	3,593,748
Premiums Receivable	948,695
Reinsurance Payable	219,312
Reinsurance Recoverables	2,189,923
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	0
Unearned Premiums	2,231,578

Output Variable	Value in 1000 USD
Assets	22,009,543
Liabilities	14,890,897
Expenses	3,167,613
Revenues	3,988,873
Stockholders Equity	7,118,646
Net Income	821,260
Comprehensive Net Income	854,754
BaseVar	181,877,211
ECR before Limited Liability	17%
Economic Capital Ratio	92%



The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.