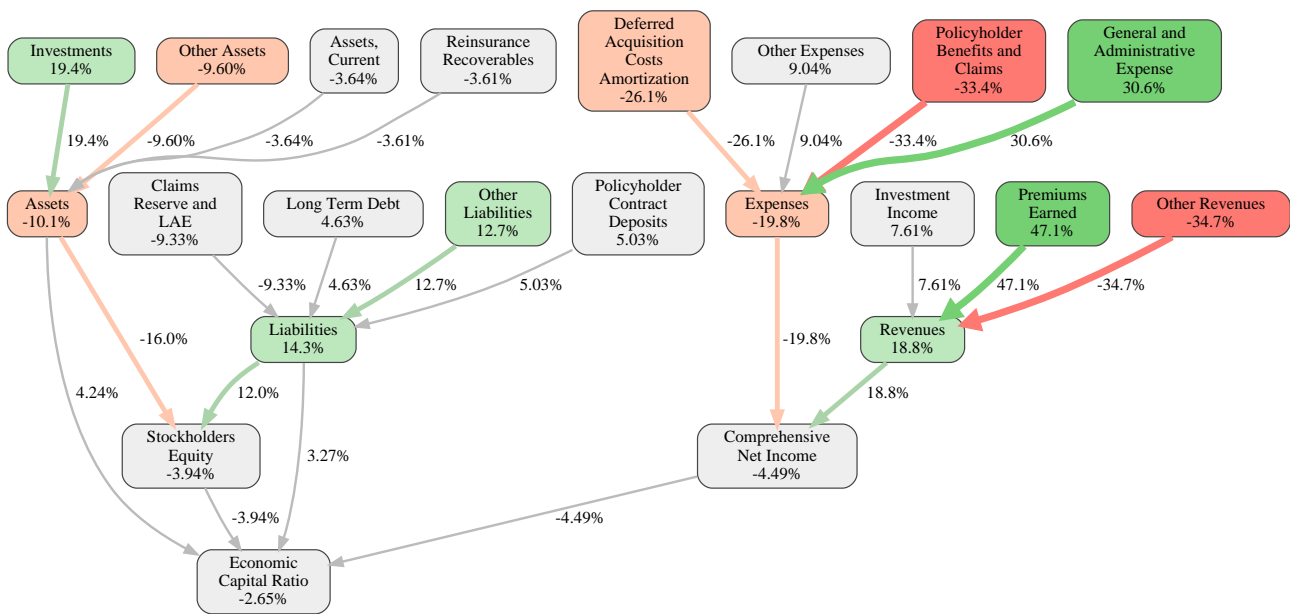




RealRate

NON-LIFE INSURANCE 2017

EMC INSURANCE GROUP INC Rank 34 of 80





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The relative strengths and weaknesses of EMC INSURANCE GROUP 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 EMC INSURANCE GROUP INC compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 47% points. The greatest weakness of EMC INSURANCE GROUP INC is the variable Other Revenues, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 41%, being 2.7% points below the market average of 44%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	4,836
Claims Reserve and LAE	690,532
Deferred Acquisition Costs Amortization	108,403
Deferred Policy Acquisition Costs	40,939
General and Administrative Expense	2,727
Insurance Commissions and Fees	0
Intangible Assets	942
Investment Income	47,490
Investments	1,465,714
Liabilities Current	0
Long Term Debt	0
Other Assets	74,306
Other Compr. Net Income	-12,352
Other Expenses	100,753
Other Liabilities	100,054
Other Net Income	0
Other Revenues	5,085
Policyholder Benefits and Claims	386,897
Policyholder Contract Deposits	0
Premiums Earned	592,408
Premiums Receivable	2,076
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	244,885

Output Variable	Value in 1000 USD
Assets	1,588,813
Liabilities	1,035,471
Expenses	598,780
Revenues	644,983
Stockholders Equity	553,342
Net Income	46,203
Comprehensive Net Income	33,851
Economic Capital Ratio	41%