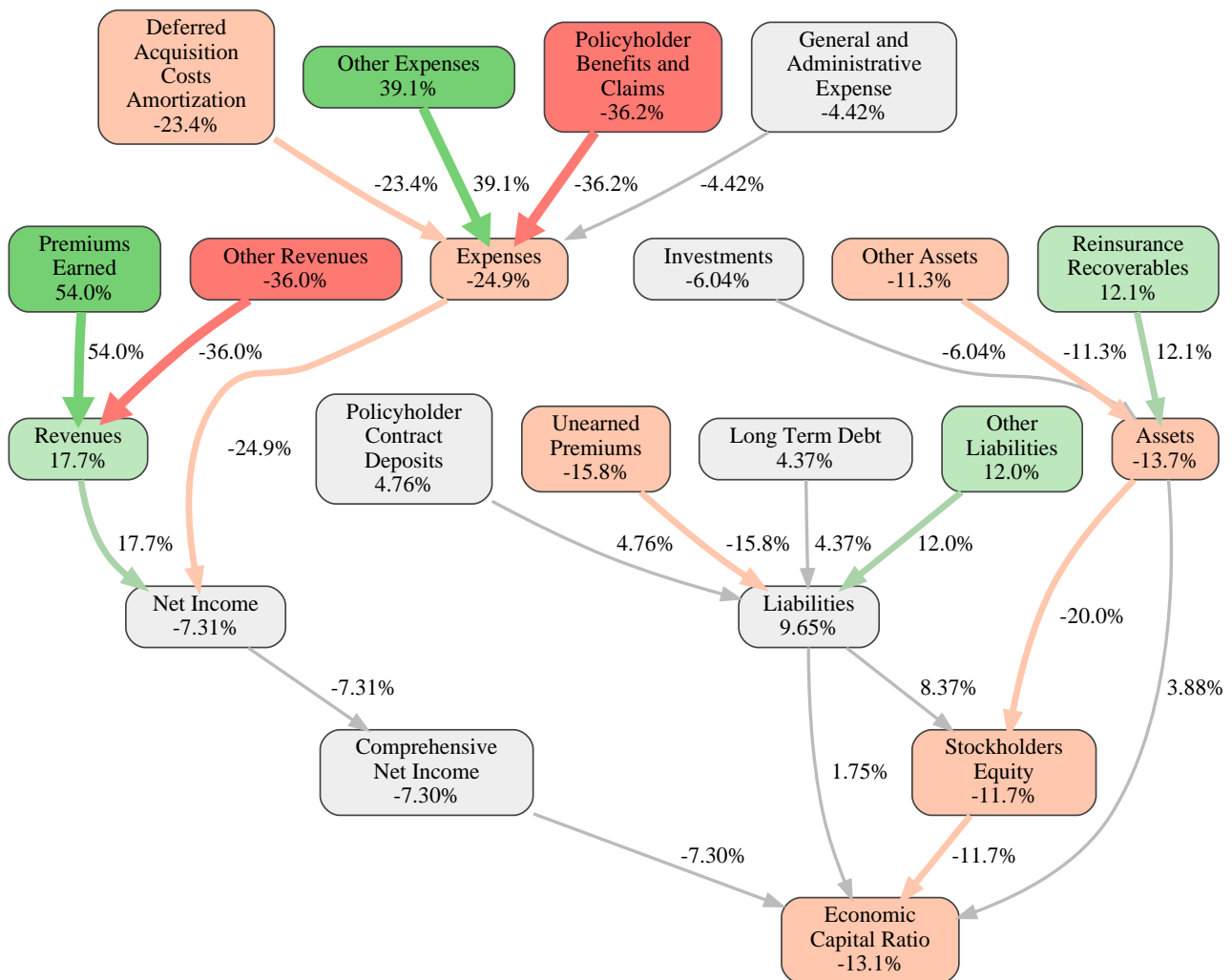




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The relative strengths and weaknesses of DONEGAL GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of DONEGAL GROUP INC compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 54% points. The greatest weakness of DONEGAL GROUP INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 31%, being 13% points below the market average of 44%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	7,806
Claims Reserve and LAE	606,665
Deferred Acquisition Costs Amortization	107,876
Deferred Policy Acquisition Costs	56,309
General and Administrative Expense	109,872
Insurance Commissions and Fees	5,303
Intangible Assets	6,583
Investment Income	25,158
Investments	945,520
Liabilities Current	0
Long Term Debt	0
Other Assets	60,239
Other Compr. Net Income	-3,028
Other Expenses	16,558
Other Liabilities	107,426
Other Net Income	0
Other Revenues	1,757
Policyholder Benefits and Claims	423,316
Policyholder Contract Deposits	0
Premiums Earned	656,205
Premiums Receivable	159,390
Reinsurance Payable	4,370
Reinsurance Recoverables	387,284
Separate Account Asset	0
Unearned Premiums	466,055

Output Variable	Value in 1000 USD
Assets	1,623,131
Liabilities	1,184,516
Expenses	657,622
Revenues	688,423
Stockholders Equity	438,615
Net Income	30,801
Comprehensive Net Income	27,773
Economic Capital Ratio	31%