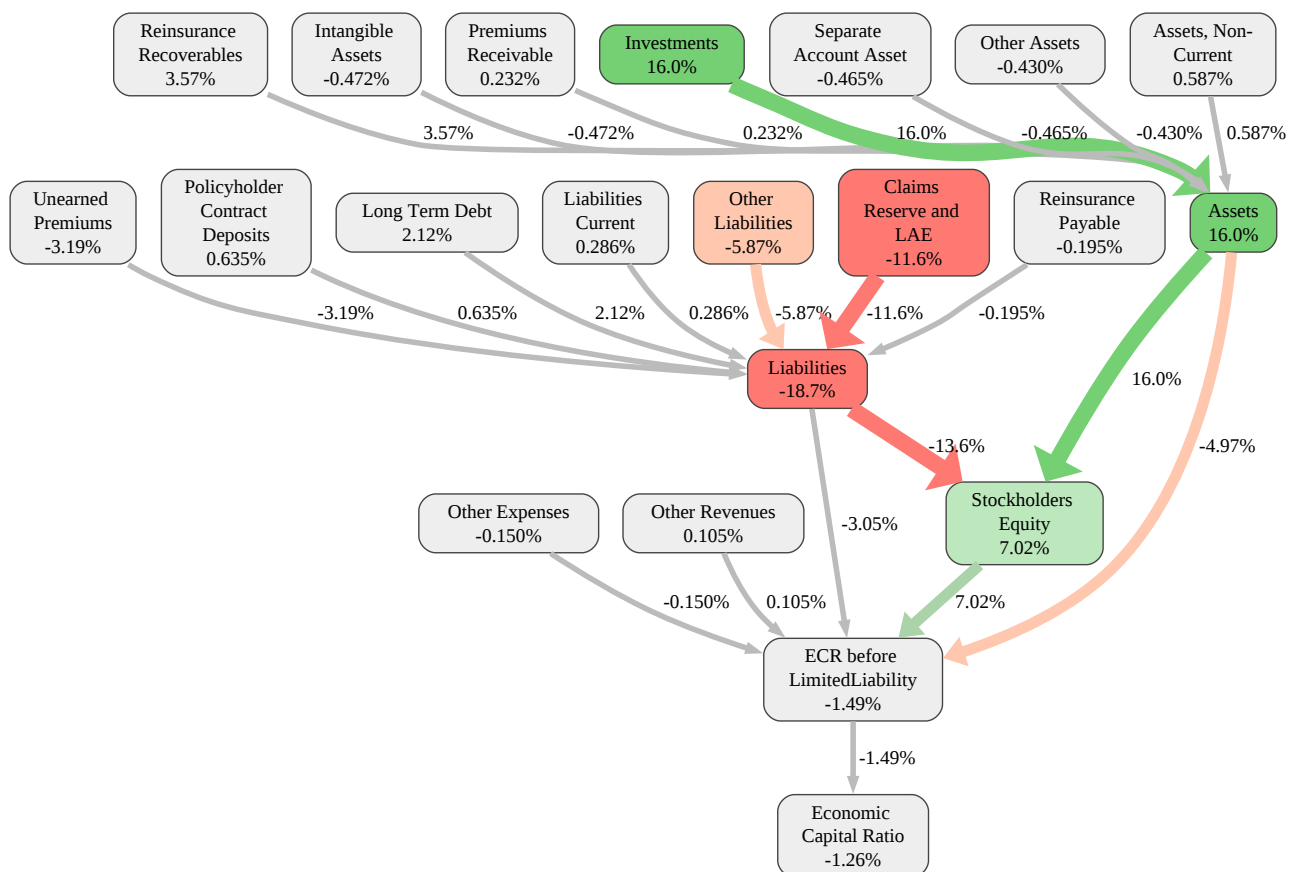




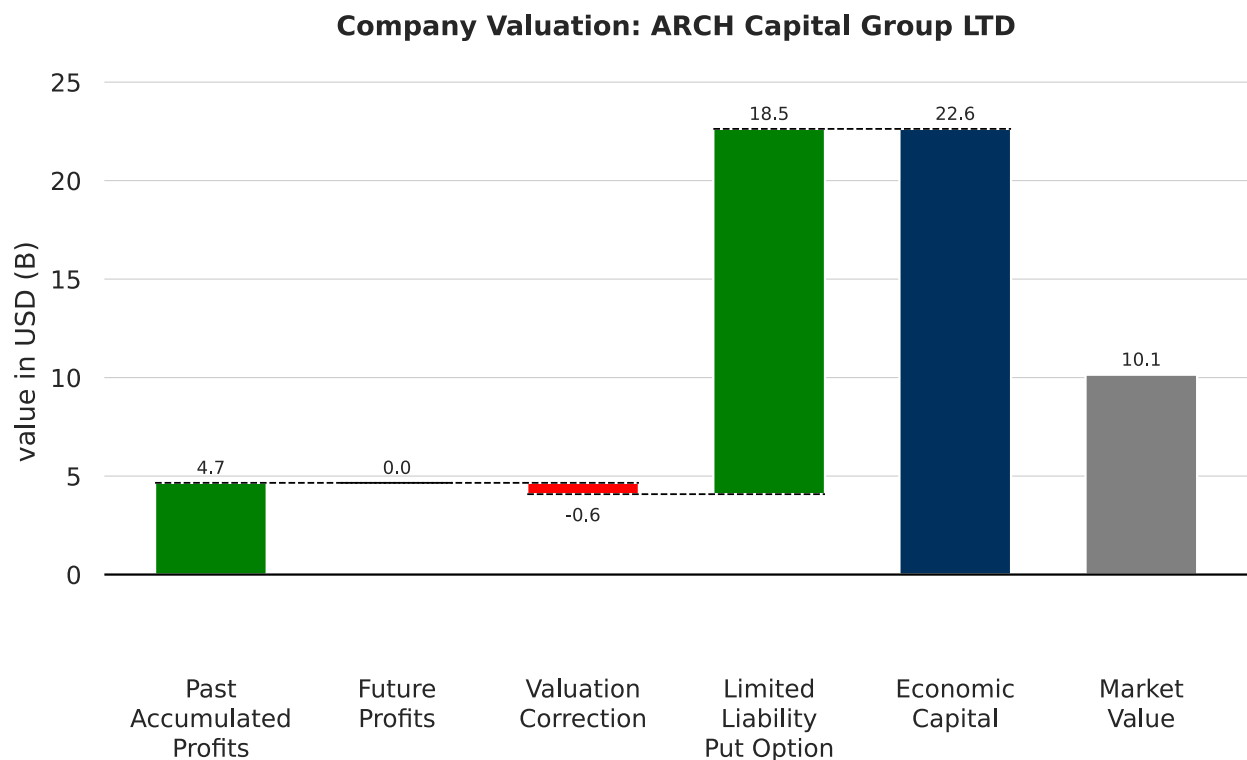
The relative strengths and weaknesses of ARCH Capital Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of ARCH Capital Group LTD compared to the market average is the variable Assets, increasing the Economic Capital Ratio by 16% points. The greatest weakness of ARCH Capital Group LTD is the variable Liabilities, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 92%, being 1.3% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	842,942
Assets, Non-Current	889,080
Claims Reserve and LAE	10,200,960
Deferred Acquisition Costs Amortization	678,033
Deferred Policy Acquisition Costs	447,560
General and Administrative Expense	714,771
Insurance Commissions and Fees	57,173
Intangible Assets	0
Investment Income	0
Investments	19,719,651
Liabilities Current	0
Long Term Debt	0
Other Assets	3,426,736
Other Compr. Net Income	-229,479
Other Expenses	60,975
Other Liabilities	5,851,341
Other Net Income	0
Other Revenues	521,561
Policyholder Benefits and Claims	2,185,599
Policyholder Contract Deposits	301,406
Premiums Earned	3,884,822
Premiums Receivable	1,072,435
Reinsurance Payable	300,407
Reinsurance Recoverables	2,973,705
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	3,406,870

Output Variable	Value in 1000 USD
Assets	29,372,109
Liabilities	20,060,984
Expenses	3,639,378
Revenues	4,463,556
Stockholders Equity	9,311,125
Net Income	824,178
Comprehensive Net Income	709,438
BaseVar	192,034,077
ECR before LimitedLiability	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.