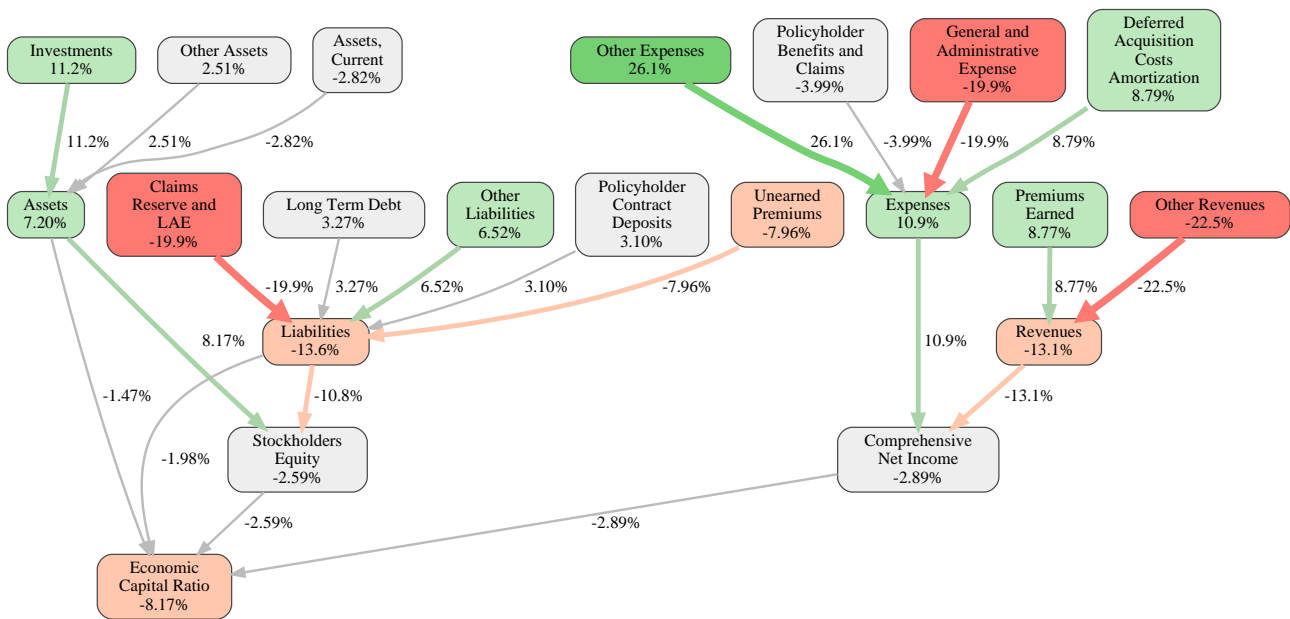




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The relative strengths and weaknesses of NAVIGATORS GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of NAVIGATORS GROUP INC compared to the market average is the variable Other Expenses, increasing the Economic Capital Ratio by 26% points. The greatest weakness of NAVIGATORS GROUP INC is the variable Other Revenues, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 24%, being 8.2% points below the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	73,171
Claims Reserve and LAE	2,515,145
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	135,249
General and Administrative Expense	417,961
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	89,293
Investments	3,421,883
Liabilities Current	0
Long Term Debt	0
Other Assets	1,014,357
Other Compr. Net Income	10,993
Other Expenses	49,759
Other Liabilities	359,639
Other Net Income	0
Other Revenues	38,766
Policyholder Benefits and Claims	806,265
Policyholder Contract Deposits	0
Premiums Earned	1,186,420
Premiums Receivable	351,393
Reinsurance Payable	136,192
Reinsurance Recoverables	228,569
Separate Account Asset	0
Unearned Premiums	987,681

Output Variable	Value in 1000 USD
Assets	5,224,622
Liabilities	3,998,657
Expenses	1,273,985
Revenues	1,314,479
Stockholders Equity	1,225,965
Net Income	40,494
Comprehensive Net Income	51,487
Economic Capital Ratio	24%