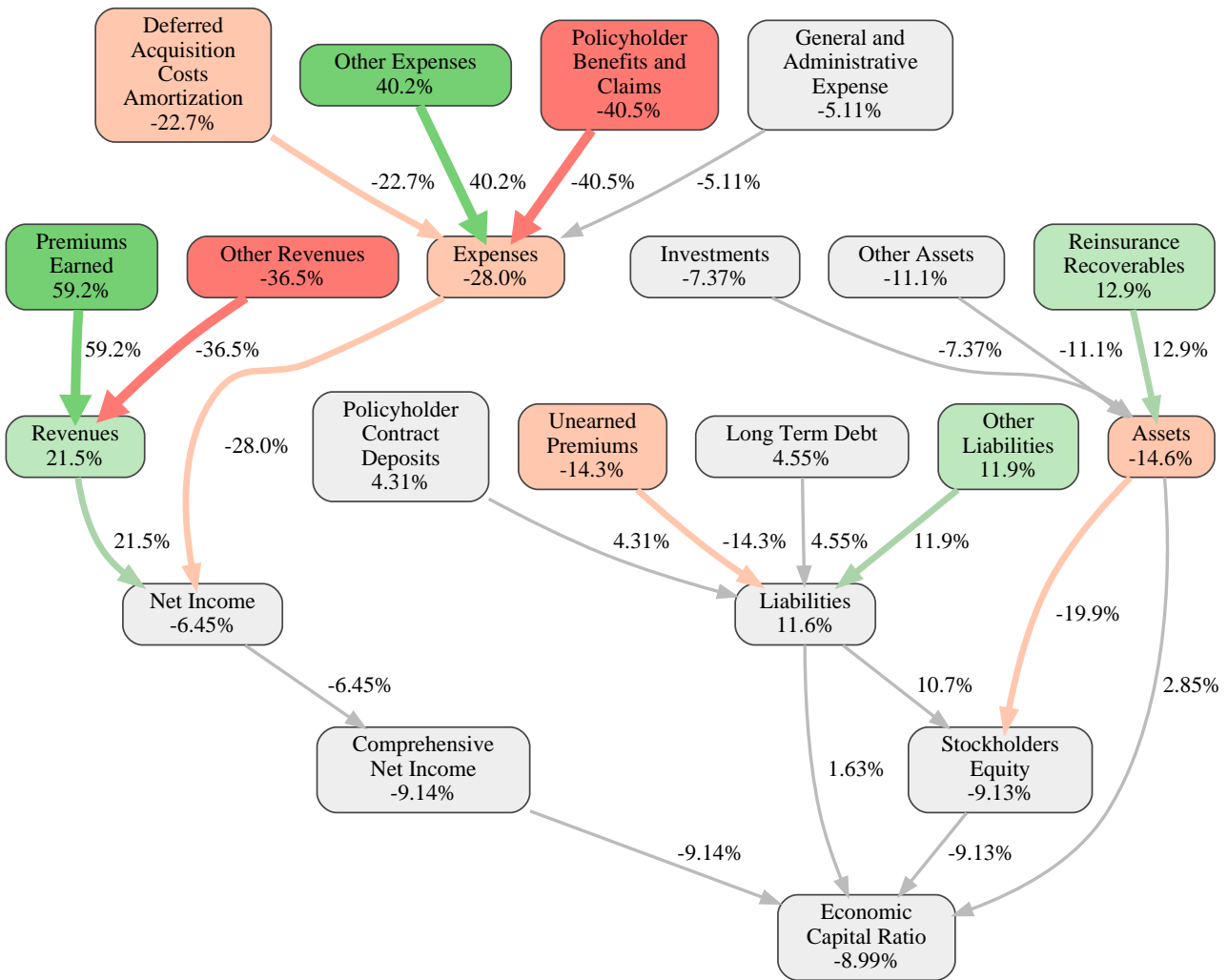




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The relative strengths and weaknesses of DONEGAL GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of DONEGAL GROUP INC compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 59% points. The greatest weakness of DONEGAL GROUP INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 23%, being 9.0% points below the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	8,764
Claims Reserve and LAE	676,672
Deferred Acquisition Costs Amortization	115,065
Deferred Policy Acquisition Costs	60,290
General and Administrative Expense	117,971
Insurance Commissions and Fees	5,157
Intangible Assets	6,583
Investment Income	29,233
Investments	1,005,870
Liabilities Current	0
Long Term Debt	0
Other Assets	62,631
Other Compr. Net Income	46
Other Expenses	11,606
Other Liabilities	104,979
Other Net Income	0
Other Revenues	2,122
Policyholder Benefits and Claims	487,268
Policyholder Contract Deposits	0
Premiums Earned	702,515
Premiums Receivable	160,406
Reinsurance Payable	4,116
Reinsurance Recoverables	433,375
Separate Account Asset	0
Unearned Premiums	503,457

Output Variable	Value in 1000 USD
Assets	1,737,920
Liabilities	1,289,224
Expenses	731,910
Revenues	739,027
Stockholders Equity	448,696
Net Income	7,116
Comprehensive Net Income	7,162
Economic Capital Ratio	23%