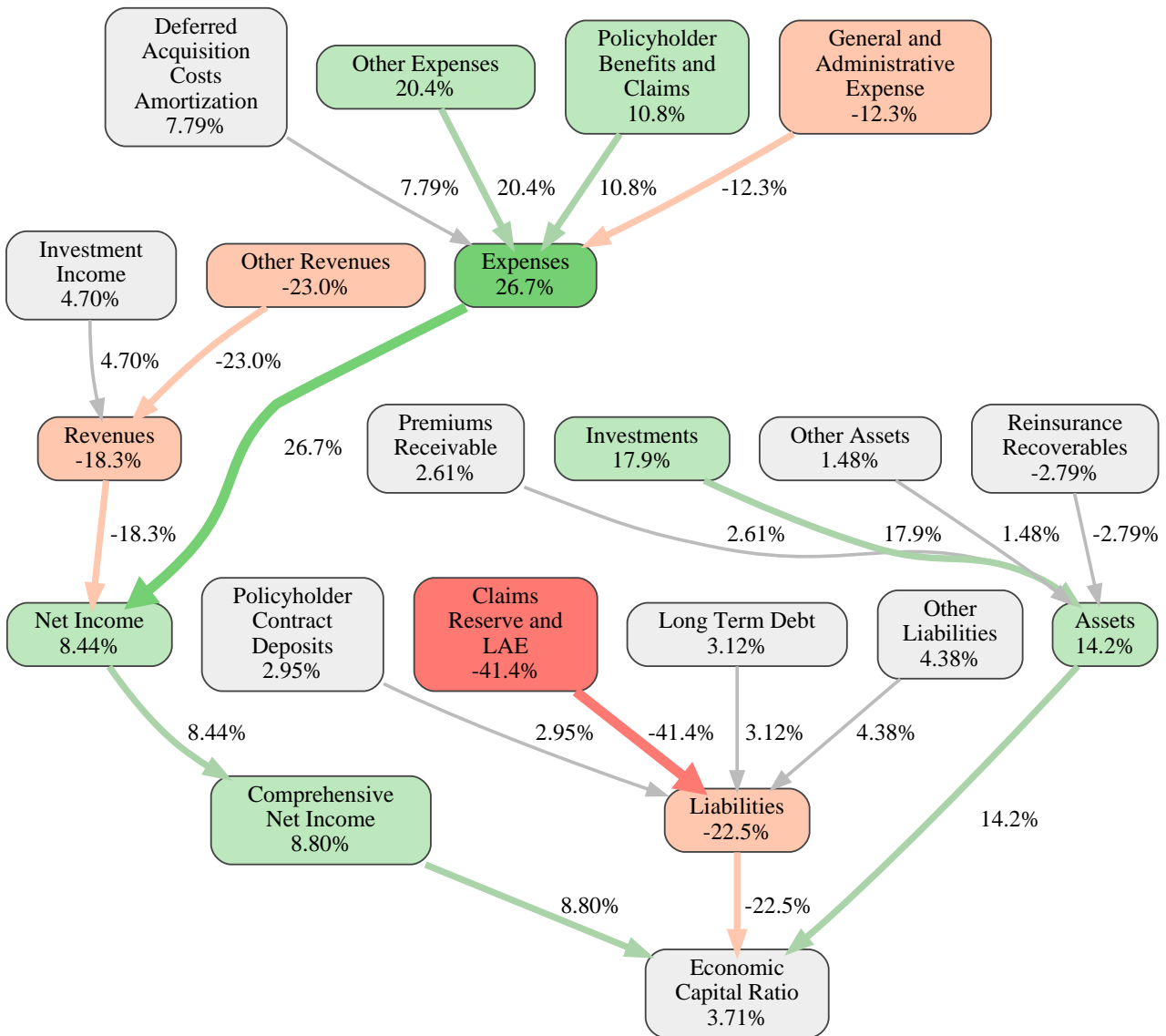




RealRate

NON-LIFE INSURANCE 2018

Employers Holdings Inc.
Rank 38 of 81





RealRate

NON-LIFE INSURANCE 2018

Employers Holdings Inc.
Rank 38 of 81



The relative strengths and weaknesses of Employers Holdings 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 Employers Holdings Inc. compared to the market average is the variable Expenses, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Employers Holdings Inc. is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 36%, being 3.7% points above the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	73,300
Assets, Non-Current	47,600
Claims Reserve and LAE	2,266,100
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	45,800
General and Administrative Expense	231,300
Insurance Commissions and Fees	0
Intangible Assets	44,100
Investment Income	82,000
Investments	2,677,700
Liabilities Current	0
Long Term Debt	0
Other Assets	624,900
Other Compr. Net Income	15,100
Other Expenses	51,700
Other Liabilities	308,000
Other Net Income	0
Other Revenues	2,900
Policyholder Benefits and Claims	417,200
Policyholder Contract Deposits	0
Premiums Earned	716,500
Premiums Receivable	326,700
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	318,300

Output Variable	Value in 1000 USD
Assets	3,840,100
Liabilities	2,892,400
Expenses	700,200
Revenues	801,400
Stockholders Equity	947,700
Net Income	101,200
Comprehensive Net Income	116,300
Economic Capital Ratio	36%