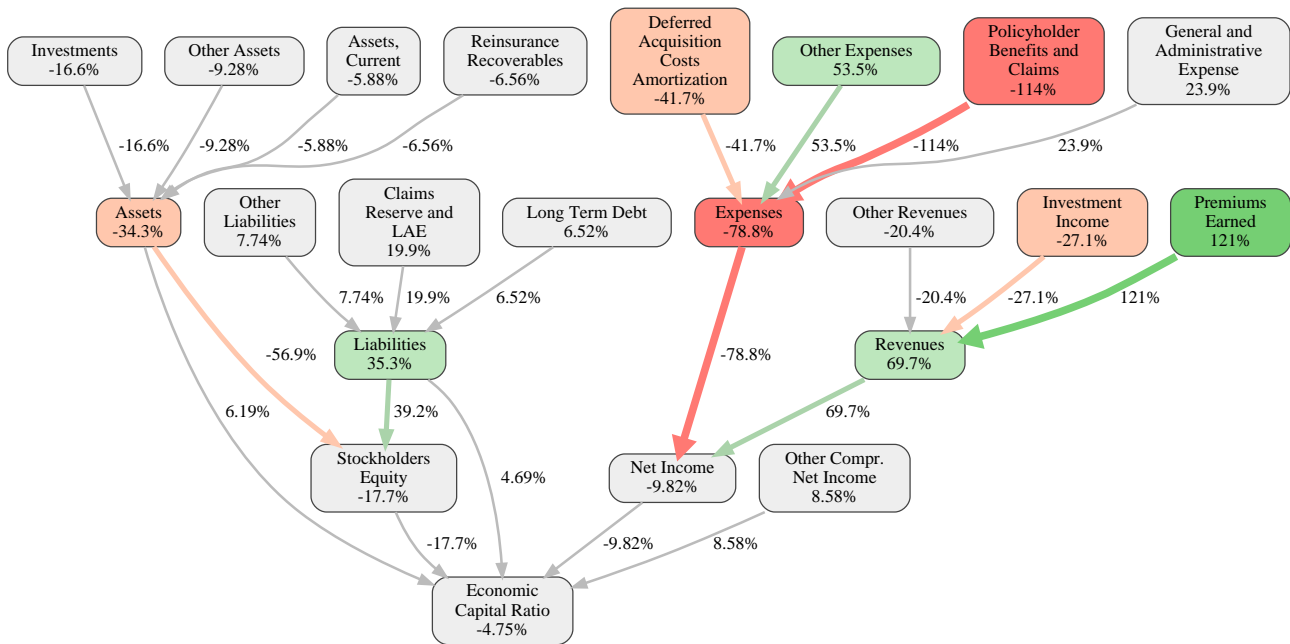




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MERCURY GENERAL CORP Rank 42 of 75





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The relative strengths and weaknesses of MERCURY GENERAL CORP 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 MERCURY GENERAL CORP compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 121% points. The greatest weakness of MERCURY GENERAL CORP is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 114% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 4.7% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	198,031
Claims Reserve and LAE	1,829,412
Deferred Acquisition Costs Amortization	572,164
Deferred Policy Acquisition Costs	215,131
General and Administrative Expense	244,630
Insurance Commissions and Fees	0
Intangible Assets	58,330
Investment Income	-133,520
Investments	3,768,091
Liabilities Current	0
Long Term Debt	0
Other Assets	587,603
Other Compr. Net Income	0
Other Expenses	17,036
Other Liabilities	750,452
Other Net Income	0
Other Revenues	145,113
Policyholder Benefits and Claims	2,576,789
Policyholder Contract Deposits	0
Premiums Earned	3,368,411
Premiums Receivable	606,543
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	1,236,181

Output Variable	Value in 1000 USD
Assets	5,433,729
Liabilities	3,816,045
Expenses	3,410,619
Revenues	3,380,004
Stockholders Equity	1,617,684
Net Income	-30,615
Comprehensive Net Income	-30,615
Economic Capital Ratio	21%