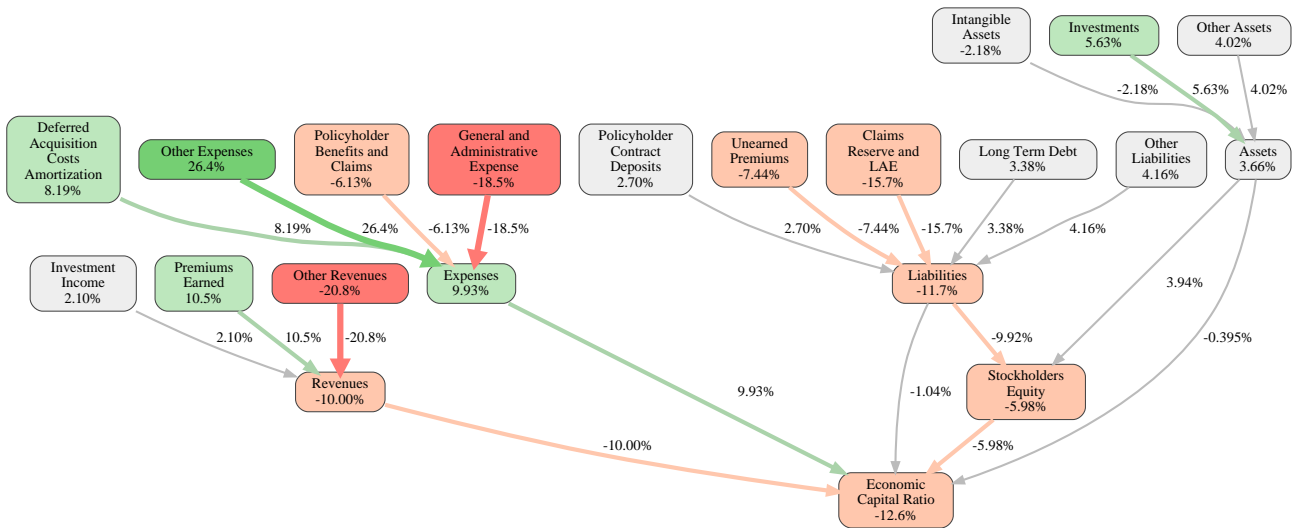




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The relative strengths and weaknesses of NAVIGATORS GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 13% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	155,834
Assets, Non-Current	96,807
Claims Reserve and LAE	2,743,973
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	158,080
General and Administrative Expense	481,368
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	103,113
Investments	3,481,454
Liabilities Current	0
Long Term Debt	0
Other Assets	1,103,975
Other Compr. Net Income	-66,469
Other Expenses	33,771
Other Liabilities	424,864
Other Net Income	0
Other Revenues	-23,179
Policyholder Benefits and Claims	893,779
Policyholder Contract Deposits	0
Premiums Earned	1,363,223
Premiums Receivable	380,576
Reinsurance Payable	145,027
Reinsurance Recoverables	226,723
Separate Account Asset	0
Unearned Premiums	1,102,735

Output Variable	Value in 1000 USD
Assets	5,603,449
Liabilities	4,416,599
Expenses	1,408,918
Revenues	1,443,157
Stockholders Equity	1,186,850
Net Income	34,239
Comprehensive Net Income	-32,230
Economic Capital Ratio	14%