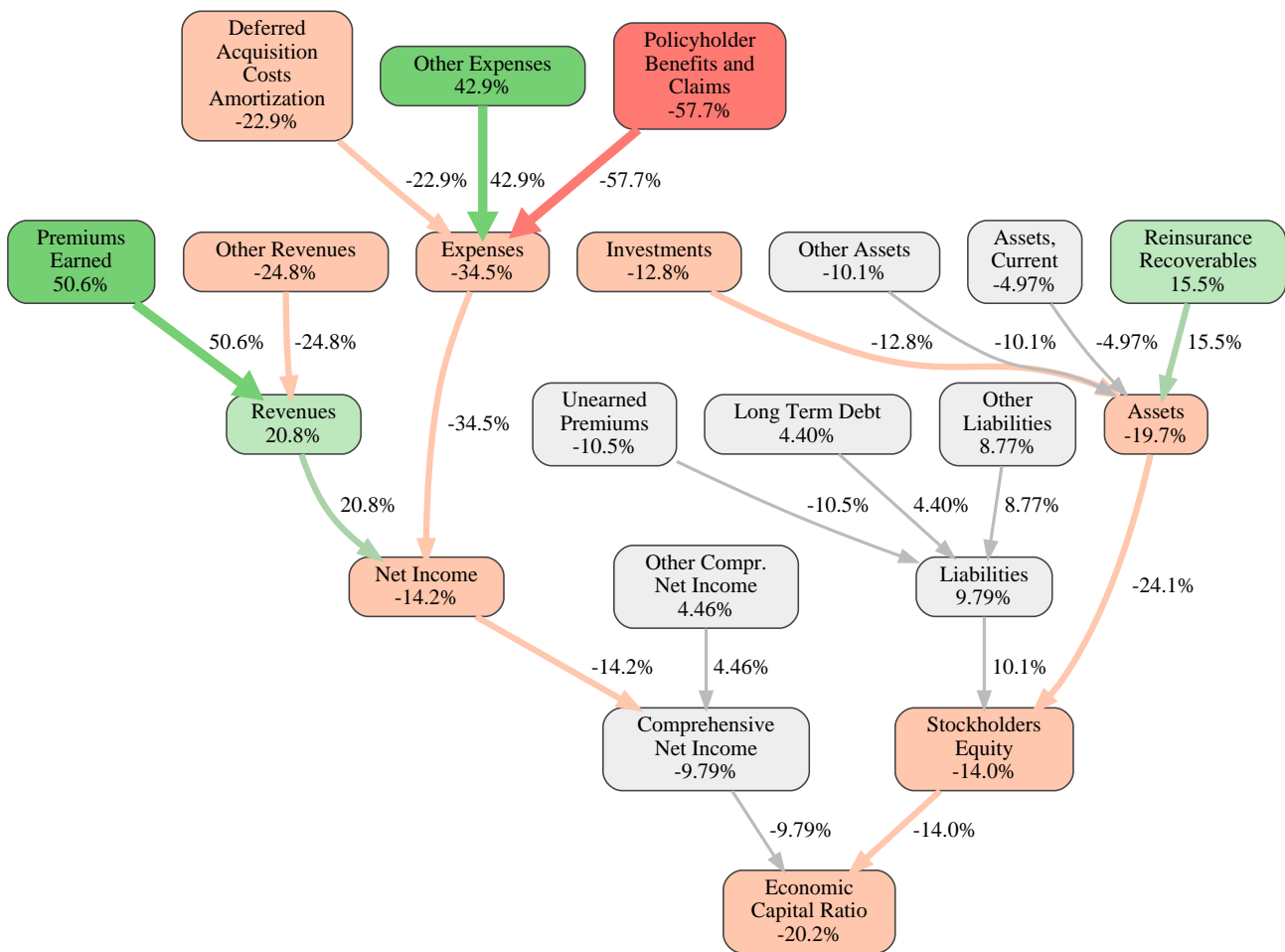




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# NON-LIFE INSURANCE 2019

## DONEGAL GROUP INC Rank 62 of 75





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# NON-LIFE INSURANCE 2019

## DONEGAL GROUP INC Rank 62 of 75



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 51% points. The greatest weakness of DONEGAL GROUP INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 58% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 20% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	7,110
Claims Reserve and LAE	814,665
Deferred Acquisition Costs Amortization	120,964
Deferred Policy Acquisition Costs	60,615
General and Administrative Expense	114,988
Insurance Commissions and Fees	5,257
Intangible Assets	6,583
Investment Income	22,106
Investments	1,030,799
Liabilities Current	0
Long Term Debt	0
Other Assets	91,520
Other Compr. Net Income	-6,625
Other Expenses	-7,821
Other Liabilities	108,132
Other Net Income	0
Other Revenues	3,175
Policyholder Benefits and Claims	576,458
Policyholder Contract Deposits	0
Premiums Earned	741,291
Premiums Receivable	156,702
Reinsurance Payable	3,882
Reinsurance Recoverables	478,749
Separate Account Asset	0
Unearned Premiums	506,529

Output Variable	Value in 1000 USD
Assets	1,832,078
Liabilities	1,433,208
Expenses	804,589
Revenues	771,828
Stockholders Equity	398,870
Net Income	-32,760
Comprehensive Net Income	-39,385
Economic Capital Ratio	6.0%