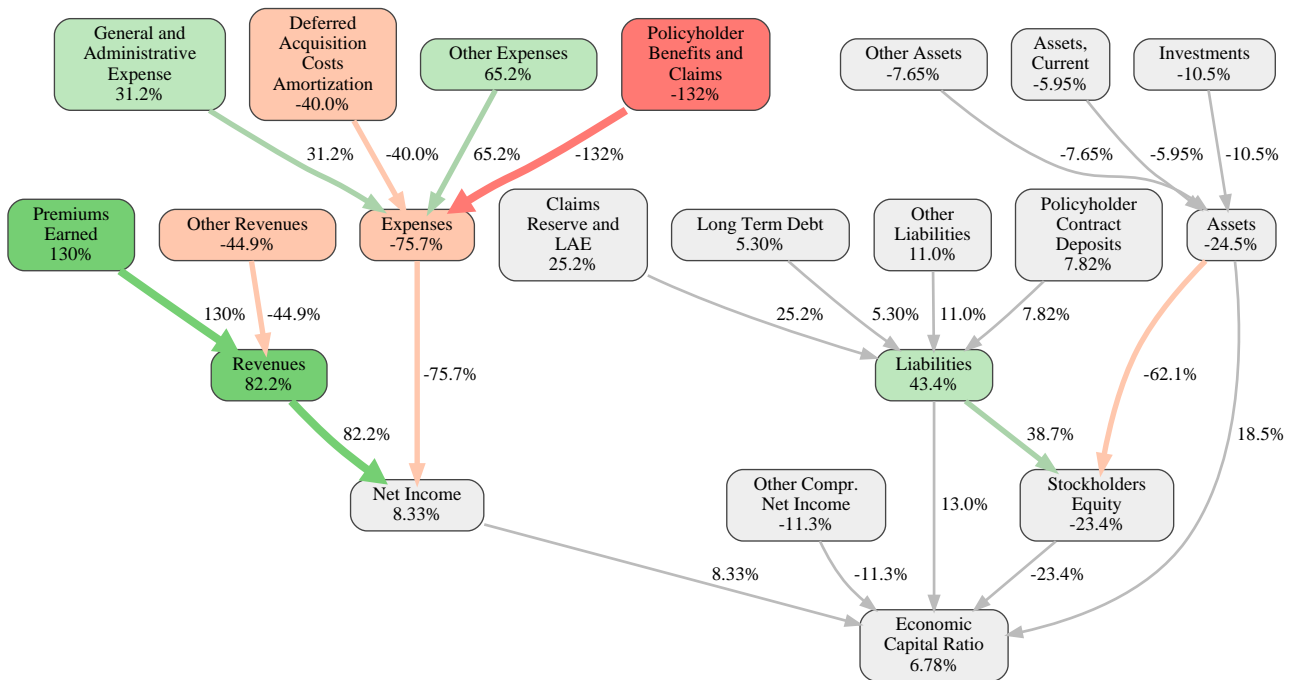




RealRate

NON-LIFE INSURANCE 2020

MERCURY GENERAL CORP Rank 23 of 71





RealRate

NON-LIFE INSURANCE 2020

MERCURY GENERAL CORP Rank 23 of 71



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 130% points. The greatest weakness of MERCURY GENERAL CORP is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 132% points.

The company's Economic Capital Ratio, given in the ranking table, is 60%, being 6.8% points above the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	213,233
Claims Reserve and LAE	1,921,255
Deferred Acquisition Costs Amortization	602,085
Deferred Policy Acquisition Costs	233,166
General and Administrative Expense	269,305
Insurance Commissions and Fees	0
Intangible Assets	53,432
Investment Income	222,793
Investments	4,312,161
Liabilities Current	0
Long Term Debt	0
Other Assets	425,723
Other Compr. Net Income	0
Other Expenses	17,035
Other Liabilities	812,853
Other Net Income	0
Other Revenues	150,307
Policyholder Benefits and Claims	2,706,024
Policyholder Contract Deposits	0
Premiums Earned	3,599,418
Premiums Receivable	651,442
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	1,355,547

Output Variable	Value in 1000 USD
Assets	5,889,157
Liabilities	4,089,655
Expenses	3,594,449
Revenues	3,972,518
Stockholders Equity	1,799,502
Net Income	378,069
Comprehensive Net Income	378,069
Economic Capital Ratio	60%