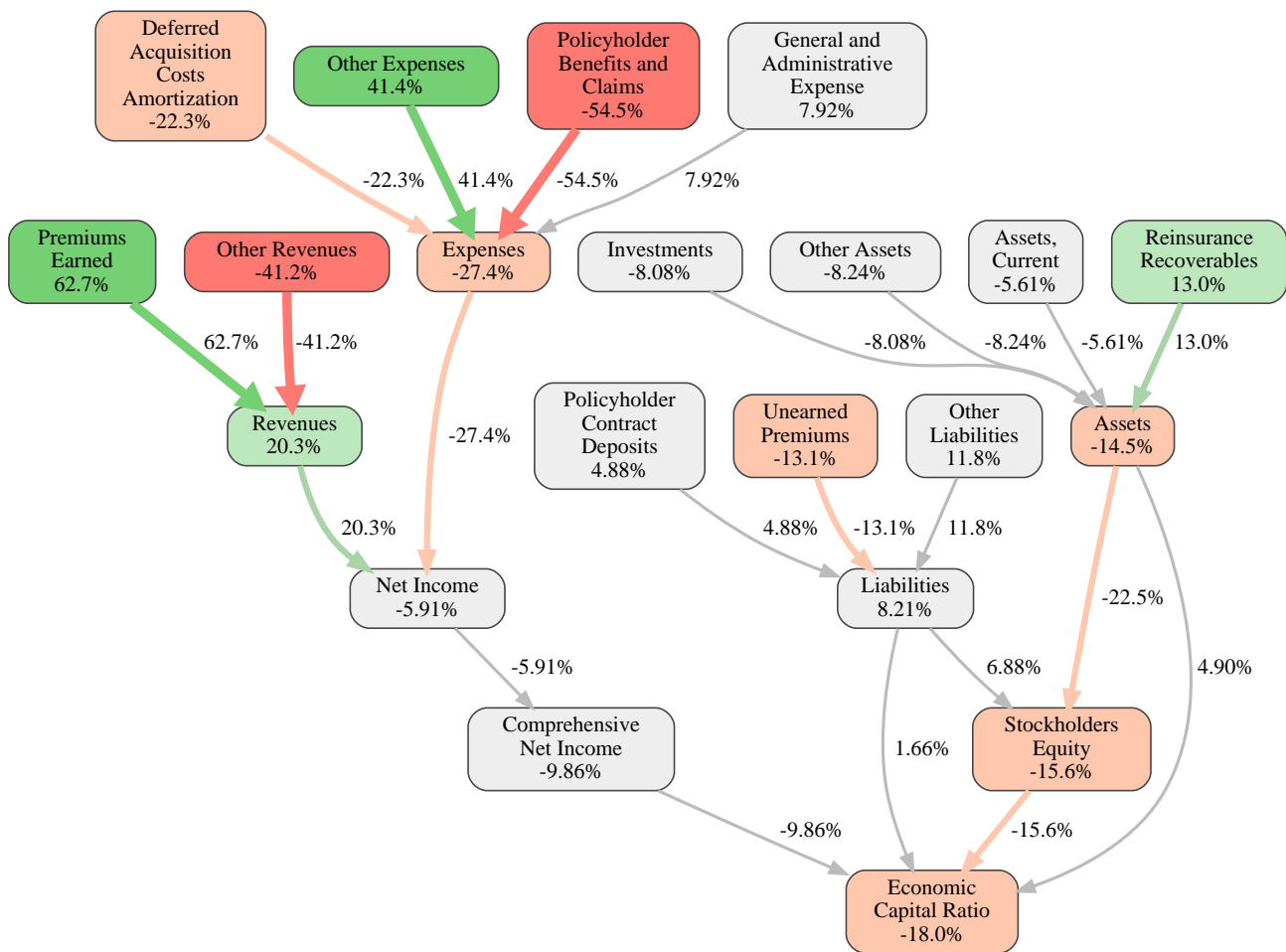




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The relative strengths and weaknesses of DONEGAL GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of DONEGAL GROUP INC compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 63% points. The greatest weakness of DONEGAL GROUP INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 54% points.

The company's Economic Capital Ratio, given in the ranking table, is 35%, being 18% points below the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	6,605
Claims Reserve and LAE	869,674
Deferred Acquisition Costs Amortization	122,443
Deferred Policy Acquisition Costs	59,285
General and Administrative Expense	115,982
Insurance Commissions and Fees	4,135
Intangible Assets	6,583
Investment Income	51,500
Investments	1,110,553
Liabilities Current	0
Long Term Debt	0
Other Assets	64,904
Other Compr. Net Income	14,732
Other Expenses	20,487
Other Liabilities	90,208
Other Net Income	0
Other Revenues	739
Policyholder Benefits and Claims	506,388
Policyholder Contract Deposits	0
Premiums Earned	756,078
Premiums Receivable	165,733
Reinsurance Payable	2,116
Reinsurance Recoverables	509,497
Separate Account Asset	0
Unearned Premiums	510,147

Output Variable	Value in 1000 USD
Assets	1,923,161
Liabilities	1,472,146
Expenses	765,300
Revenues	812,451
Stockholders Equity	451,016
Net Income	47,152
Comprehensive Net Income	61,884
Economic Capital Ratio	35%