





RealRate

NON-LIFE INSURANCE 2020

Employers Holdings Inc.
Rank 27 of 71



The relative strengths and weaknesses of Employers Holdings 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 Employers Holdings Inc. compared to the market average is the variable Expenses, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Employers Holdings Inc. is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 56%, being 2.3% points above the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	154,900
Assets, Non-Current	68,300
Claims Reserve and LAE	2,192,800
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	47,900
General and Administrative Expense	275,600
Insurance Commissions and Fees	0
Intangible Assets	49,800
Investment Income	88,100
Investments	2,778,400
Liabilities Current	0
Long Term Debt	0
Other Assets	619,100
Other Compr. Net Income	79,000
Other Expenses	37,300
Other Liabilities	308,400
Other Net Income	0
Other Revenues	52,000
Policyholder Benefits and Claims	365,900
Policyholder Contract Deposits	0
Premiums Earned	695,800
Premiums Receivable	285,700
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	337,100

Output Variable	Value in 1000 USD
Assets	4,004,100
Liabilities	2,838,300
Expenses	678,800
Revenues	835,900
Stockholders Equity	1,165,800
Net Income	157,100
Comprehensive Net Income	236,100
Economic Capital Ratio	56%