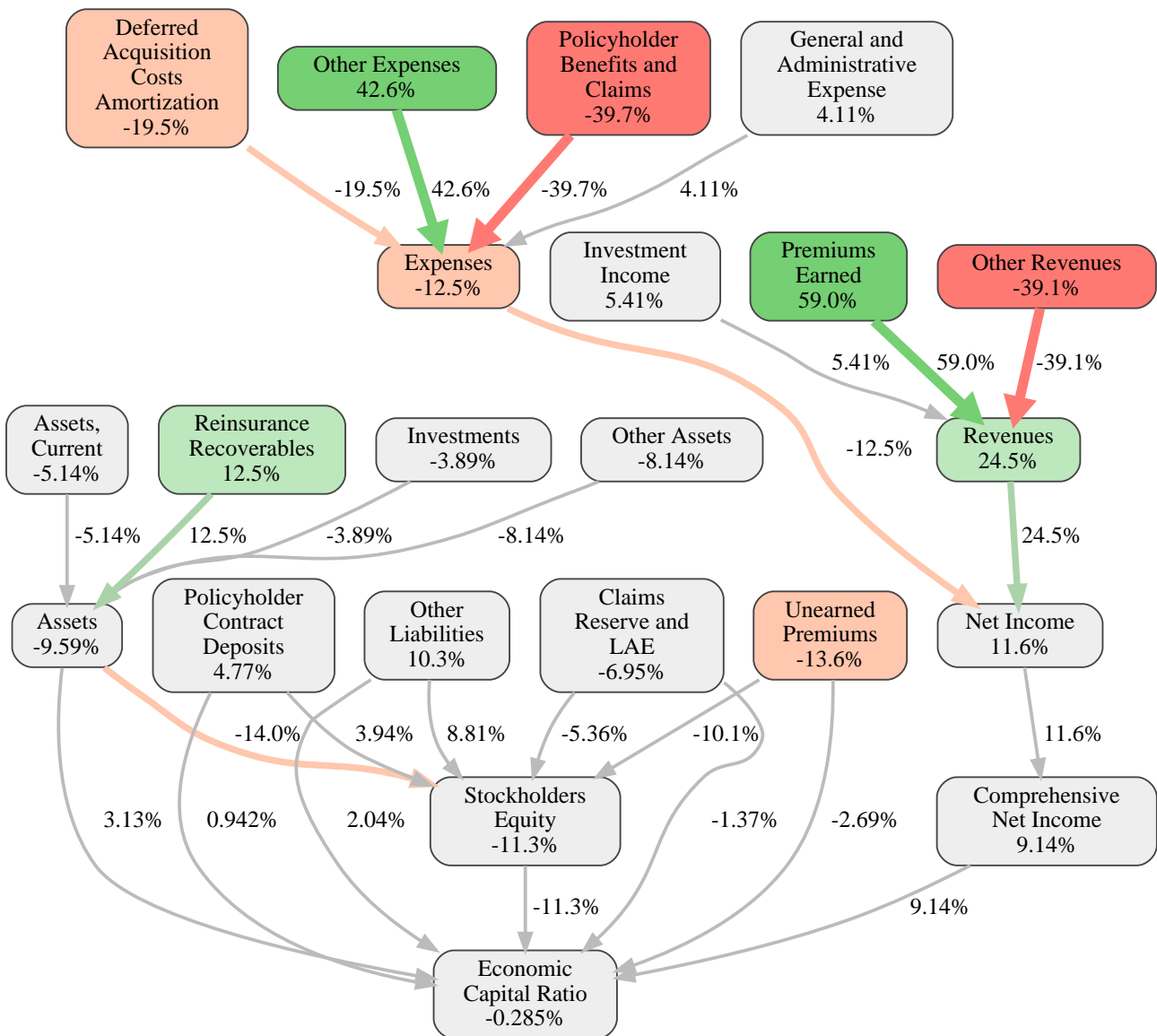




RealRate

# NON-LIFE INSURANCE 2021

## DONEGAL GROUP INC Rank 41 of 78





RealRate

# NON-LIFE INSURANCE 2021

## DONEGAL GROUP INC Rank 41 of 78



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 59% points. The greatest weakness of DONEGAL GROUP INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 34%, being 0.28% points below the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	5,783
Claims Reserve and LAE	962,007
Deferred Acquisition Costs Amortization	119,072
Deferred Policy Acquisition Costs	59,157
General and Administrative Expense	127,120
Insurance Commissions and Fees	3,063
Intangible Assets	6,583
Investment Income	32,282
Investments	1,221,202
Liabilities Current	0
Long Term Debt	0
Other Assets	119,871
Other Compr. Net Income	10,626
Other Expenses	19,048
Other Liabilities	140,316
Other Net Income	0
Other Revenues	434
Policyholder Benefits and Claims	459,764
Policyholder Contract Deposits	0
Premiums Earned	742,040
Premiums Receivable	169,596
Reinsurance Payable	3,234
Reinsurance Recoverables	578,327
Separate Account Asset	0
Unearned Premiums	537,190

Output Variable	Value in 1000 USD
Assets	2,160,520
Liabilities	1,642,746
Expenses	725,005
Revenues	777,820
Stockholders Equity	517,774
Net Income	52,815
Comprehensive Net Income	63,442
Economic Capital Ratio	34%