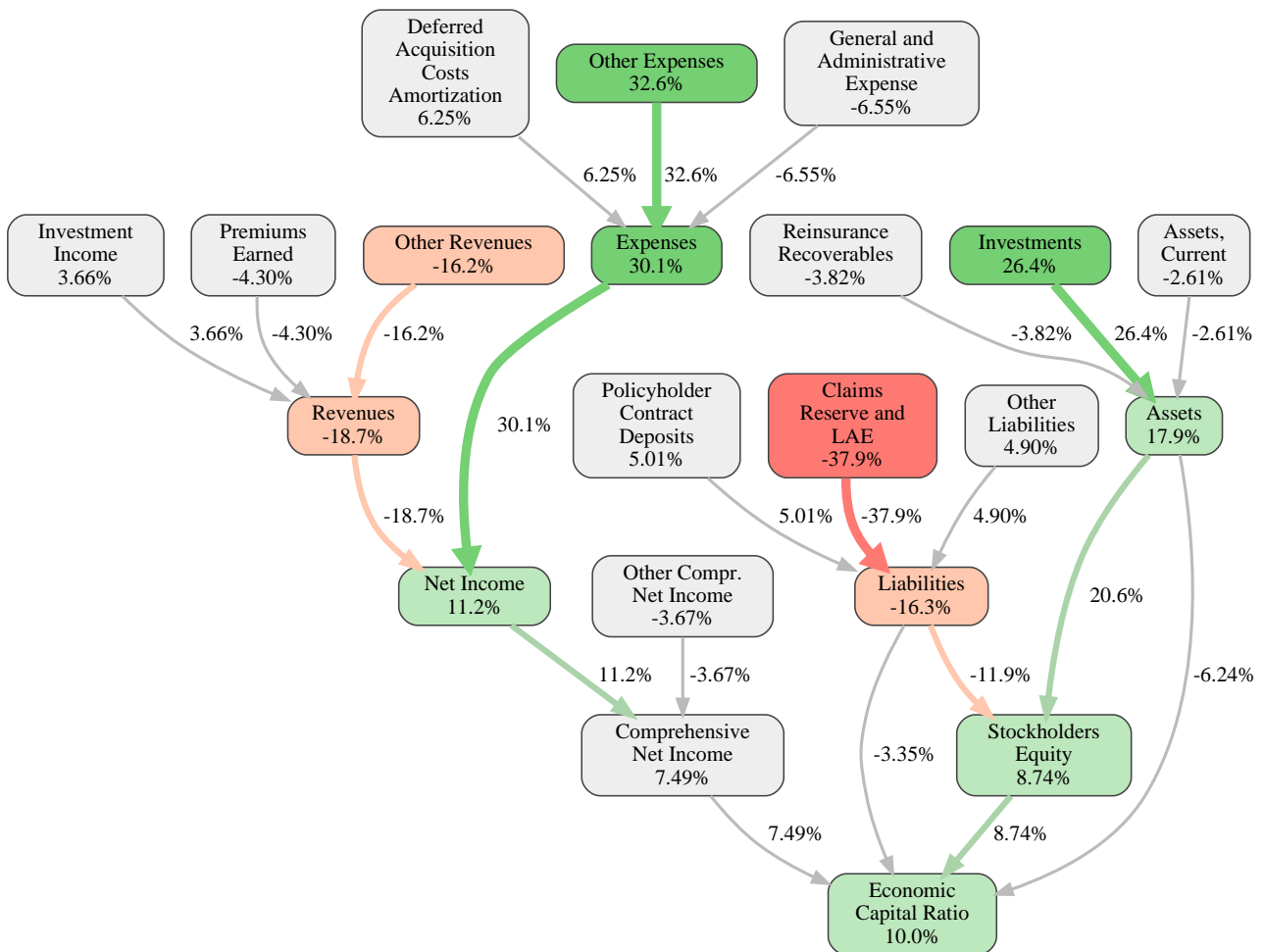




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Employers Holdings Inc.
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The relative strengths and weaknesses of Employers Holdings Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables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

The greatest strength of Employers Holdings Inc. compared to the market average is the variable Other Expenses, increasing the Economic Capital Ratio by 33% points. The greatest weakness of Employers Holdings Inc. is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 36%, being 10% points above the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	75,100
Assets, Non-Current	63,400
Claims Reserve and LAE	1,981,200
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	43,700
General and Administrative Expense	236,300
Insurance Commissions and Fees	0
Intangible Assets	49,800
Investment Income	72,700
Investments	2,736,000
Liabilities Current	0
Long Term Debt	0
Other Assets	570,500
Other Compr. Net Income	-54,500
Other Expenses	32,300
Other Liabilities	284,200
Other Net Income	0
Other Revenues	56,000
Policyholder Benefits and Claims	315,200
Policyholder Contract Deposits	0
Premiums Earned	574,400
Premiums Receivable	244,700
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	304,700

Output Variable	Value in 1000 USD
Assets	3,783,200
Liabilities	2,570,100
Expenses	583,800
Revenues	703,100
Stockholders Equity	1,213,100
Net Income	119,300
Comprehensive Net Income	64,800
Economic Capital Ratio	36%