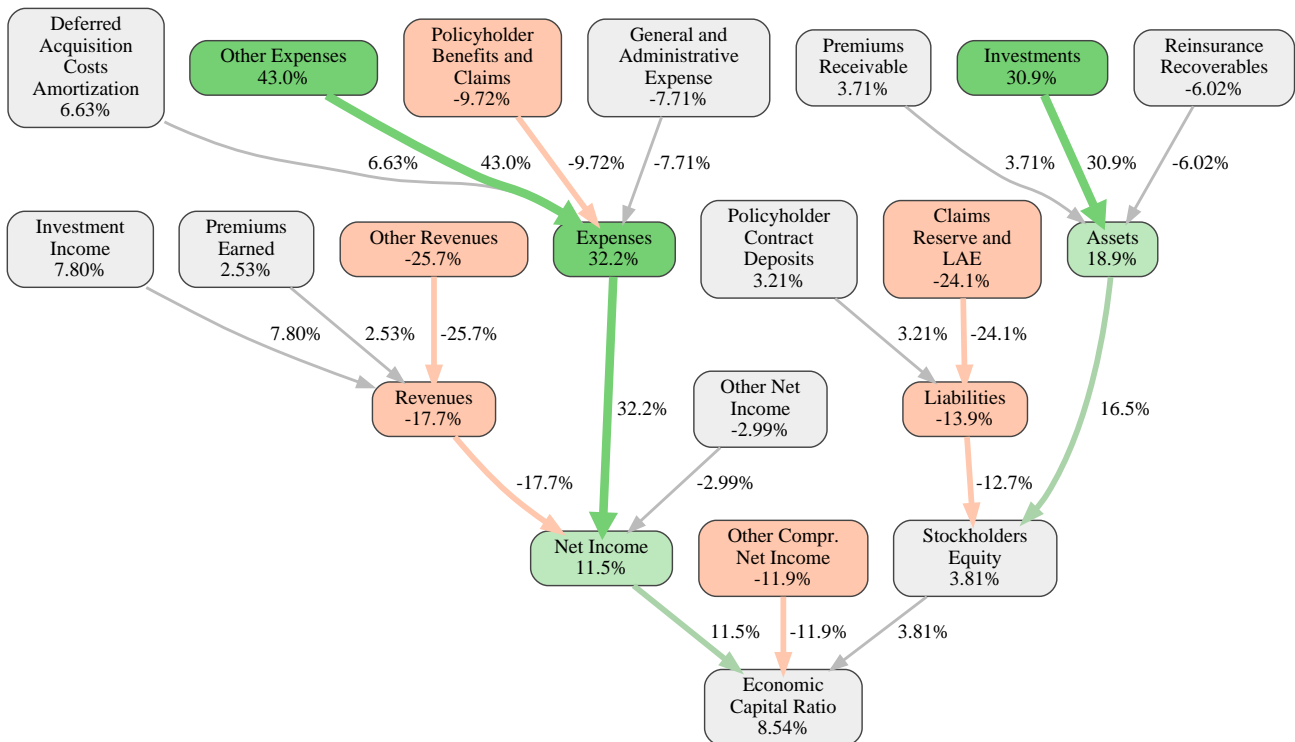




RealRate

NON-LIFE INSURANCE 2023

Employers Holdings Inc.
Rank 34 of 74





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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 43% points. The greatest weakness of Employers Holdings Inc. is the variable Other Revenues, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is -1.1%, being 8.5% points above the market average of -9.6%.

| Input Variable | Value in 1000 USD |
|---|-------------------|
| Assets, Current | 89,200 |
| Assets, Non-Current | 53,200 |
| Claims Reserve and LAE | 1,960,700 |
| Deferred Acquisition Costs Amortization | 0 |
| Deferred Policy Acquisition Costs | 48,300 |
| General and Administrative Expense | 263,200 |
| Insurance Commissions and Fees | 0 |
| Intangible Assets | 49,800 |
| Investment Income | 89,800 |
| Investments | 2,568,800 |
| Liabilities Current | 0 |
| Long Term Debt | 0 |
| Other Assets | 601,500 |
| Other Compr. Net Income | -199,500 |
| Other Expenses | 10,900 |
| Other Liabilities | 472,300 |
| Other Net Income | 0 |
| Other Revenues | -51,500 |
| Policyholder Benefits and Claims | 391,000 |
| Policyholder Contract Deposits | 0 |
| Premiums Earned | 675,200 |
| Premiums Receivable | 305,900 |
| Reinsurance Payable | 0 |
| Reinsurance Recoverables | 0 |
| Separate Account Asset | 0 |
| Unearned Premiums | 339,500 |

| Output Variable | Value in 1000 USD |
|--------------------------|-------------------|
| Assets | 3,716,700 |
| Liabilities | 2,772,500 |
| Expenses | 665,100 |
| Revenues | 713,500 |
| Stockholders Equity | 944,200 |
| Net Income | 48,400 |
| Comprehensive Net Income | -151,100 |
| Economic Capital Ratio | -1.1% |