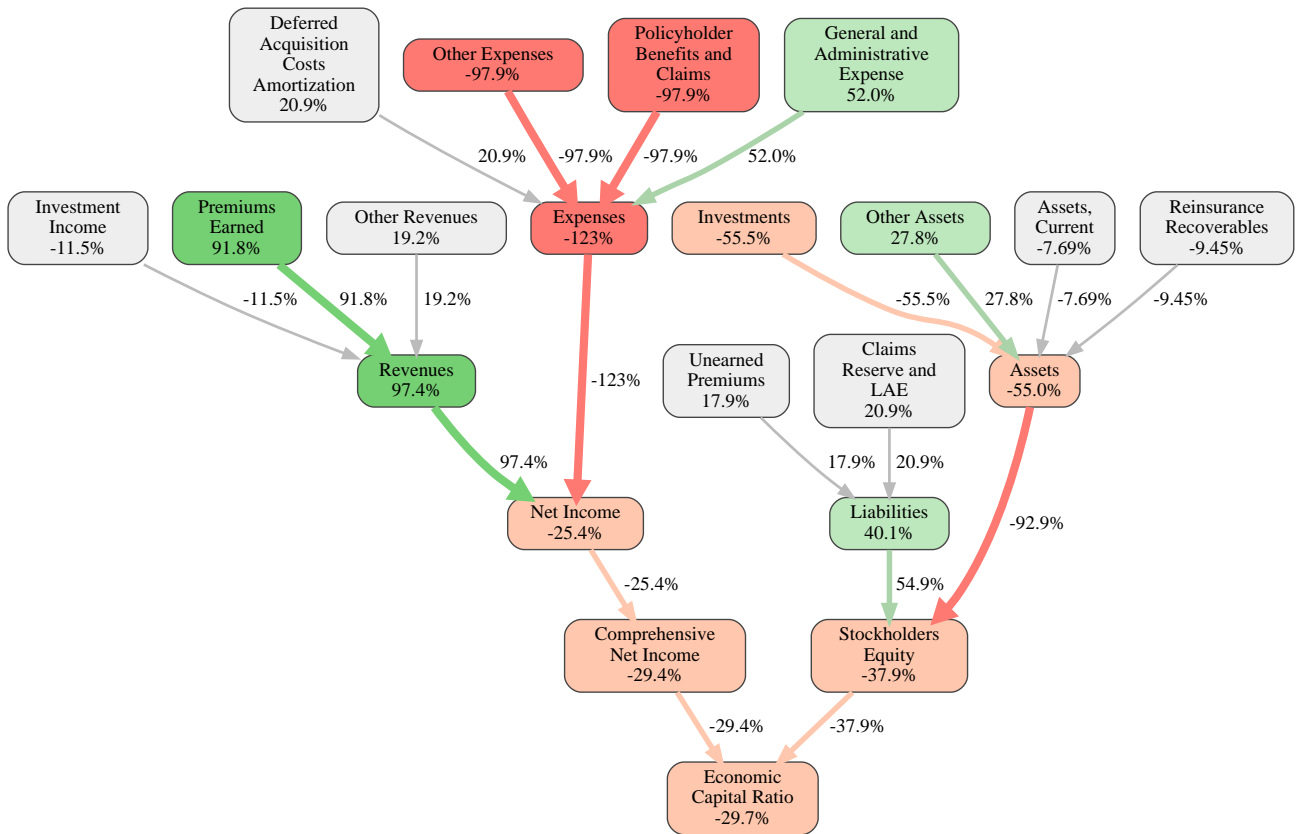




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FIRST ACCEPTANCE CORP DE Rank 73 of 81





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FIRST ACCEPTANCE CORP DE Rank 73 of 81



The relative strengths and weaknesses of FIRST ACCEPTANCE CORP DE 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 FIRST ACCEPTANCE CORP DE compared to the market average is the variable Revenues, increasing the Economic Capital Ratio by 97% points. The greatest weakness of FIRST ACCEPTANCE CORP DE is the variable Expenses, reducing the Economic Capital Ratio by 123% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.2%, being 30% points below the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	9,326
Claims Reserve and LAE	159,130
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	4,947
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	36,241
Investment Income	4,719
Investments	0
Liabilities Current	0
Long Term Debt	0
Other Assets	275,721
Other Compr. Net Income	498
Other Expenses	135,337
Other Liabilities	171,972
Other Net Income	0
Other Revenues	64,578
Policyholder Benefits and Claims	220,785
Policyholder Contract Deposits	0
Premiums Earned	278,221
Premiums Receivable	69,624
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	0

Output Variable	Value in 1000 USD
Assets	395,859
Liabilities	331,102
Expenses	356,122
Revenues	347,518
Stockholders Equity	64,757
Net Income	-8,604
Comprehensive Net Income	-8,106
Economic Capital Ratio	2.2%