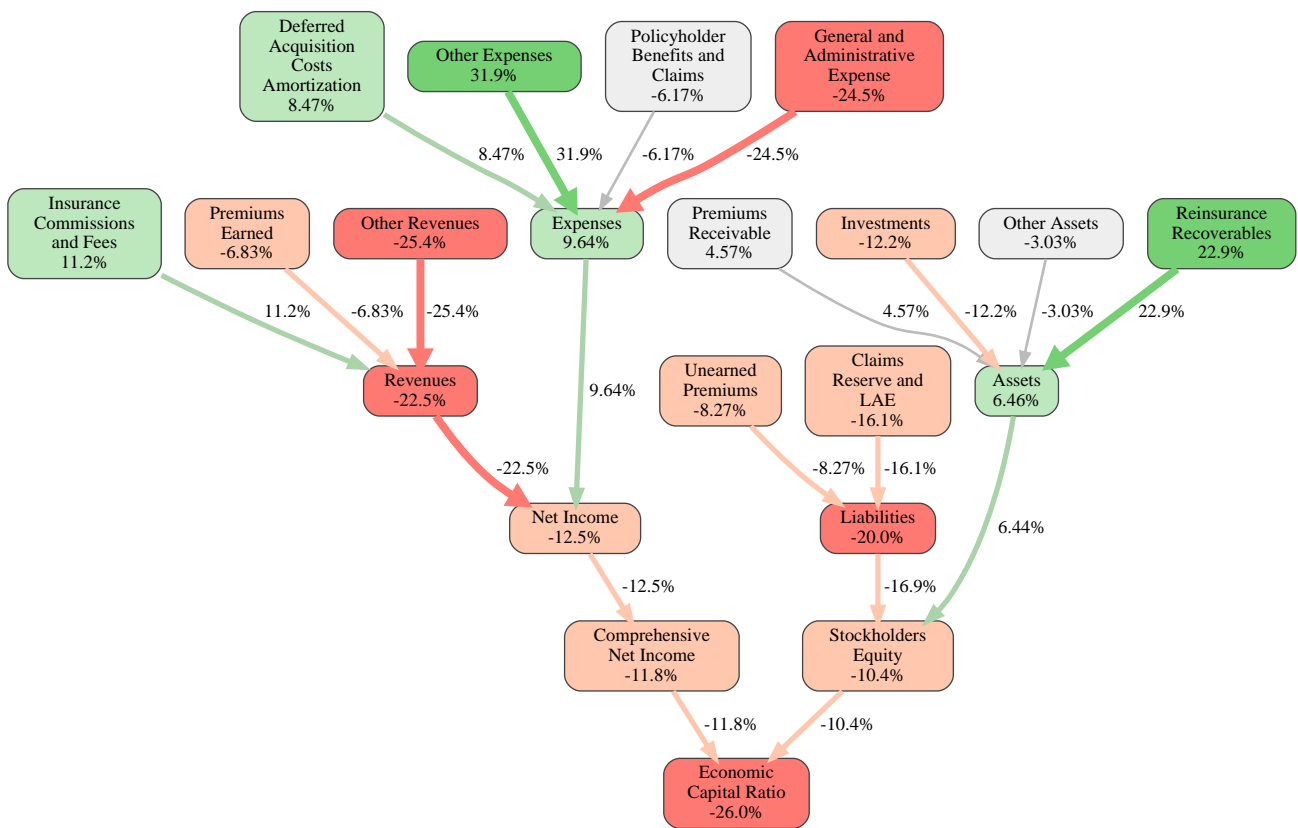




NON-LIFE INSURANCE 2018

Amtrust Financial Services Inc.
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RealRate

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The relative strengths and weaknesses of Amtrust Financial Services 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 Amtrust Financial Services Inc. compared to the market average is the variable Other Expenses, increasing the Economic Capital Ratio by 32% points. The greatest weakness of Amtrust Financial Services Inc. is the variable Other Revenues, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 26% points below the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	763,121
Assets, Non-Current	453,378
Claims Reserve and LAE	12,138,768
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	922,857
General and Administrative Expense	2,328,329
Insurance Commissions and Fees	612,205
Intangible Assets	933,715
Investment Income	290,638
Investments	8,149,661
Liabilities Current	0
Long Term Debt	0
Other Assets	2,942,346
Other Compr. Net Income	127,228
Other Expenses	-99,363
Other Liabilities	4,346,968
Other Net Income	19,624
Other Revenues	0
Policyholder Benefits and Claims	4,084,478
Policyholder Contract Deposits	0
Premiums Earned	5,056,098
Premiums Receivable	2,784,848
Reinsurance Payable	83,588
Reinsurance Recoverables	8,268,704
Separate Account Asset	0
Unearned Premiums	5,279,239

Output Variable	Value in 1000 USD
Assets	25,218,630
Liabilities	21,848,563
Expenses	6,313,444
Revenues	5,958,941
Stockholders Equity	3,370,067
Net Income	-334,879
Comprehensive Net Income	-207,651
Economic Capital Ratio	6.0%