



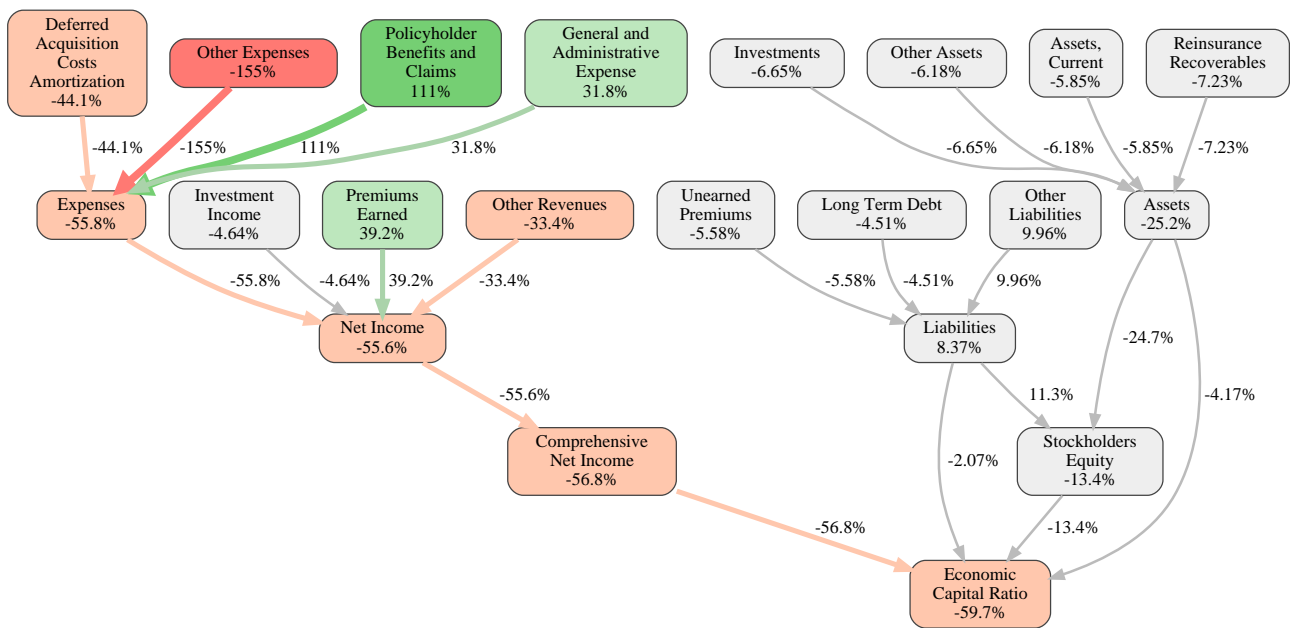
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# NON-LIFE INSURANCE 2018

Conifer Holdings Inc.  
Rank 79 of 81



Conifer  
Insurance  
Company





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The relative strengths and weaknesses of Conifer 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 Conifer Holdings Inc. compared to the market average is the variable Policyholder Benefits and Claims, increasing the Economic Capital Ratio by 111% points. The greatest weakness of Conifer Holdings Inc. is the variable Other Expenses, reducing the Economic Capital Ratio by 155% points.

The company's Economic Capital Ratio, given in the ranking table, is -28%, being 60% points below the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	7,073
Claims Reserve and LAE	87,896
Deferred Acquisition Costs Amortization	26,245
Deferred Policy Acquisition Costs	12,781
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	2,798
Investments	157,650
Liabilities Current	0
Long Term Debt	29,027
Other Assets	38,683
Other Compr. Net Income	717
Other Expenses	92,199
Other Liabilities	8,312
Other Net Income	65
Other Revenues	2,310
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	91,729
Premiums Receivable	22,845
Reinsurance Payable	3,299
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	57,672

Output Variable	Value in 1000 USD
Assets	239,032
Liabilities	186,206
Expenses	118,444
Revenues	96,837
Stockholders Equity	52,826
Net Income	-21,542
Comprehensive Net Income	-20,825
Economic Capital Ratio	-28%