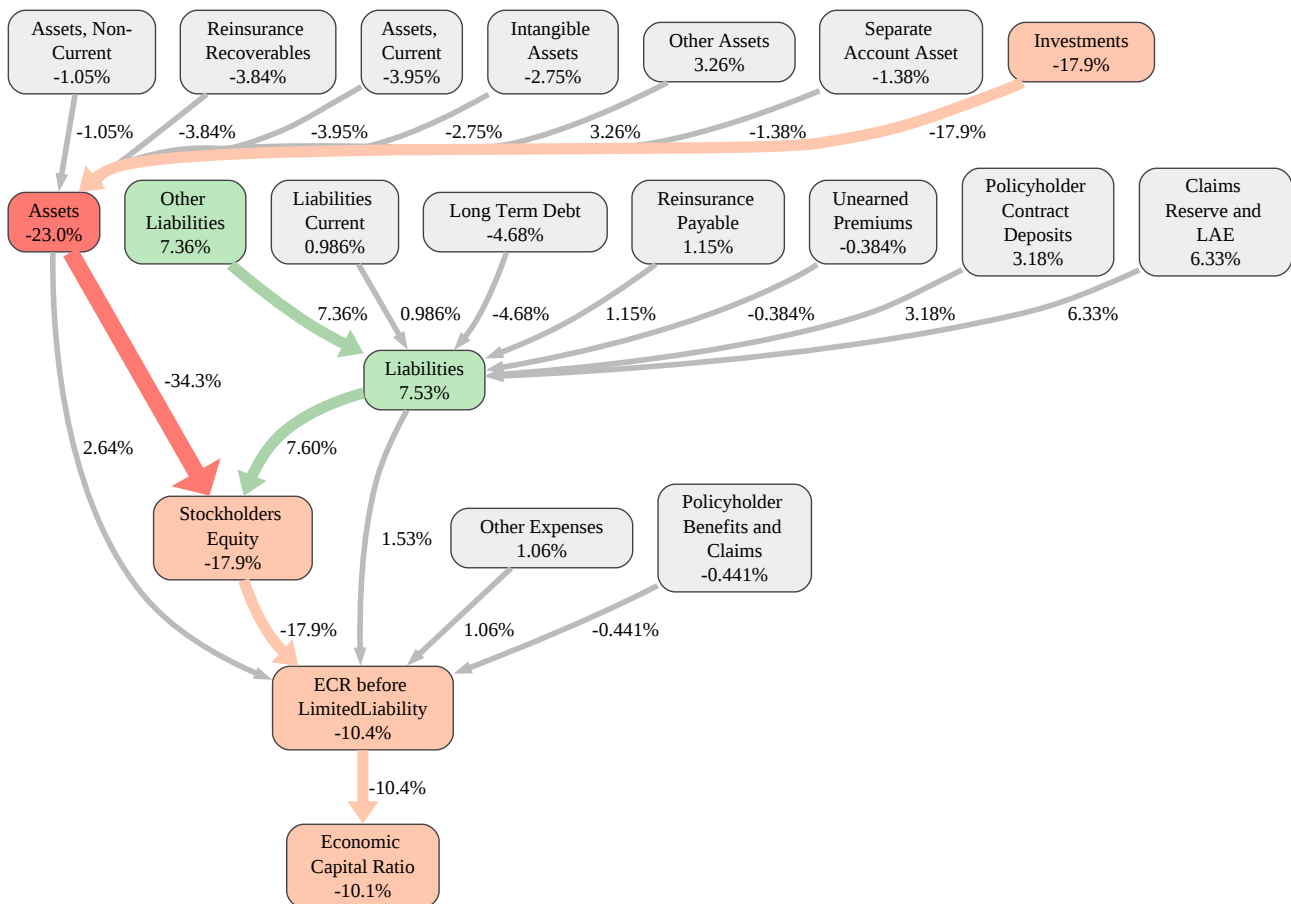




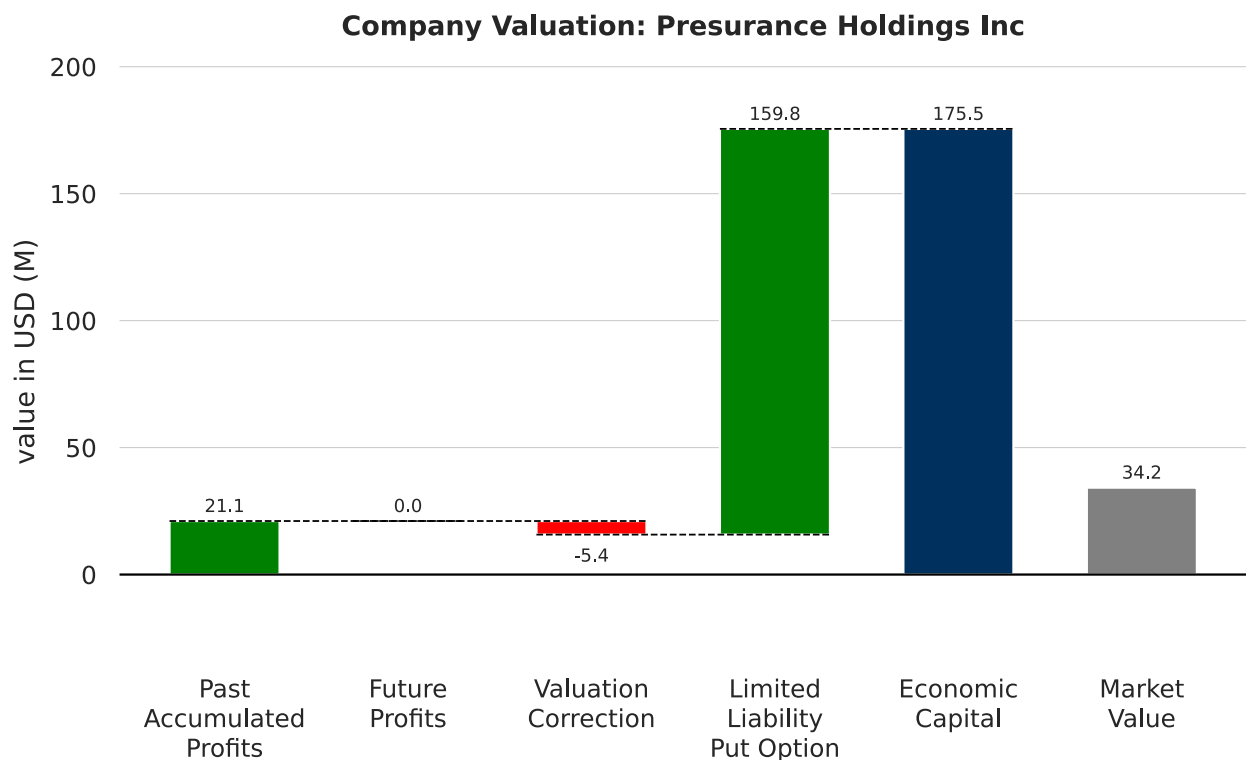
The relative strengths and weaknesses of Presurance Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Presurance Holdings Inc compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 7.5% points. The greatest weakness of Presurance Holdings Inc is the variable Assets, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 83%, being 10% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	8,444
Claims Reserve and LAE	92,807
Deferred Acquisition Costs Amortization	25,534
Deferred Policy Acquisition Costs	12,011
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	3,397
Investments	140,102
Liabilities Current	0
Long Term Debt	33,502
Other Assets	50,948
Other Compr. Net Income	-1,770
Other Expenses	82,894
Other Liabilities	11,428
Other Net Income	290
Other Revenues	1,703
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	93,811
Premiums Receivable	21,247
Reinsurance Payable	0
Reinsurance Recoverables	0
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	0
Unearned Premiums	52,852

Output Variable	Value in 1000 USD
Assets	232,752
Liabilities	190,589
Expenses	108,428
Revenues	98,911
Stockholders Equity	42,163
Net Income	-9,227
Comprehensive Net Income	-10,112
BaseVar	3,911,299
ECR before Limited Liability	7.4%
Economic Capital Ratio	83%



The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.