



The relative strengths and weaknesses of NI 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 NI Holdings Inc. compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 274% points. The greatest weakness of NI Holdings Inc. is the variable Premiums Earned, reducing the Economic Capital Ratio by 191% points.

The company's Economic Capital Ratio, given in the ranking table, is 91%, being 65% points above the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	68,950
Assets, Non-Current	12,046
Claims Reserve and LAE	87,121
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	12,866
General and Administrative Expense	22,854
Insurance Commissions and Fees	0
Intangible Assets	4,623
Investment Income	0
Investments	374,371
Liabilities Current	0
Long Term Debt	0
Other Assets	-48,651
Other Compr. Net Income	-9,700
Other Expenses	39,184
Other Liabilities	10,851
Other Net Income	0
Other Revenues	212,370
Policyholder Benefits and Claims	119,088
Policyholder Contract Deposits	0
Premiums Earned	0
Premiums Receivable	34,287
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	84,767

Output Variable	Value in 1000 USD
Assets	458,492
Liabilities	182,739
Expenses	181,126
Revenues	212,370
Stockholders Equity	275,753
Net Income	31,244
Comprehensive Net Income	21,544
Economic Capital Ratio	91%