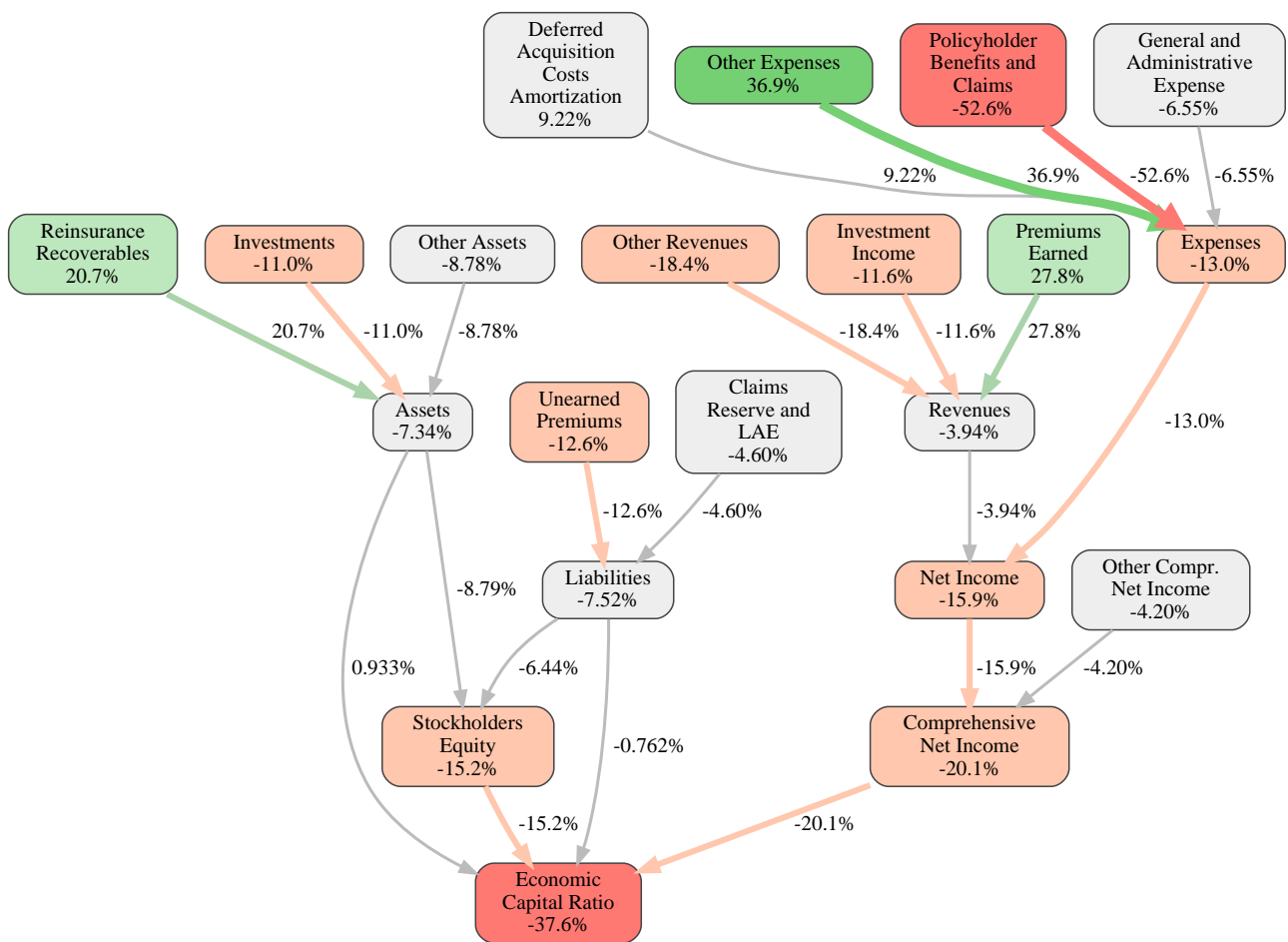




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HALLMARK FINANCIAL SERVICES INC Rank 66 of 71





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The relative strengths and weaknesses of HALLMARK 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 HALLMARK FINANCIAL SERVICES INC compared to the market average is the variable Other Expenses, increasing the Economic Capital Ratio by 37% points. The greatest weakness of HALLMARK FINANCIAL SERVICES INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 53% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 38% points below the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	53,336
Assets, Non-Current	33,262
Claims Reserve and LAE	620,355
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	22,994
General and Administrative Expense	117,360
Insurance Commissions and Fees	1,190
Intangible Assets	49,787
Investment Income	0
Investments	675,663
Liabilities Current	0
Long Term Debt	0
Other Assets	32,257
Other Compr. Net Income	7,348
Other Expenses	7,471
Other Liabilities	163,437
Other Net Income	0
Other Revenues	48,304
Policyholder Benefits and Claims	362,165
Policyholder Contract Deposits	0
Premiums Earned	436,877
Premiums Receivable	148,288
Reinsurance Payable	59,274
Reinsurance Recoverables	479,687
Separate Account Asset	0
Unearned Premiums	388,926

Output Variable	Value in 1000 USD
Assets	1,495,274
Liabilities	1,231,992
Expenses	486,996
Revenues	486,371
Stockholders Equity	263,282
Net Income	-625
Comprehensive Net Income	6,723
Economic Capital Ratio	16%