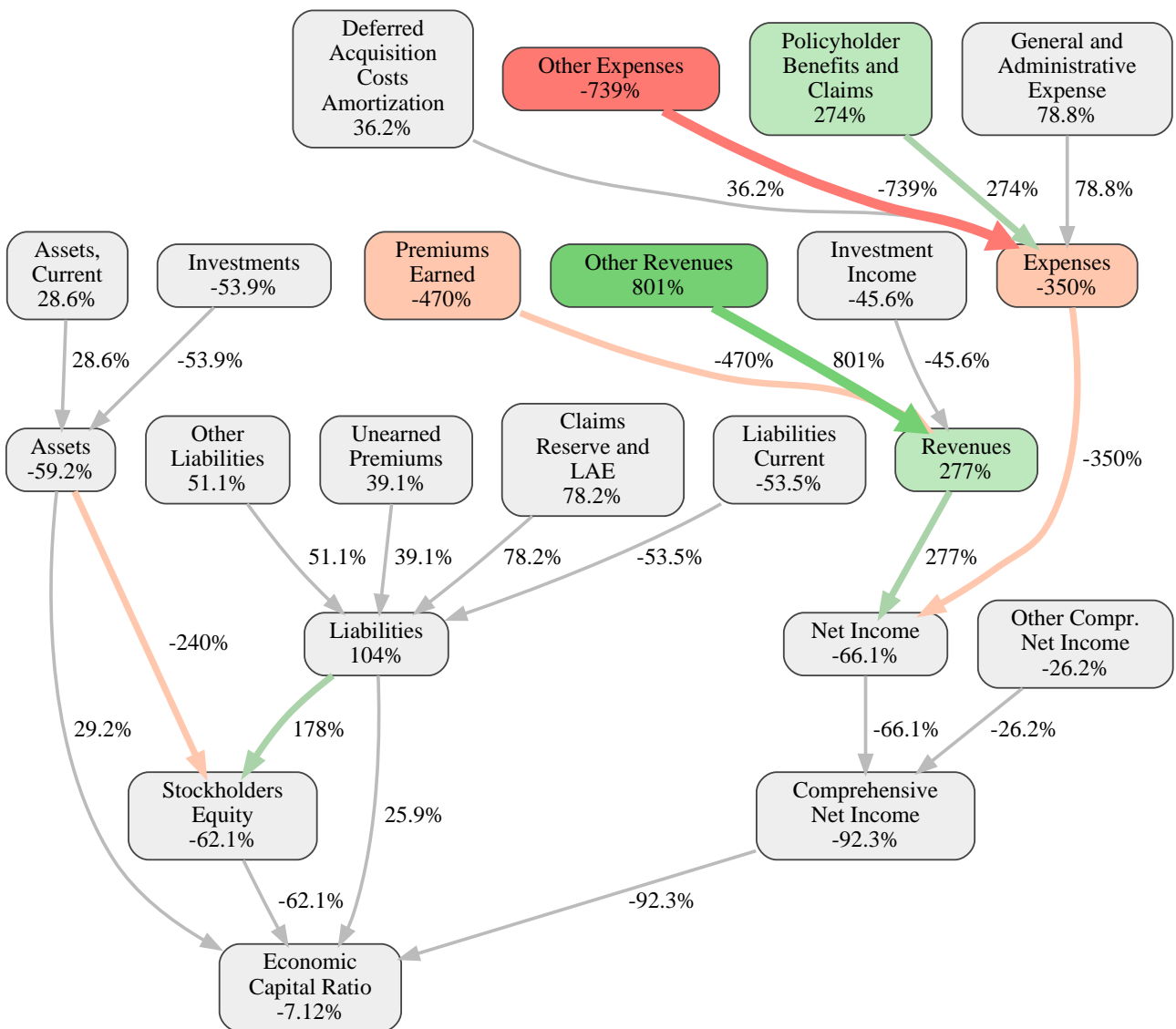




RealRate

NON-LIFE INSURANCE 2020

TRUPANION INC. Rank 37 of 71





The relative strengths and weaknesses of TRUPANION 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 TRUPANION INC. compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 801% points. The greatest weakness of TRUPANION INC. is the variable Other Expenses, reducing the Economic Capital Ratio by 739% points.

The company's Economic Capital Ratio, given in the ranking table, is 46%, being 7.1% points below the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	158,821
Assets, Non-Current	70,372
Claims Reserve and LAE	21,194
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	0
General and Administrative Expense	20,967
Insurance Commissions and Fees	0
Intangible Assets	7,731
Investment Income	0
Investments	0
Liabilities Current	91,625
Long Term Debt	27,697
Other Assets	20,276
Other Compr. Net Income	0
Other Expenses	366,055
Other Liabilities	-20,076
Other Net Income	1,277
Other Revenues	383,936
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	0
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	0

Output Variable	Value in 1000 USD
Assets	257,200
Liabilities	120,440
Expenses	387,022
Revenues	383,936
Stockholders Equity	136,760
Net Income	-1,809
Comprehensive Net Income	-1,809
Economic Capital Ratio	46%