



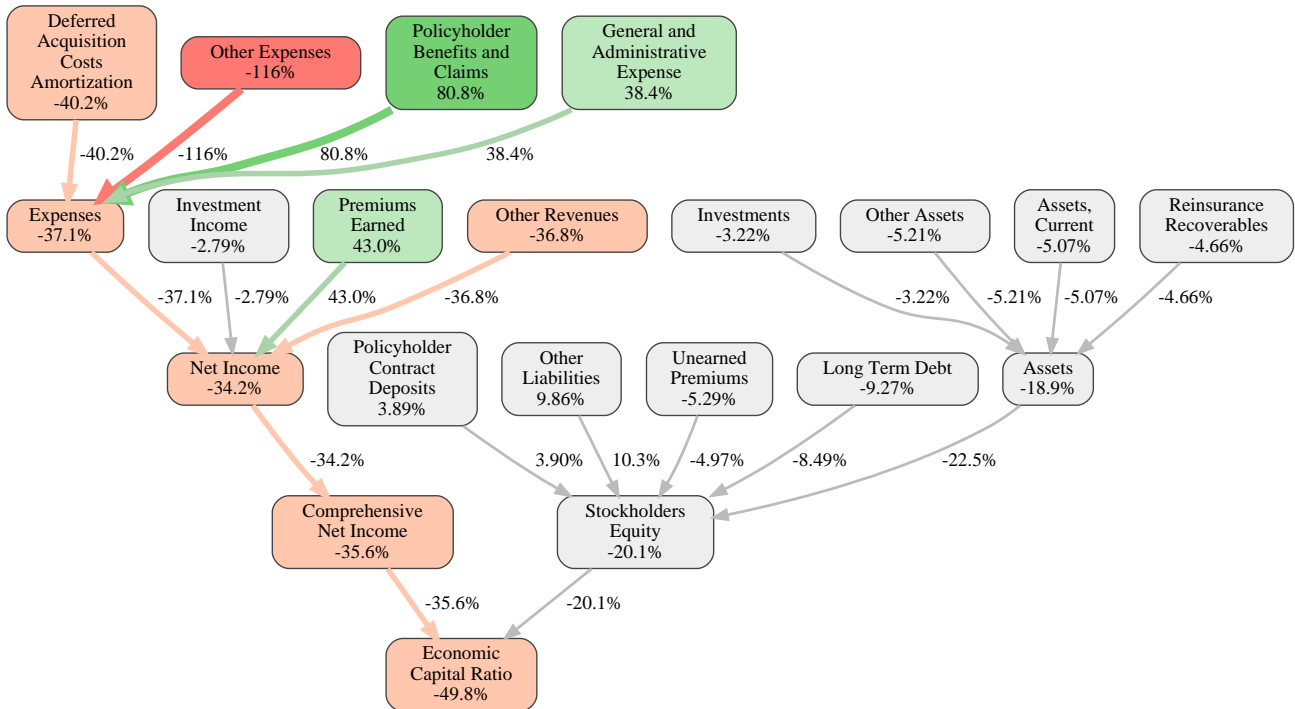
RealRate

NON-LIFE INSURANCE 2020

Conifer Holdings Inc.
Rank 69 of 71



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 81% points. The greatest weakness of Conifer Holdings Inc. is the variable Other Expenses, reducing the Economic Capital Ratio by 116% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.6%, being 50% points below the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	7,464
Assets, Non-Current	8,698
Claims Reserve and LAE	107,246
Deferred Acquisition Costs Amortization	24,911
Deferred Policy Acquisition Costs	11,906
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	5,227
Investments	169,732
Liabilities Current	0
Long Term Debt	35,824
Other Assets	28,047
Other Compr. Net Income	3,101
Other Expenses	79,295
Other Liabilities	9,967
Other Net Income	386
Other Revenues	1,682
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	89,089
Premiums Receivable	20,168
Reinsurance Payable	0
Reinsurance Recoverables	1,250
Separate Account Asset	0
Unearned Premiums	51,503

Output Variable	Value in 1000 USD
Assets	247,265
Liabilities	204,540
Expenses	104,206
Revenues	95,998
Stockholders Equity	42,725
Net Income	-7,822
Comprehensive Net Income	-4,721
Economic Capital Ratio	3.6%