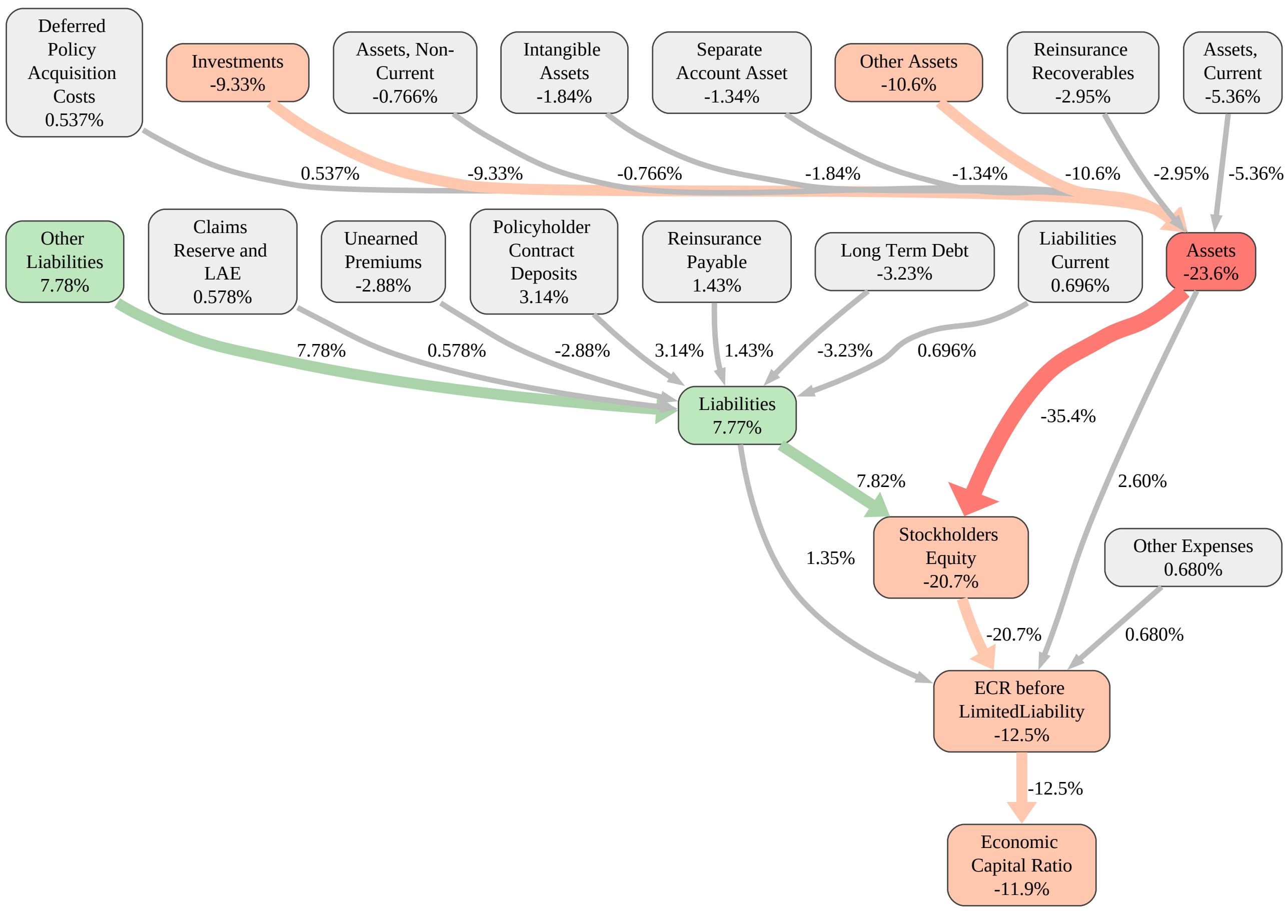
NON-LIFE INSURANCE 2020

Presurance Holdings Inc
Rank 45 of 53



Presurance Holdings Inc
Rank 45 of 53

Conifer Insurance Company

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.

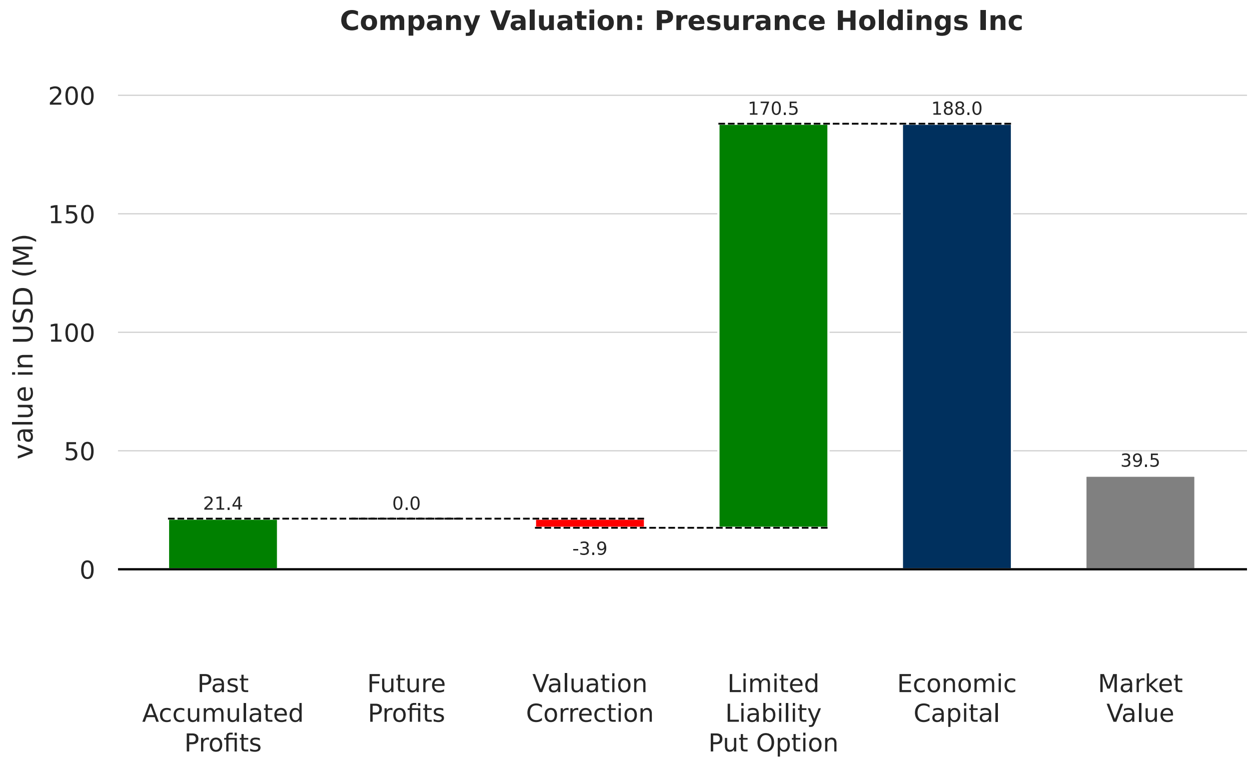
The greatest strength of Presurance Holdings Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 7.8% points.The greatest weakness of Presurance Holdings Inc is the variable Assets, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 83%, being 12% points below the market average of 95%.

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	0
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
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	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	-7,822
BaseVar	5,618,107
ECR before LimitedLiability	7.7%
Economic Capital Ratio	83%

Presurance Holdings Inc
Rank 45 of 53



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.