



The relative strengths and weaknesses of Palomar 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 Palomar Holdings Inc. compared to the market average is the variable Policyholder Benefits and Claims, increasing the Economic Capital Ratio by 64% points. The greatest weakness of Palomar Holdings Inc. is the variable Deferred Acquisition Costs Amortization, reducing the Economic Capital Ratio by 50% points.

The company's Economic Capital Ratio, given in the ranking table, is 79%, being 26% points above the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	33,119
Assets, Non-Current	845
Claims Reserve and LAE	16,821
Deferred Acquisition Costs Amortization	37,259
Deferred Policy Acquisition Costs	25,201
General and Administrative Expense	51,299
Insurance Commissions and Fees	0
Intangible Assets	744
Investment Income	5,975
Investments	239,479
Liabilities Current	0
Long Term Debt	0
Other Assets	33,732
Other Compr. Net Income	5,249
Other Expenses	8,524
Other Liabilities	28,054
Other Net Income	0
Other Revenues	7,114
Policyholder Benefits and Claims	5,593
Policyholder Contract Deposits	0
Premiums Earned	100,207
Premiums Receivable	36,237
Reinsurance Payable	1,658
Reinsurance Recoverables	26,105
Separate Account Asset	0
Unearned Premiums	130,373

Output Variable	Value in 1000 USD
Assets	395,462
Liabilities	176,906
Expenses	102,675
Revenues	113,296
Stockholders Equity	218,556
Net Income	10,621
Comprehensive Net Income	15,870
Economic Capital Ratio	79%