

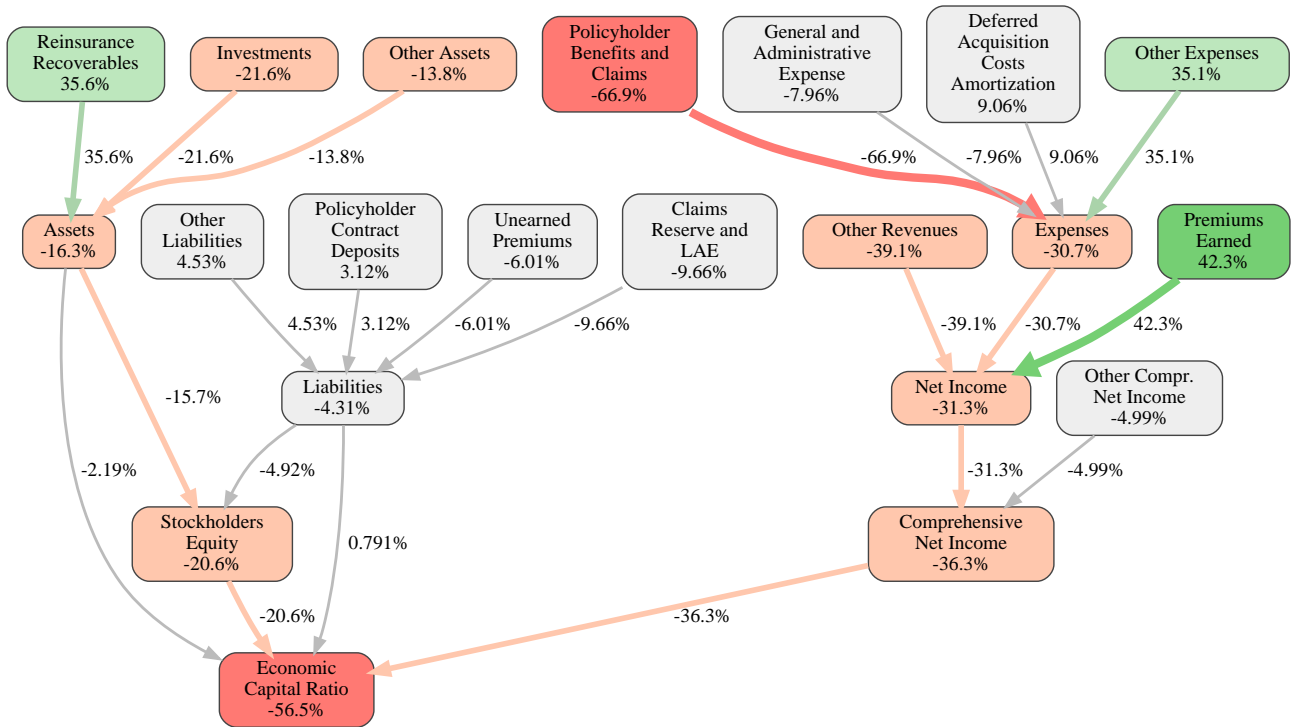


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NON-LIFE INSURANCE 2021

HALLMARK FINANCIAL SERVICES INC

Rank 72 of 78





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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 Premiums Earned, increasing the Economic Capital Ratio by 42% points. The greatest weakness of HALLMARK FINANCIAL SERVICES INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 67% points.

The company's Economic Capital Ratio, given in the ranking table, is -22%, being 56% points below the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	102,580
Assets, Non-Current	28,013
Claims Reserve and LAE	789,768
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	17,840
General and Administrative Expense	126,266
Insurance Commissions and Fees	1,156
Intangible Assets	1,322
Investment Income	0
Investments	536,667
Liabilities Current	0
Long Term Debt	0
Other Assets	49,622
Other Compr. Net Income	-305
Other Expenses	31,283
Other Liabilities	157,337
Other Net Income	0
Other Revenues	-4,209
Policyholder Benefits and Claims	412,851
Policyholder Contract Deposits	0
Premiums Earned	481,798
Premiums Receivable	120,332
Reinsurance Payable	46,700
Reinsurance Recoverables	629,157
Separate Account Asset	0
Unearned Premiums	320,806

Output Variable	Value in 1000 USD
Assets	1,485,533
Liabilities	1,314,611
Expenses	570,400
Revenues	478,745
Stockholders Equity	170,922
Net Income	-91,655
Comprehensive Net Income	-91,960
Economic Capital Ratio	-22%