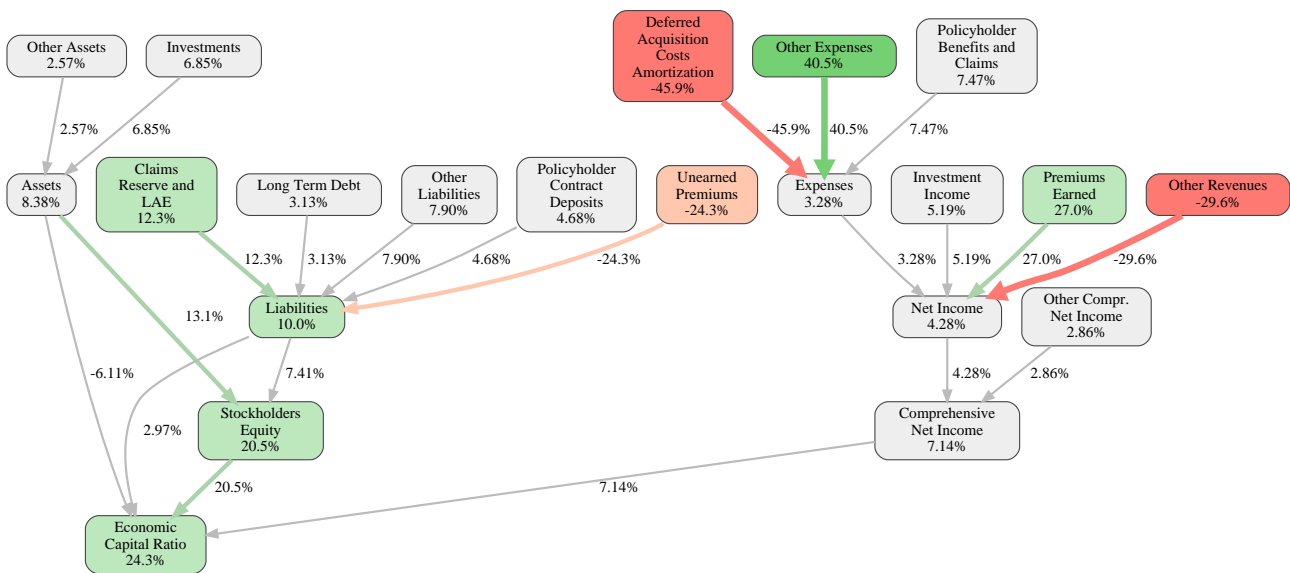




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The relative strengths and weaknesses of Palomar Holdings Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Palomar Holdings Inc. compared to the market average is the variable Other Expenses, increasing the Economic Capital Ratio by 40% points. The greatest weakness of Palomar Holdings Inc. is the variable Deferred Acquisition Costs Amortization, reducing the Economic Capital Ratio by 46% points.

The company's Economic Capital Ratio, given in the ranking table, is 59%, being 24% points above the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	33,538
Assets, Non-Current	739
Claims Reserve and LAE	129,036
Deferred Acquisition Costs Amortization	64,041
Deferred Policy Acquisition Costs	35,481
General and Administrative Expense	34,084
Insurance Commissions and Fees	0
Intangible Assets	11,512
Investment Income	8,612
Investments	422,309
Liabilities Current	0
Long Term Debt	0
Other Assets	141,671
Other Compr. Net Income	8,560
Other Expenses	-34
Other Liabilities	48,339
Other Net Income	0
Other Revenues	4,783
Policyholder Benefits and Claims	64,115
Policyholder Contract Deposits	0
Premiums Earned	155,068
Premiums Receivable	48,842
Reinsurance Payable	4,515
Reinsurance Recoverables	35,000
Separate Account Asset	0
Unearned Premiums	183,489

Output Variable	Value in 1000 USD
Assets	729,092
Liabilities	365,379
Expenses	162,206
Revenues	168,463
Stockholders Equity	363,713
Net Income	6,257
Comprehensive Net Income	14,817
Economic Capital Ratio	59%