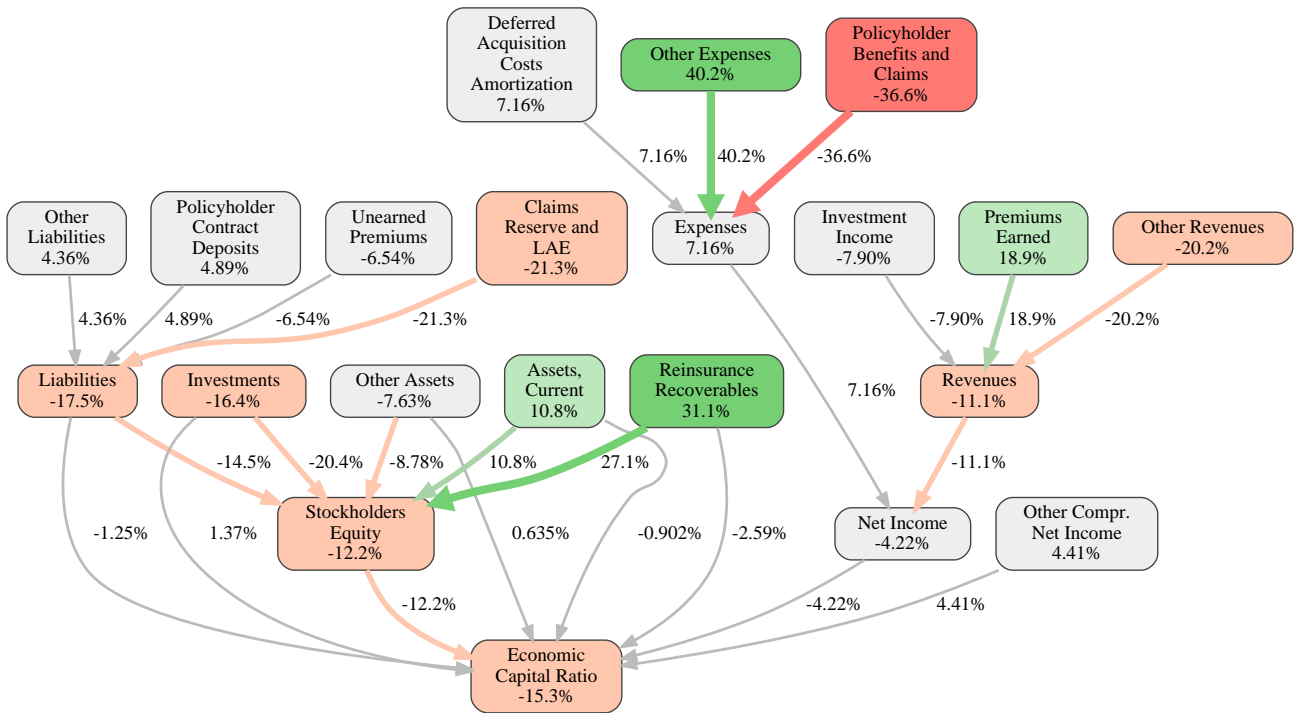




NON-LIFE INSURANCE 2022

HALLMARK FINANCIAL SERVICES
INC
Rank 56 of 76





RealRate

NON-LIFE INSURANCE 2022

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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 Other Expenses, increasing the Economic Capital Ratio by 40% points. The greatest weakness of HALLMARK FINANCIAL SERVICES INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 15% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	352,867
Assets, Non-Current	25,753
Claims Reserve and LAE	816,681
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	6,811
General and Administrative Expense	112,467
Insurance Commissions and Fees	1,069
Intangible Assets	819
Investment Income	0
Investments	338,768
Liabilities Current	0
Long Term Debt	0
Other Assets	41,562
Other Compr. Net Income	-1,418
Other Expenses	7,988
Other Liabilities	159,061
Other Net Income	0
Other Revenues	24,344
Policyholder Benefits and Claims	275,244
Policyholder Contract Deposits	0
Premiums Earned	379,290
Premiums Receivable	90,621
Reinsurance Payable	117,908
Reinsurance Recoverables	696,397
Separate Account Asset	0
Unearned Premiums	284,427

Output Variable	Value in 1000 USD
Assets	1,553,598
Liabilities	1,378,077
Expenses	395,699
Revenues	404,703
Stockholders Equity	175,521
Net Income	9,004
Comprehensive Net Income	7,586
Economic Capital Ratio	11%