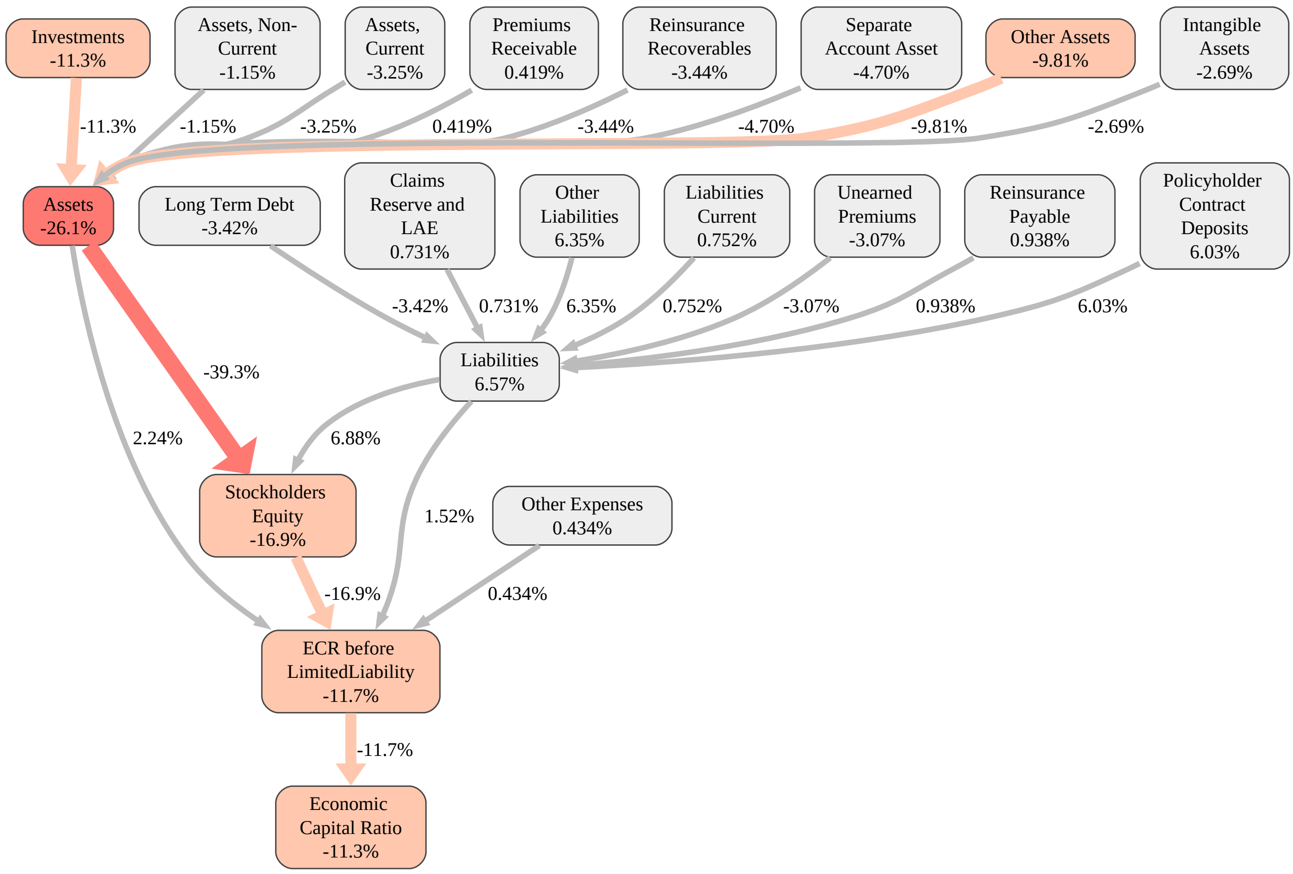
NON-LIFE INSURANCE 2022

Presurance Holdings Inc
Rank 51 of 58



Presurance Holdings Inc
Rank 51 of 58

Conifer Insurance Company

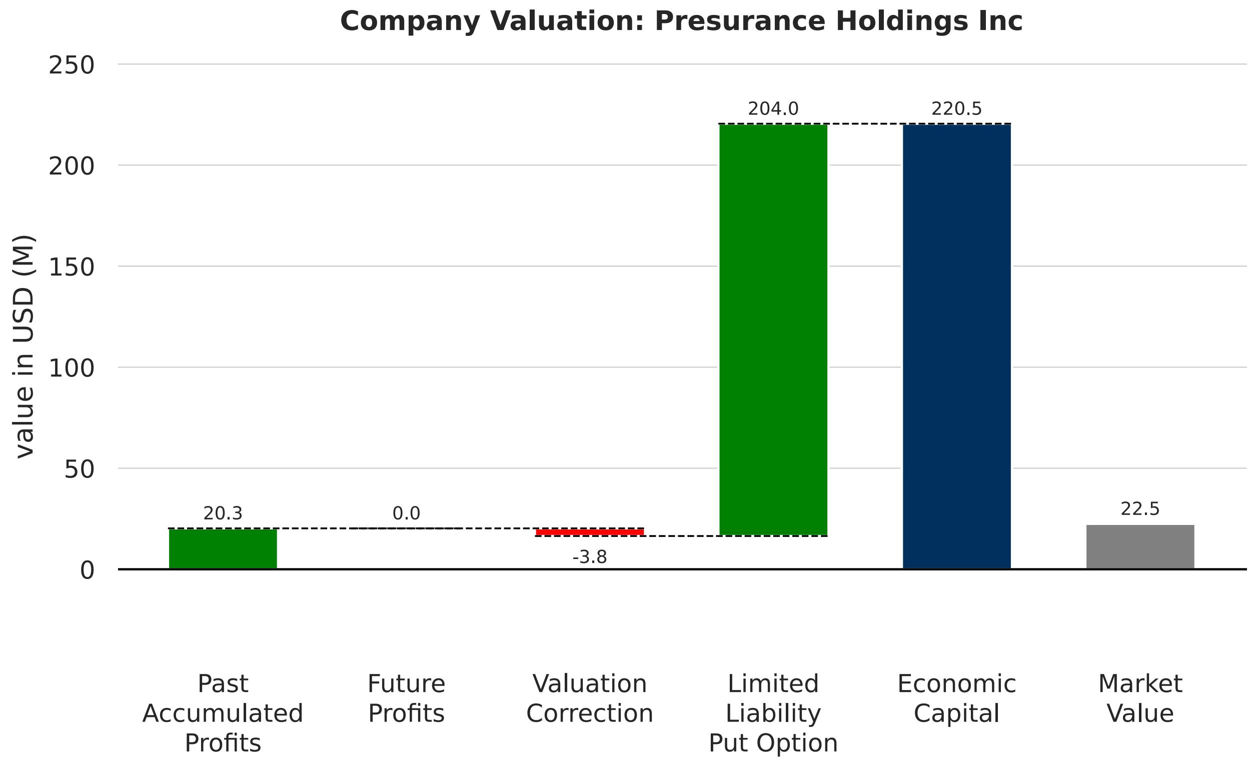
The relative strengths and weaknesses of Presurance Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Presurance Holdings Inc compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 6.6% points.The greatest weakness of Presurance Holdings Inc is the variable Assets, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 82%, being 11% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	9,913
Assets, Non-Current	8,524
Claims Reserve and LAE	139,085
Deferred Acquisition Costs Amortization	28,451
Deferred Policy Acquisition Costs	12,267
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	4,846
Investments	182,727
Liabilities Current	0
Long Term Debt	33,564
Other Assets	47,475
Other Compr. Net Income	0
Other Expenses	89,430
Other Liabilities	6,665
Other Net Income	824
Other Revenues	12,315
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	98,802
Premiums Receivable	21,197
Reinsurance Payable	5,318
Reinsurance Recoverables	8,301
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	65,269

Output Variable	Value in 1000 USD
Assets	290,404
Liabilities	249,901
Expenses	117,881
Revenues	115,963
Stockholders Equity	40,503
Net Income	-1,094
Comprehensive Net Income	-1,094
BaseVar	8,252,057
ECR before LimitedLiability	6.1%
Economic Capital Ratio	82%



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.