

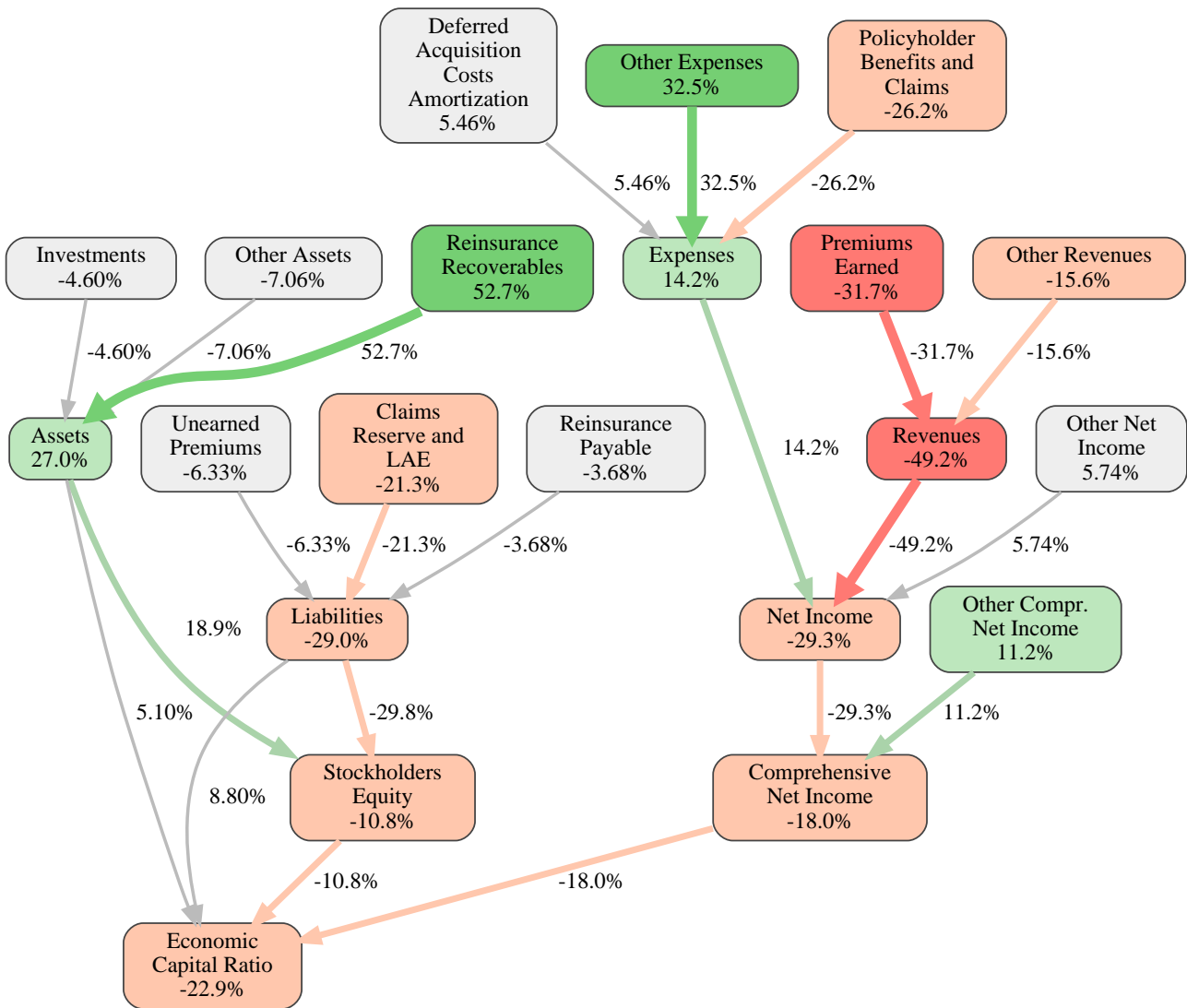


RealRate

# NON-LIFE INSURANCE 2023

## HALLMARK FINANCIAL SERVICES INC

Rank 59 of 74





# NON-LIFE INSURANCE 2023

## HALLMARK FINANCIAL SERVICES INC Rank 59 of 74



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 Reinsurance Recoverables, increasing the Economic Capital Ratio by 53% points. The greatest weakness of HALLMARK FINANCIAL SERVICES INC is the variable Revenues, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is -33%, being 23% points below the market average of -9.6%.

| Input Variable                          | Value in<br>1000 USD |
|---|----------------------|
| Assets, Current                         | 59,133               |
| Assets, Non-Current                     | 24,389               |
| Claims Reserve and LAE                  | 880,869              |
| Deferred Acquisition Costs Amortization | 0                    |
| Deferred Policy Acquisition Costs       | 8.0                  |
| General and Administrative Expense      | 71,892               |
| Insurance Commissions and Fees          | 3.0                  |
| Intangible Assets                       | 0                    |
| Investment Income                       | 13,454               |
| Investments                             | 454,796              |
| Liabilities Current                     | 0                    |
| Long Term Debt                          | 0                    |
| Other Assets                            | 104,511              |
| Other Compr. Net Income                 | -7,457               |
| Other Expenses                          | 13,783               |
| Other Liabilities                       | 173,898              |
| Other Net Income                        | 26,817               |
| Other Revenues                          | -1,463               |
| Policyholder Benefits and Claims        | 209,170              |
| Policyholder Contract Deposits          | 0                    |
| Premiums Earned                         | 147,924              |
| Premiums Receivable                     | 78,355               |
| Reinsurance Payable                     | 128,950              |
| Reinsurance Recoverables                | 815,510              |
| Separate Account Asset                  | 0                    |
| Unearned Premiums                       | 292,691              |

| Output Variable          | Value in<br>1000 USD |
|--------------------------|----------------------|
| Assets                   | 1,536,702            |
| Liabilities              | 1,476,408            |
| Expenses                 | 294,845              |
| Revenues                 | 159,918              |
| Stockholders Equity      | 60,294               |
| Net Income               | -108,110             |
| Comprehensive Net Income | -115,567             |
| Economic Capital Ratio   | -33%                 |