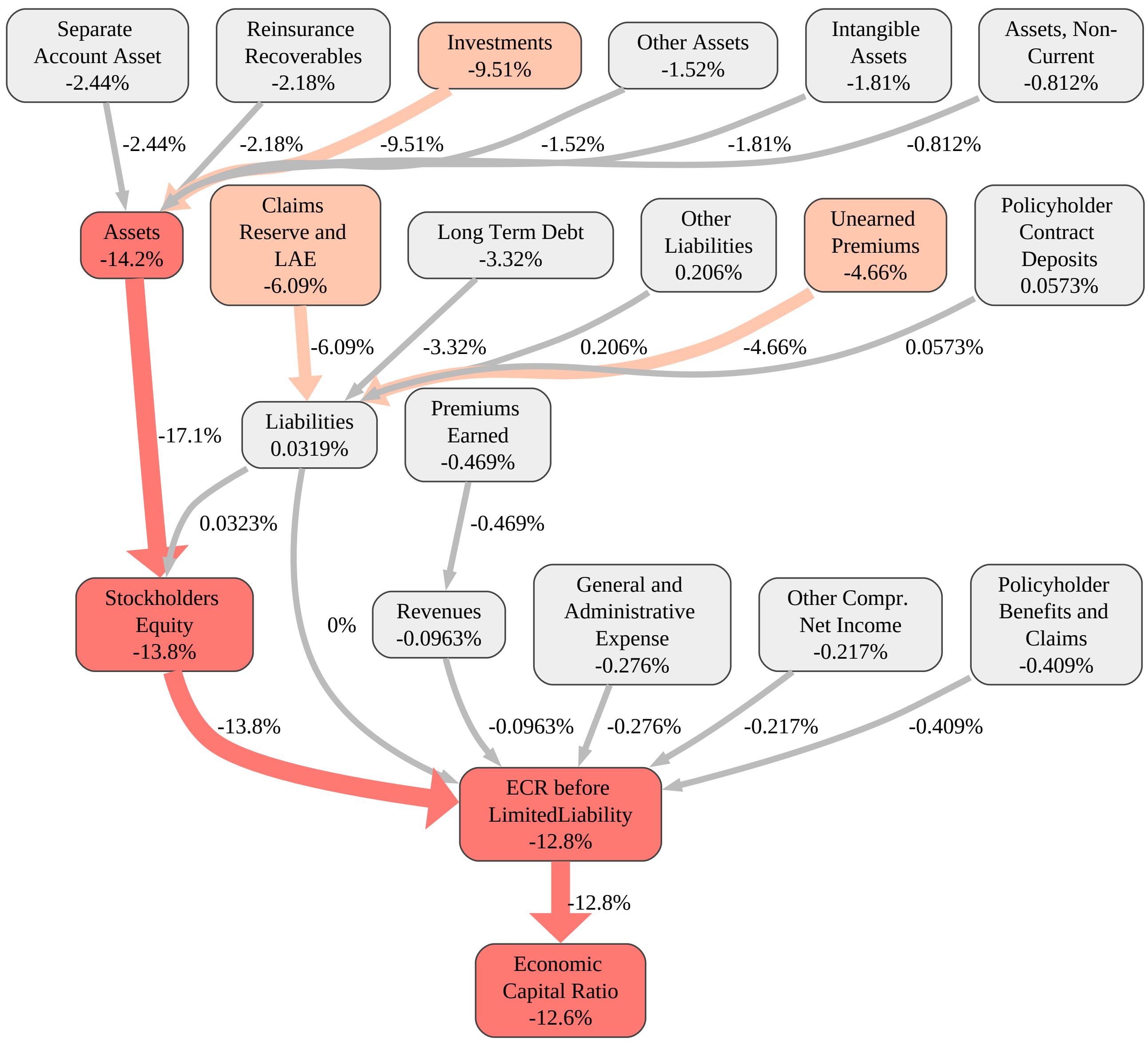
NON-LIFE INSURANCE 2023

Presurance Holdings Inc
Rank 56 of 59

Conifer Insurance Company



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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 Other Liabilities, increasing the Economic Capital Ratio by 0.21% points.The greatest weakness of Presurance Holdings Inc is the variable Assets, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 76%, being 13% points below the market average of 88%.

Input Variable	Value in 1000 USD
Assets, Current	28,035
Assets, Non-Current	7,862
Claims Reserve and LAE	165,539
Deferred Acquisition Costs Amortization	22,179
Deferred Policy Acquisition Costs	10,290
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	1,538
Investments	137,397
Liabilities Current	0
Long Term Debt	33,876
Other Assets	90,565
Other Compr. Net Income	0
Other Expenses	93,759
Other Liabilities	19,954
Other Net Income	368
Other Revenues	6,640
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	96,711
Premiums Receivable	21,802
Reinsurance Payable	6,144
Reinsurance Recoverables	16,399
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	67,887

Output Variable	Value in 1000 USD
Assets	312,350
Liabilities	293,400
Expenses	115,938
Revenues	104,889
Stockholders Equity	18,950
Net Income	-10,681
Comprehensive Net Income	-10,681
BaseVar	3,358,055
ECR before LimitedLiability	0.0048%
Economic Capital Ratio	76%

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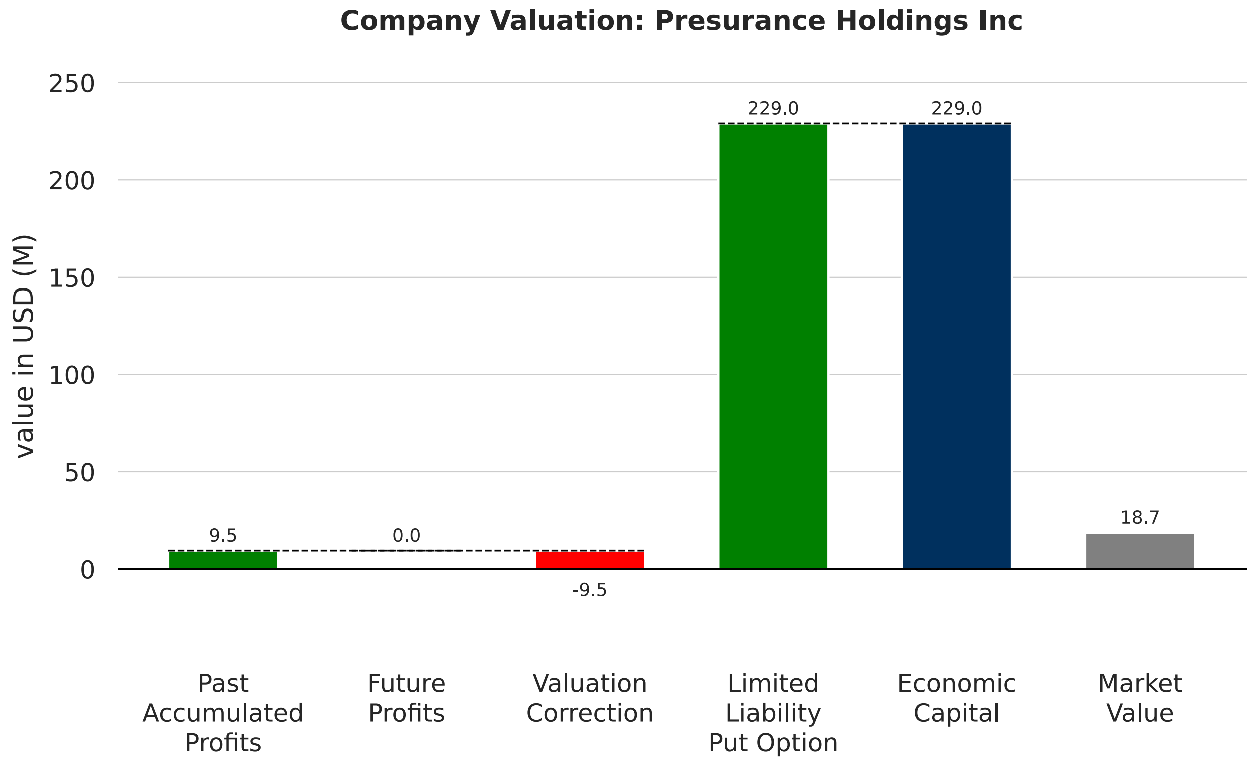

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.