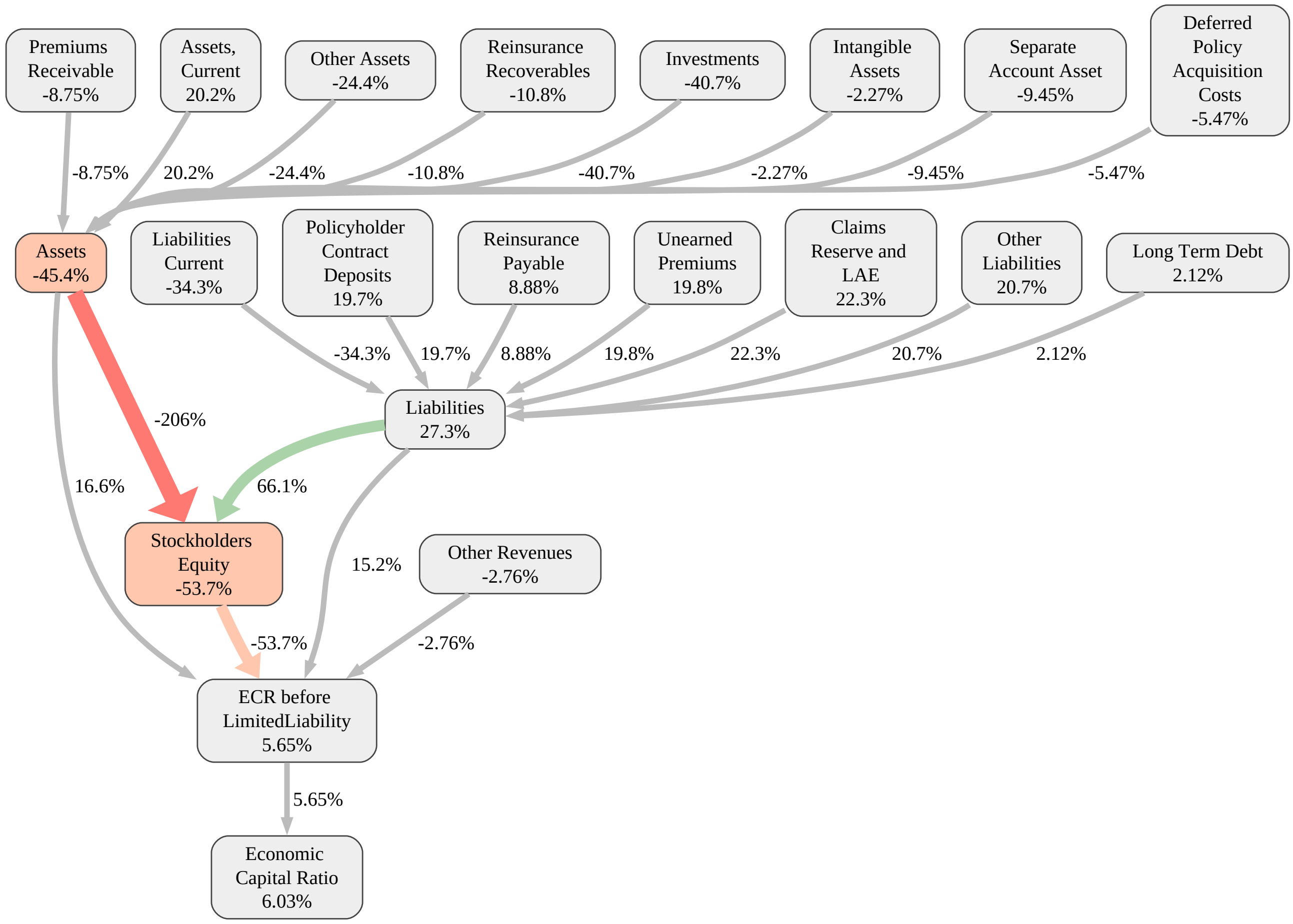
NON-LIFE INSURANCE 2024

Trupanion INC
Rank 10 of 55



TOP RATED 2024

RealRate

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The relative strengths and weaknesses of Trupanion 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 Trupanion INC compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 27% points.The greatest weakness of Trupanion INC is the variable Stockholders Equity, reducing the Economic Capital Ratio by 54% points.

The company's Economic Capital Ratio, given in the ranking table, is 95%, being 6.0% points above the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	562,089
Assets, Non-Current	103,650
Claims Reserve and LAE	63,238
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	0
General and Administrative Expense	60,207
Insurance Commissions and Fees	0
Intangible Assets	62,458
Investment Income	0
Investments	0
Liabilities Current	344,474
Long Term Debt	132,067
Other Assets	54,751
Other Compr. Net Income	6,704
Other Expenses	1,100,573
Other Liabilities	-60,553
Other Net Income	7,482
Other Revenues	1,108,605
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	0
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
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	0

Output Variable	Value in 1000 USD
Assets	782,948
Liabilities	479,226
Expenses	1,160,780
Revenues	1,108,605
Stockholders Equity	303,722
Net Income	-44,693
Comprehensive Net Income	-41,341
BaseVar	29,033,711
ECR before LimitedLiability	20%
Economic Capital Ratio	95%

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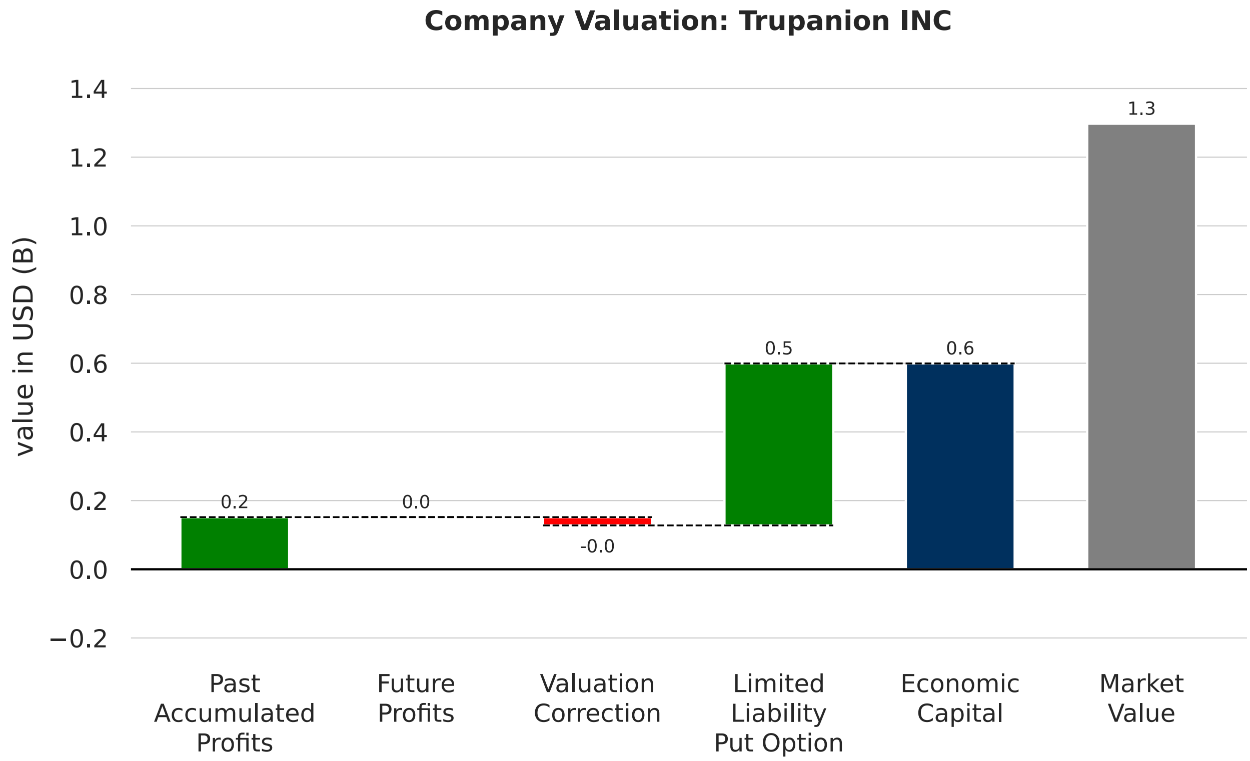

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the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