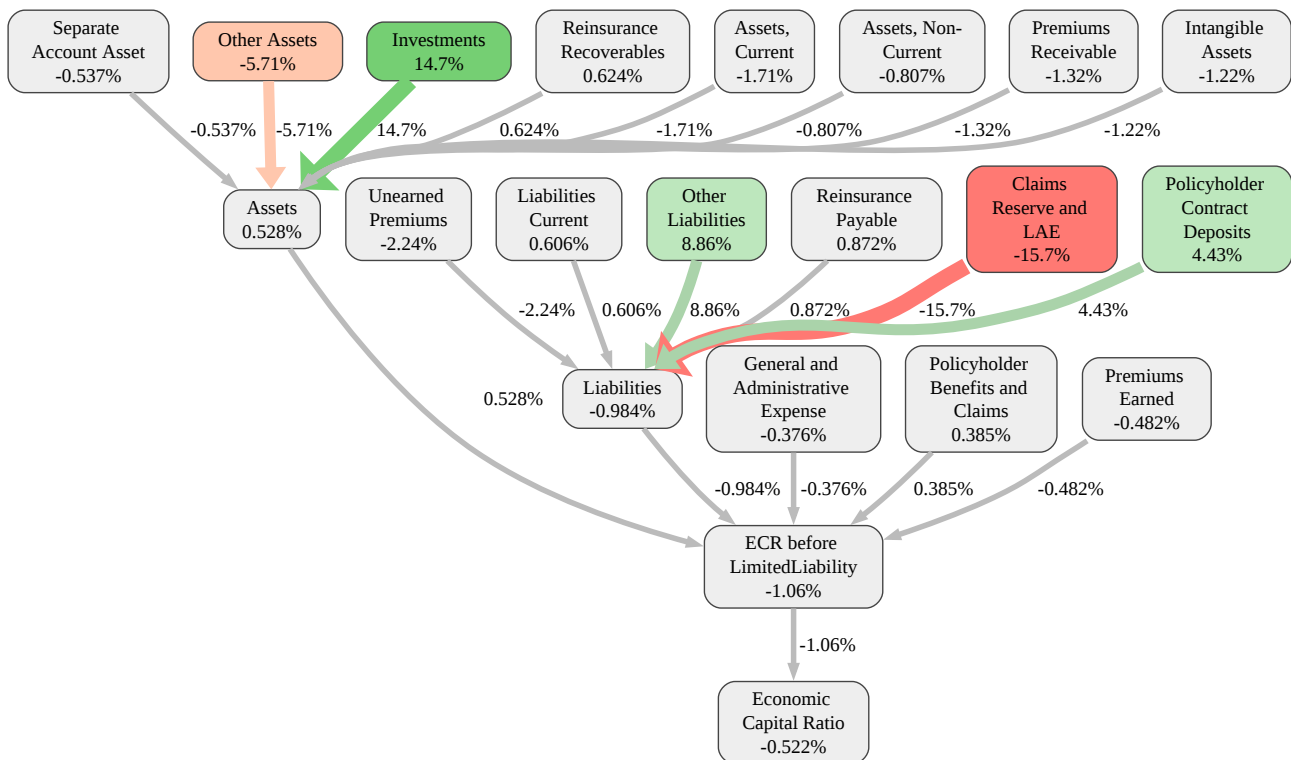




**RealRate**

NON-LIFE INSURANCE 2026

Kinsale Capital Group Inc Rank 15 of 52



The relative strengths and weaknesses of Kinsale Capital Group 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 Kinsale Capital Group Inc compared to the market average is the variable Investments, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Kinsale Capital Group Inc is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 90%, being 0.52% points below the market average of 91%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	94,386
Claims Reserve and LAE	2,890,870
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	118,737
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	192,192
Investments	5,026,949
Liabilities Current	0
Long Term Debt	224,397
Other Assets	240,061
Other Compr. Net Income	66,514
Other Expenses	479,680
Other Liabilities	73,932
Other Net Income	0
Other Revenues	105,953
Policyholder Benefits and Claims	890,693
Policyholder Contract Deposits	0
Premiums Earned	1,575,842
Premiums Receivable	124,593
Reinsurance Payable	34,385
Reinsurance Recoverables	438,835
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	860,394

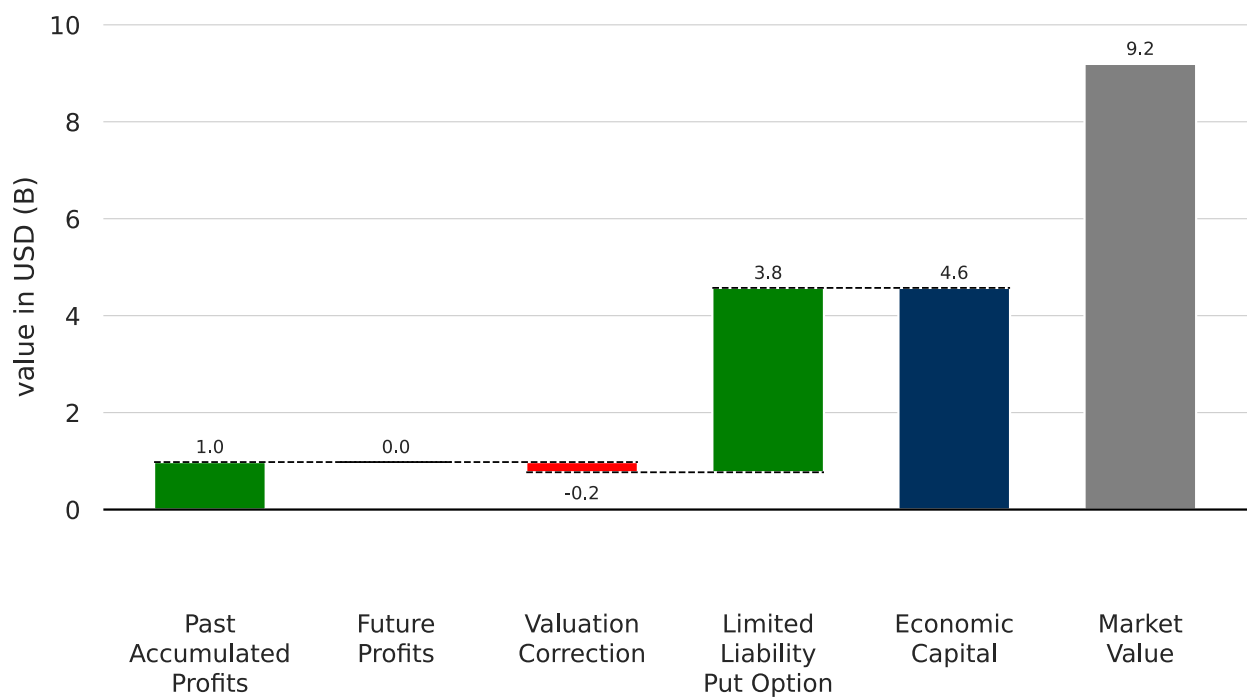
Output Variable	Value in 1000 USD
Assets	6,043,561
Liabilities	4,083,978
Expenses	1,370,373
Revenues	1,873,987
Stockholders Equity	1,959,583
Net Income	503,614
Comprehensive Net Income	536,871
BaseVar	45,050,170
ECR before Limited Liability	15%
Economic Capital Ratio	90%

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Company Valuation: Kinsale Capital Group Inc



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.