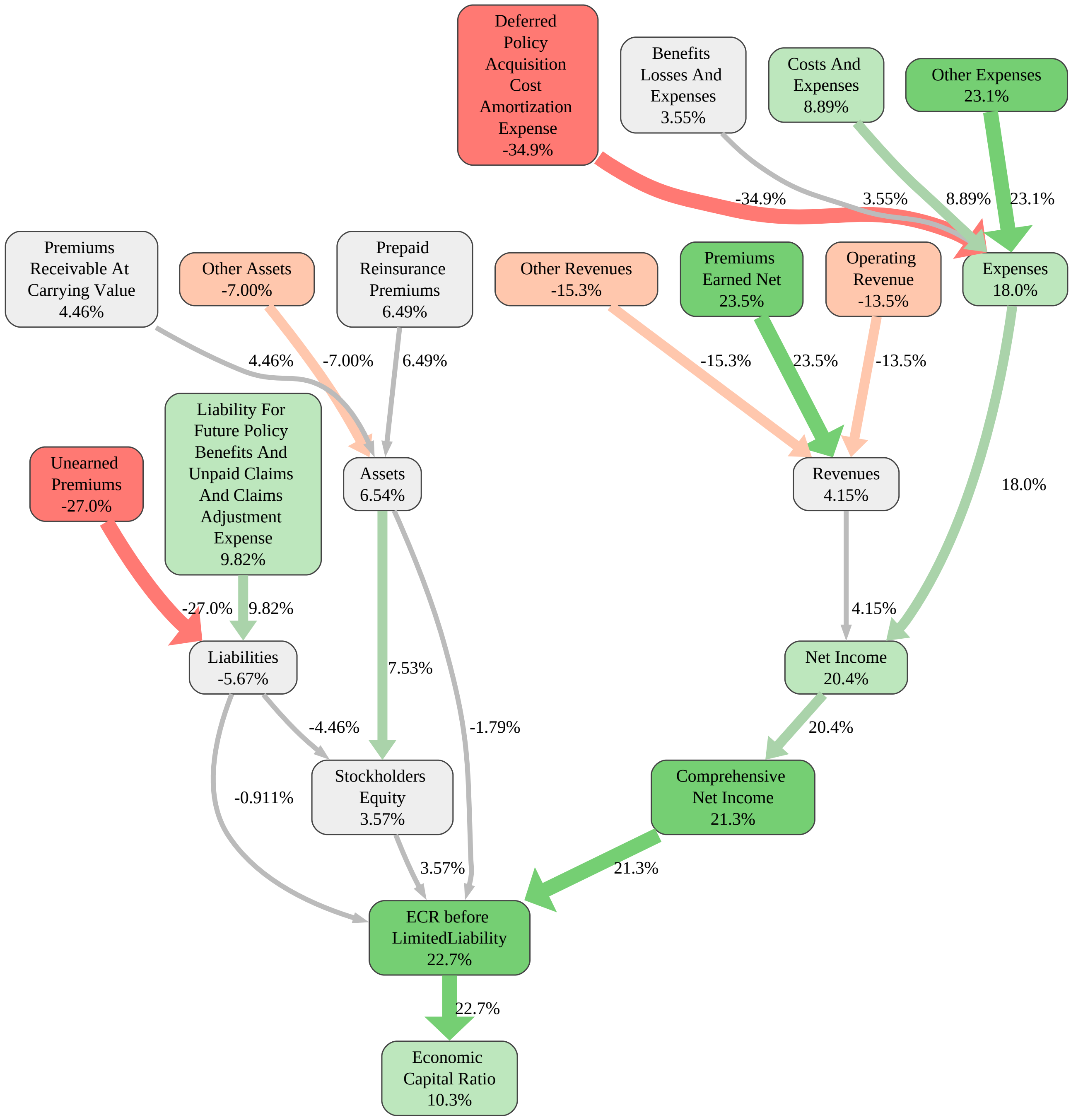
NON-LIFE INSURANCE 2023

Palomar Holdings Inc
Rank 15 of 66



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The relative strengths and weaknesses of Palomar 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 Palomar Holdings Inc compared to the market average is the variable Premiums Earned Net, increasing the Economic Capital Ratio by 23% points.The greatest weakness of Palomar Holdings Inc is the variable Deferred Policy Acquisition Cost Amortization Expense, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 33%, being 10% points above the market average of 22%.

Input Variable	Value in 1000 USD
Benefits Losses And Expenses	69,219
Cash And Cash Equivalents At Carrying Value	68,108
Costs And Expenses	0
Deferred Policy Acquisition Cost Amortization Expense	110,771
Deferred Policy Acquisition Costs	56,740
Goodwill	0
Intangible Assets	8,261
Investments	553,640
Liability For Claims And Claims Adjustment Expense	231,415
Liability For Future Policy Benefits And Unpaid Claims And Claims Adjustment Expense	10,680
Net Investment Income	13,877
Operating Expenses	0
Operating Revenue	0
Other Assets	0
Other Assets	252,156
Other Compr. Net Income	-41,827
Other Expenses	16,254
Other Liabilities	208,287
Other Net Income	0
Other Revenues	-3,257
Policyholder Benefits And Claims Incurred Net	78,672
Premiums Earned Net	316,466
Premiums Receivable At Carrying Value	162,858
Prepaid Reinsurance Premiums	204,084
Property Plant And Equipment Net	603
Reinsurance Payable	0

Output Variable	Value in 1000 USD
Liabilities	921,696
Assets	1,306,450
Expenses	274,916
Revenues	327,086
Stockholders Equity	384,754
Net Income	52,170
Comprehensive Net Income	10,343
BaseVar	2,598,099
ECR before LimitedLiability	28%
Economic Capital Ratio	33%

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Input Variable	Value in 1000 USD
Unearned Premiums	471,314