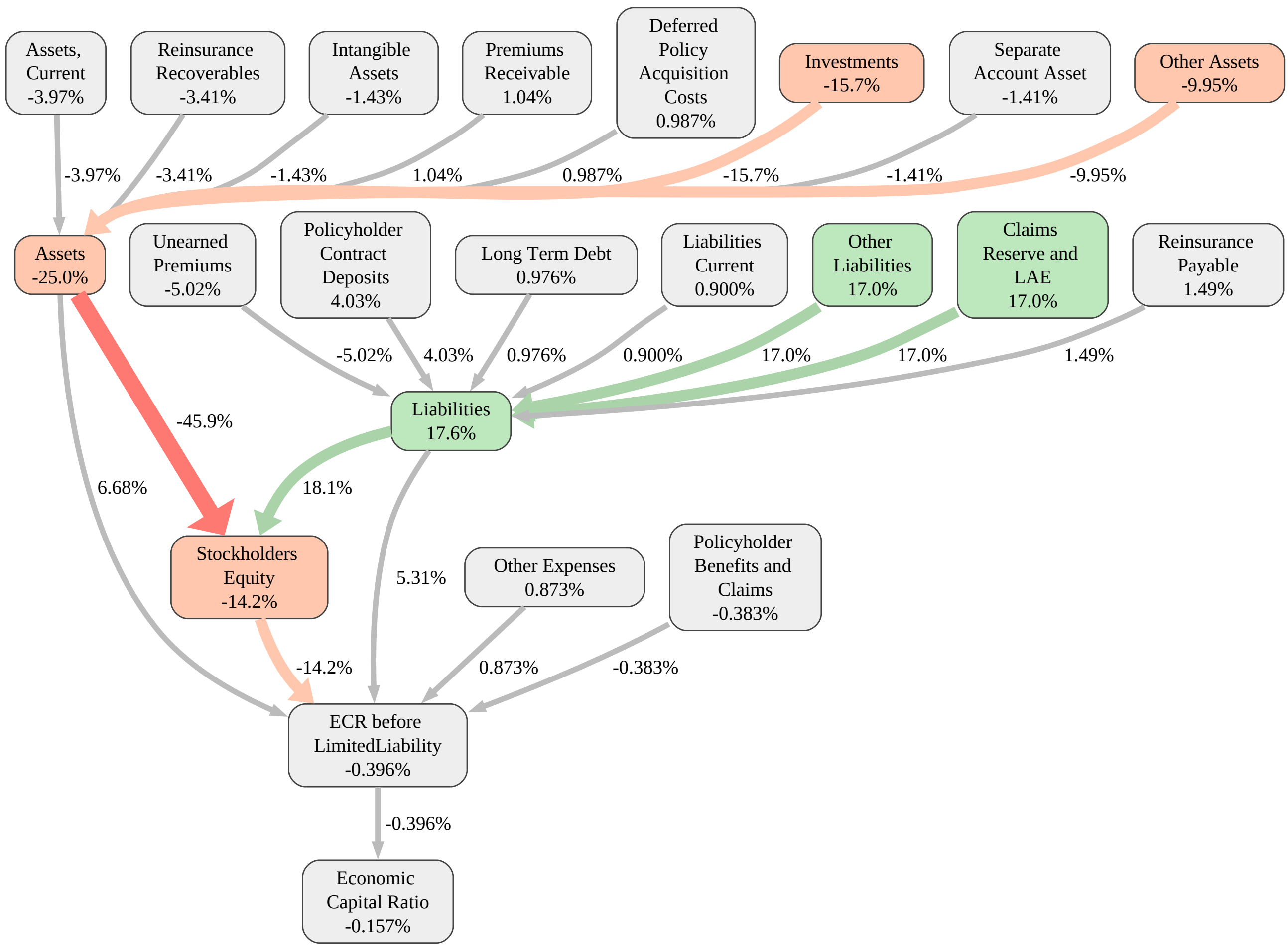
NON-LIFE INSURANCE 2017

Presurance Holdings Inc
Rank 22 of 51



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Conifer Insurance Company

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 Liabilities, increasing the Economic Capital Ratio by 18% points.The greatest weakness of Presurance Holdings Inc is the variable Assets, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 93%, being 0.16% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	11,481
Claims Reserve and LAE	54,651
Deferred Acquisition Costs Amortization	25,280
Deferred Policy Acquisition Costs	13,290
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	3,538
Investments	128,530
Liabilities Current	0
Long Term Debt	17,750
Other Assets	25,862
Other Compr. Net Income	-1,262
Other Expenses	77,169
Other Liabilities	5,380
Other Net Income	129
Other Revenues	718
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	89,627
Premiums Receivable	24,538
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	58,126

Output Variable	Value in 1000 USD
Assets	203,701
Liabilities	135,907
Expenses	102,449
Revenues	93,883
Stockholders Equity	67,794
Net Income	-8,437
Comprehensive Net Income	-9,068
BaseVar	4,140,145
ECR before LimitedLiability	18%
Economic Capital Ratio	93%

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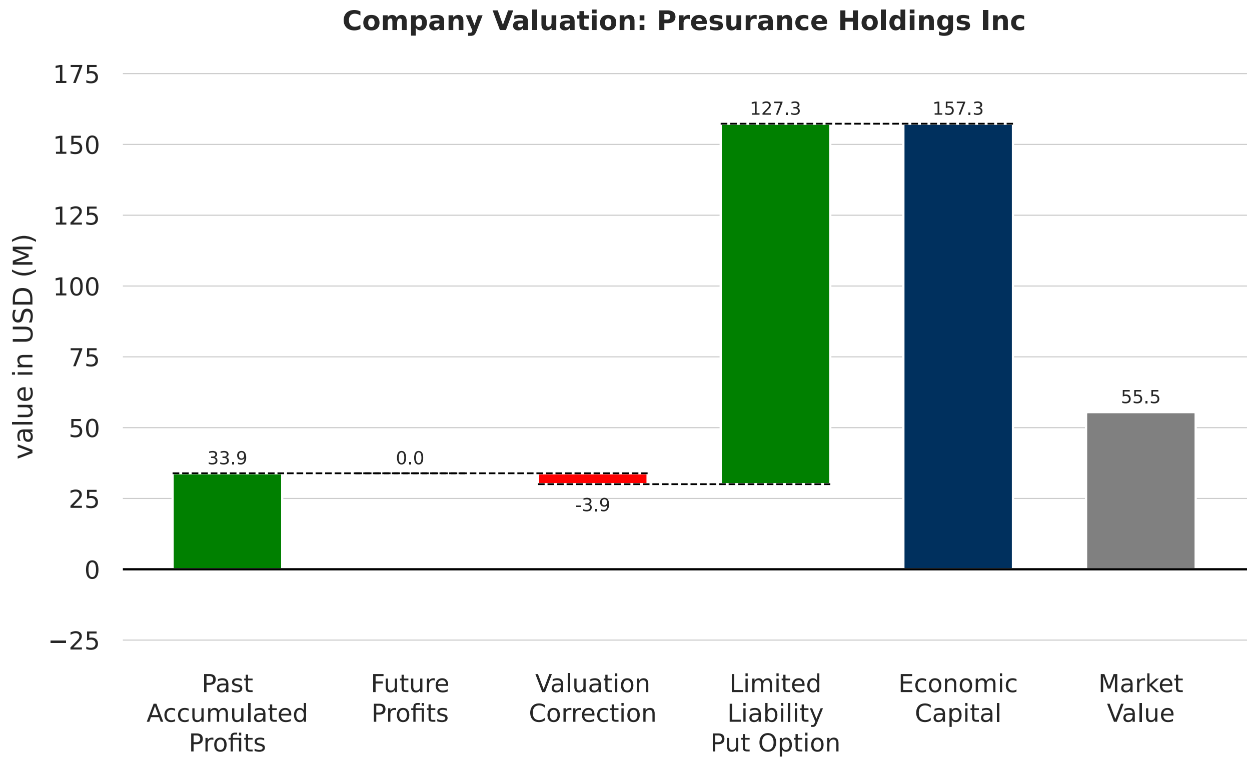

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the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