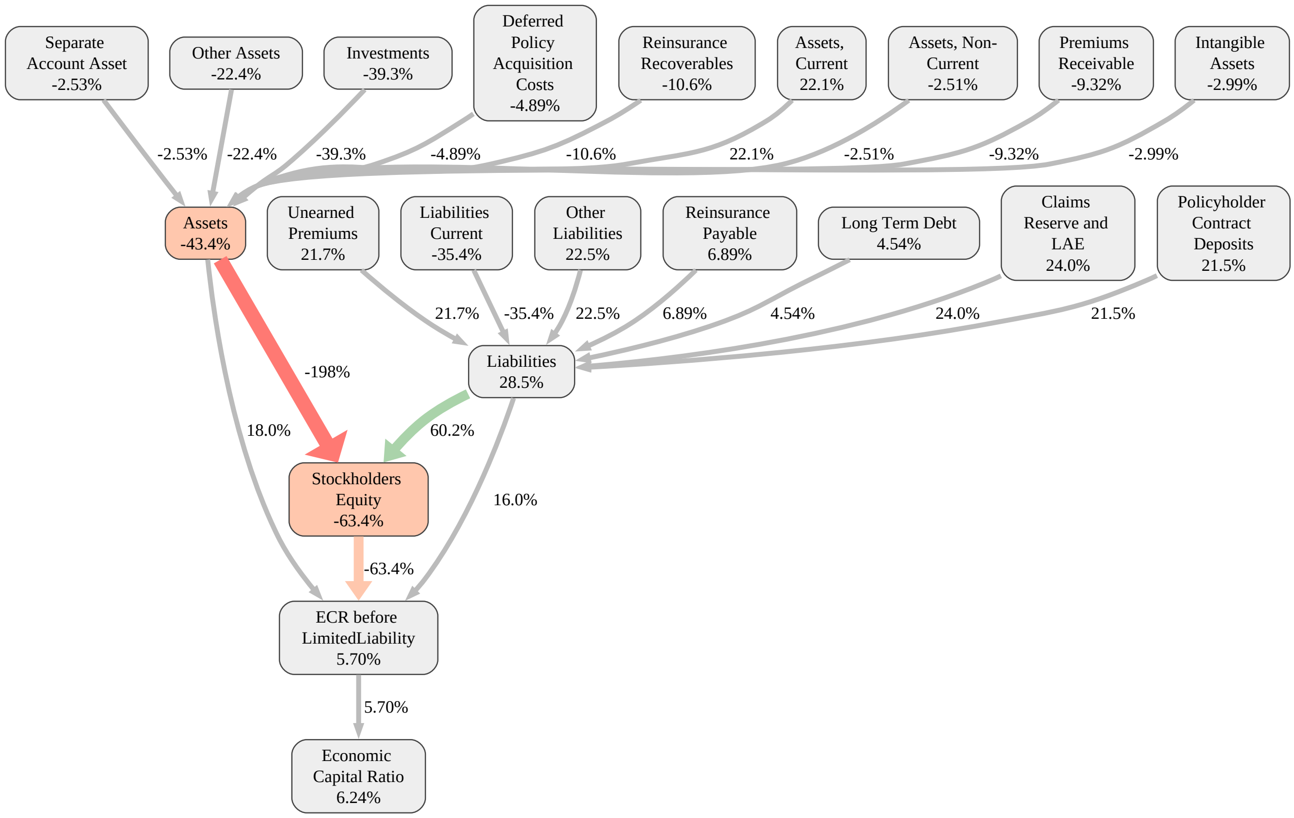
Trupanion INC
Rank 10 of 52



TOP RATED 2026 RealRate

NON-LIFE INSURANCE 2026

Trupanion INC
Rank 10 of 52

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.

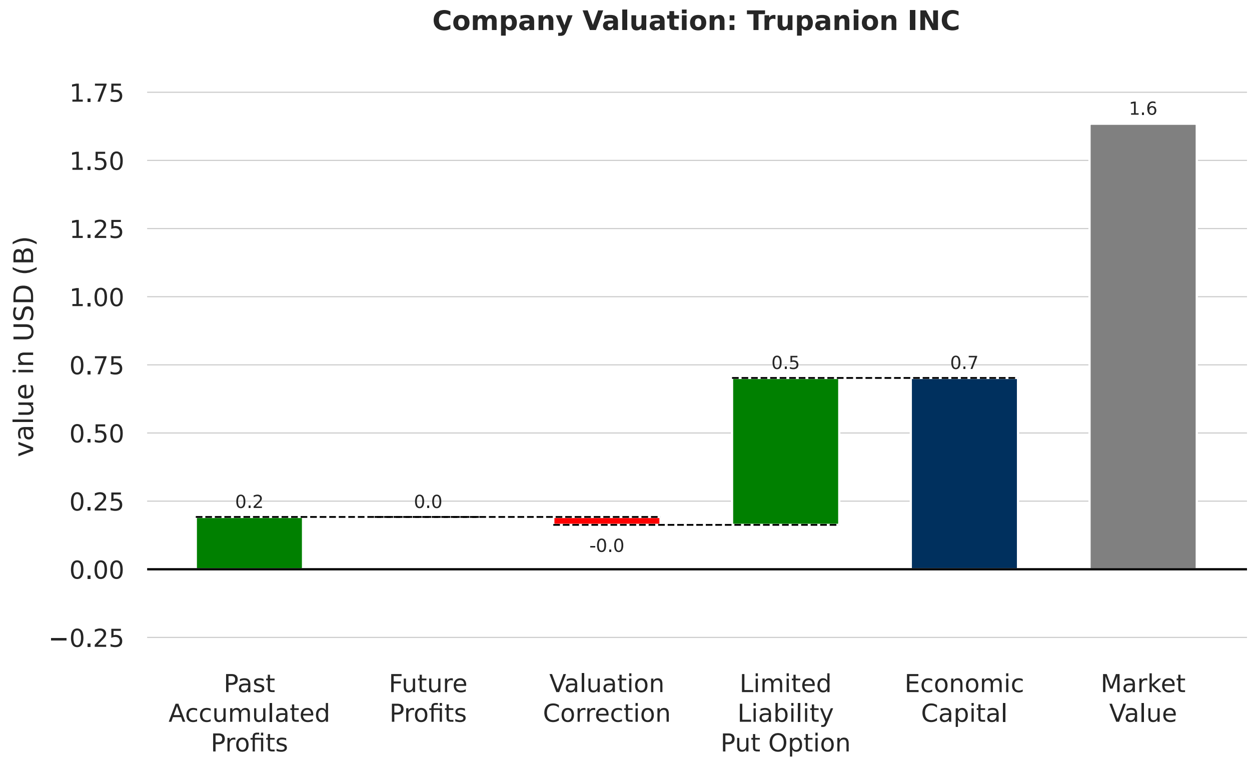
The greatest strength of Trupanion INC compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 28% points.The greatest weakness of Trupanion INC is the variable Stockholders Equity, reducing the Economic Capital Ratio by 63% points.

The company's Economic Capital Ratio, given in the ranking table, is 97%, being 6.2% points above the market average of 91%.

Input Variable	Value in 1000 USD
Assets, Current	691,062
Assets, Non-Current	104,844
Claims Reserve and LAE	55,921
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	0
General and Administrative Expense	76,648
Insurance Commissions and Fees	0
Intangible Assets	63,484
Investment Income	0
Investments	0
Liabilities Current	409,810
Long Term Debt	119,788
Other Assets	55,654
Other Compr. Net Income	4,709
Other Expenses	1,364,835
Other Liabilities	-54,411
Other Net Income	21,611
Other Revenues	1,439,305
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	915,044
Liabilities	531,108
Expenses	1,441,483
Revenues	1,439,305
Stockholders Equity	383,936
Net Income	19,433
Comprehensive Net Income	21,788
BaseVar	35,833,076
ECR before LimitedLiability	23%
Economic Capital Ratio	97%

Trupanion INC
Rank 10 of 52



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.