

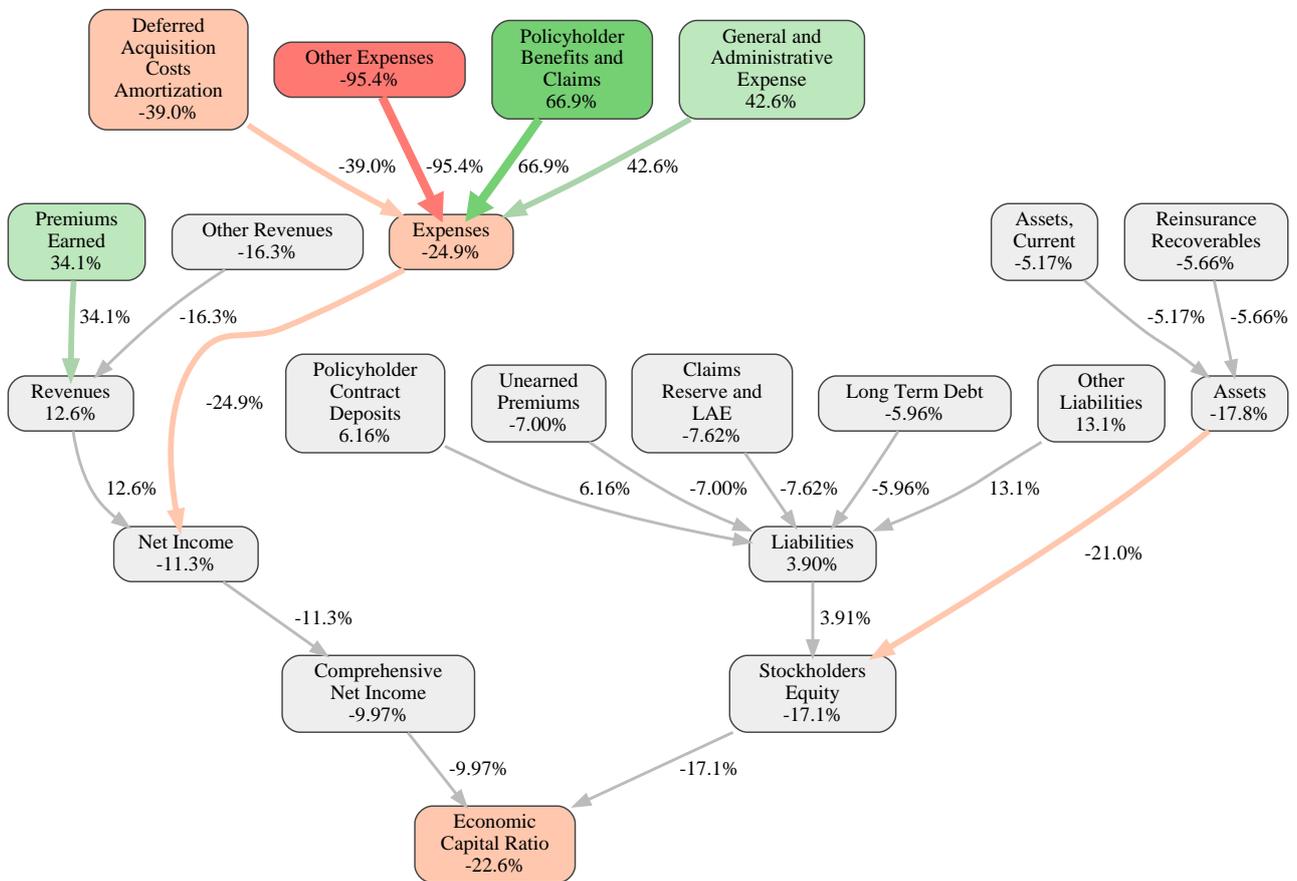


# NON-LIFE INSURANCE 2022

Conifer Holdings Inc.  
Rank 62 of 76



Conifer  
Insurance  
Company





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The relative strengths and weaknesses of Conifer 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 Conifer Holdings Inc. compared to the market average is the variable Policyholder Benefits and Claims, increasing the Economic Capital Ratio by 67% points. The greatest weakness of Conifer Holdings Inc. is the variable Other Expenses, reducing the Economic Capital Ratio by 95% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.5%, being 23% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	9,913
Assets, Non-Current	8,524
Claims Reserve and LAE	139,085
Deferred Acquisition Costs Amortization	28,451
Deferred Policy Acquisition Costs	12,267
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	4,846
Investments	182,727
Liabilities Current	0
Long Term Debt	33,564
Other Assets	47,475
Other Compr. Net Income	-3,022
Other Expenses	89,430
Other Liabilities	6,665
Other Net Income	824
Other Revenues	12,315
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	98,802
Premiums Receivable	21,197
Reinsurance Payable	5,318
Reinsurance Recoverables	8,301
Separate Account Asset	0
Unearned Premiums	65,269

Output Variable	Value in 1000 USD
Assets	290,404
Liabilities	249,901
Expenses	117,881
Revenues	115,963
Stockholders Equity	40,503
Net Income	-1,094
Comprehensive Net Income	-4,116
Economic Capital Ratio	3.5%