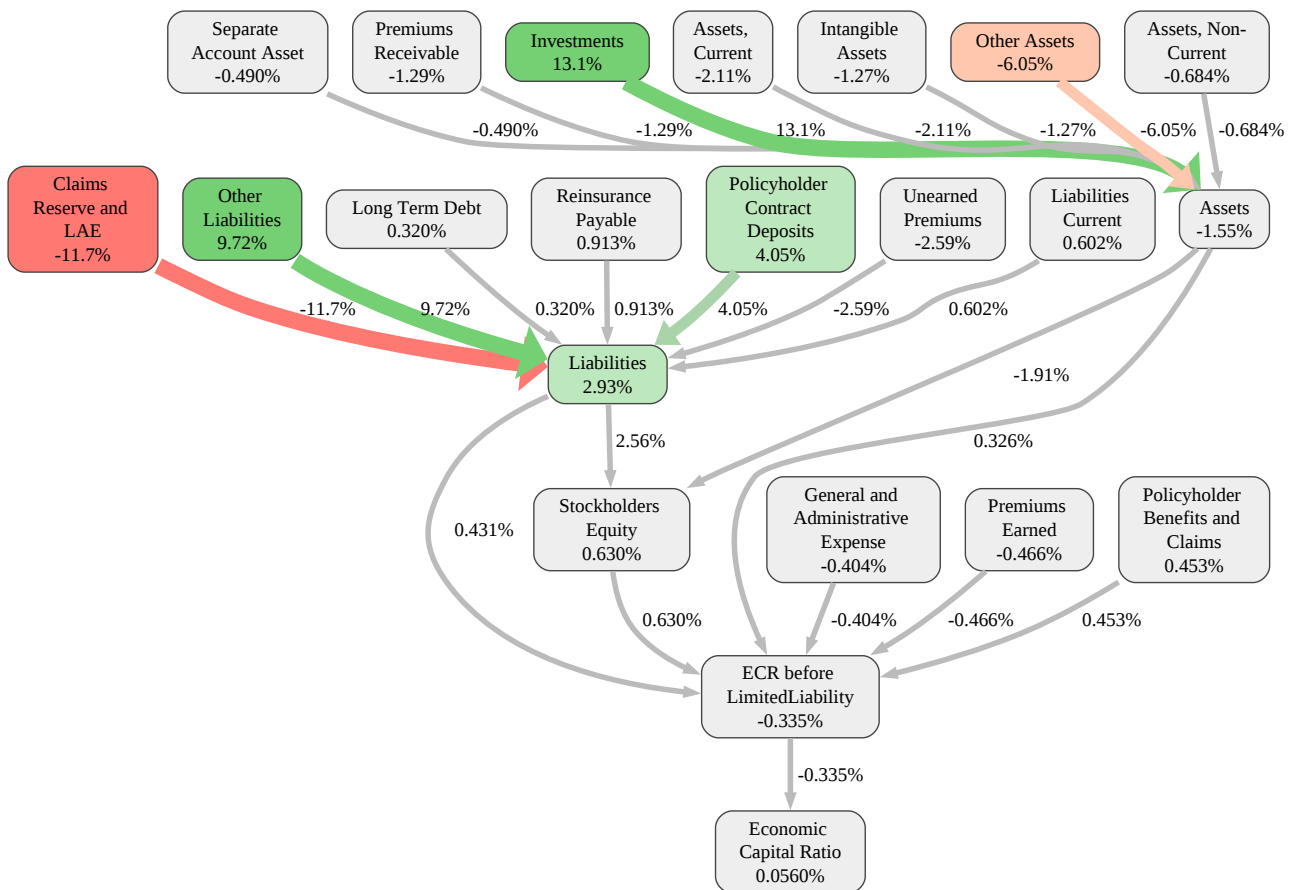




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NON-LIFE INSURANCE 2025

Kinsale Capital Group Inc
Rank 19 of 57



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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 13% points. The greatest weakness of Kinsale Capital Group Inc is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 89%, being 0.056% points above the market average of 89%.

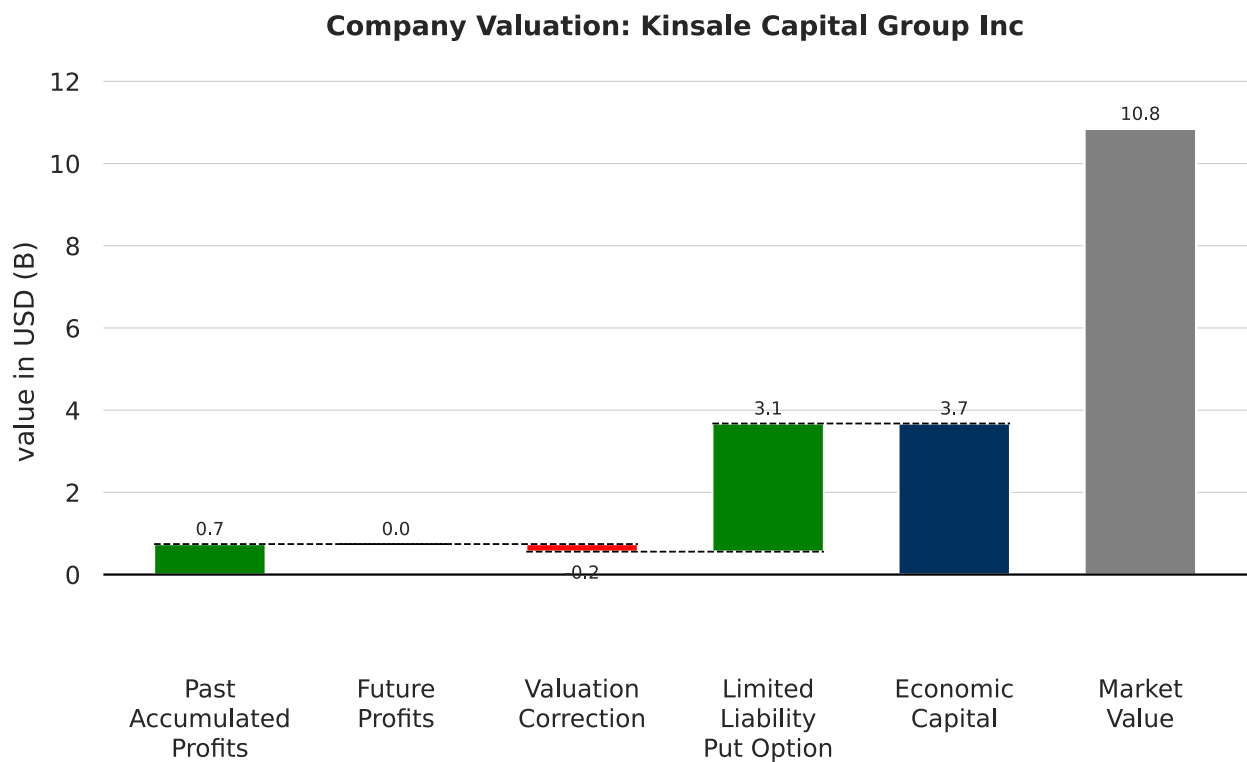
Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	87,774
Claims Reserve and LAE	2,285,668
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	109,263
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	150,287
Investments	3,954,681
Liabilities Current	0
Long Term Debt	184,122
Other Assets	204,332
Other Compr. Net Income	-2,589
Other Expenses	399,783
Other Liabilities	60,945
Other Net Income	0
Other Revenues	86,768
Policyholder Benefits and Claims	772,899
Policyholder Contract Deposits	0
Premiums Earned	1,350,470
Premiums Receivable	140,027
Reinsurance Payable	43,959
Reinsurance Recoverables	390,627
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	828,449

Output Variable	Value in 1000 USD
Assets	4,886,704
Liabilities	3,403,143
Expenses	1,172,682
Revenues	1,587,525
Stockholders Equity	1,483,561
Net Income	414,843
Comprehensive Net Income	413,548
BaseVar	35,611,848
ECR before Limited Liability	13%
Economic Capital Ratio	89%

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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.