



The relative strengths and weaknesses of Universal Insurance 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 Universal Insurance Holdings Inc. compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 85% points. The greatest weakness of Universal Insurance Holdings Inc. is the variable General and Administrative Expense, reducing the Economic Capital Ratio by 52% points.

The company's Economic Capital Ratio, given in the ranking table, is 65%, being 33% points above the market average of 32%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	213,486	Assets	1,454,999
Assets, Non-Current	45,327	Liabilities	1,015,011
Claims Reserve and LAE	248,425	Expenses	644,981
Deferred Acquisition Costs Amortization	0	Revenues	751,916
Deferred Policy Acquisition Costs	73,059	Stockholders Equity	439,988
General and Administrative Expense	231,004	Net Income	106,935
Insurance Commissions and Fees	21,253	Comprehensive Net Income	107,062
Intangible Assets	0	Economic Capital Ratio	65%
Investment Income	13,460		
Investments	730,023		
Liabilities Current	0		
Long Term Debt	12,868		
Other Assets	21,393		
Other Compr. Net Income	127		
Other Expenses	63,549		
Other Liabilities	110,893		
Other Net Income	0		
Other Revenues	28,410		
Policyholder Benefits and Claims	350,428		
Policyholder Contract Deposits	0		
Premiums Earned	688,793		
Premiums Receivable	56,500		
Reinsurance Payable	110,381		
Reinsurance Recoverables	315,211		
Separate Account Asset	0		
Unearned Premiums	532,444		