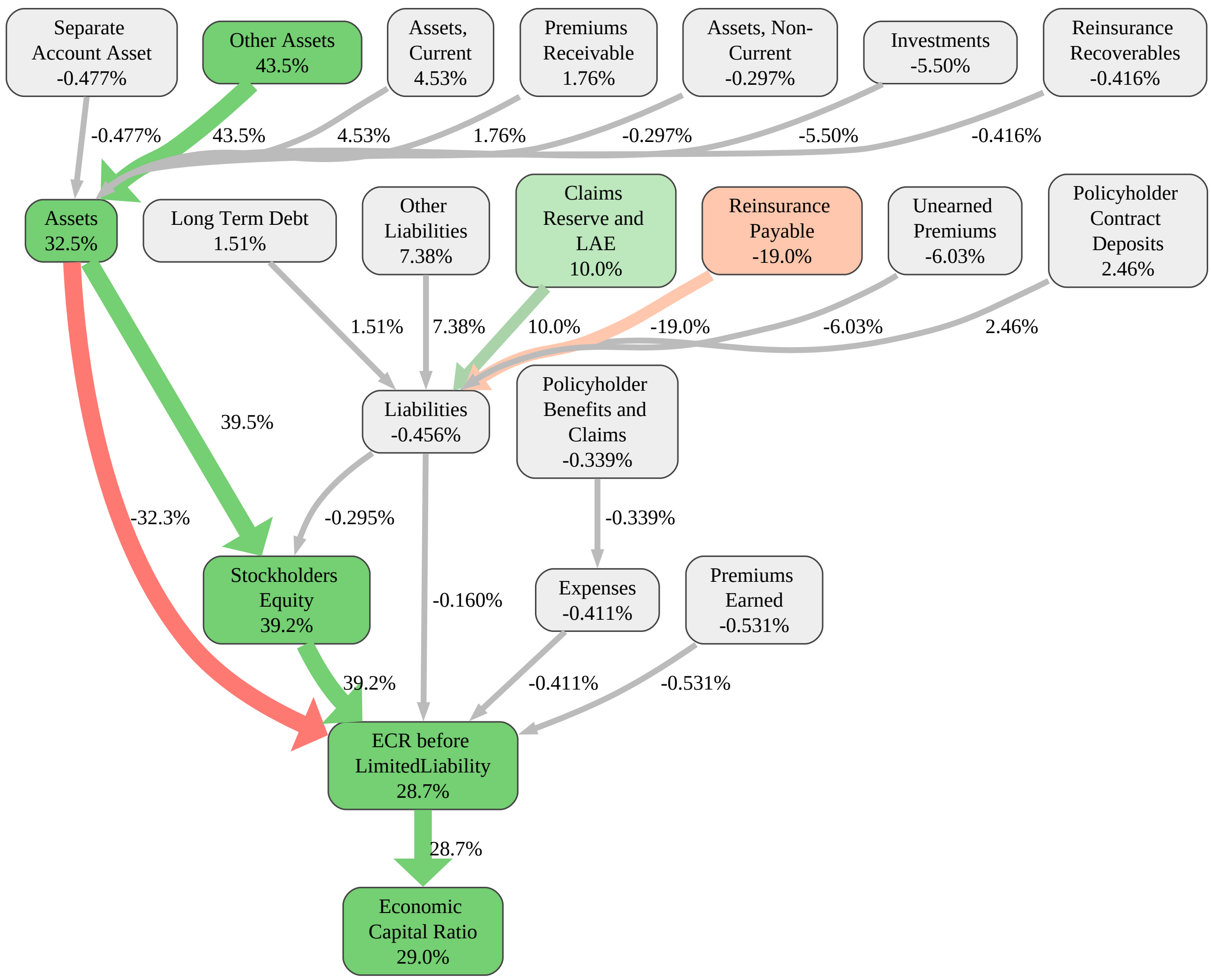
NON-LIFE INSURANCE 2016

Oxbridge RE Holdings Ltd
Rank 2 of 51



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The relative strengths and weaknesses of Oxbridge RE Holdings Ltd 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 Oxbridge RE Holdings Ltd compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 44% points.The greatest weakness of Oxbridge RE Holdings Ltd is the variable Reinsurance Payable, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 122%, being 29% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	8,584
Assets, Non-Current	64
Claims Reserve and LAE	0
Deferred Acquisition Costs Amortization	344
Deferred Policy Acquisition Costs	90
General and Administrative Expense	1,435
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	337
Investments	0
Liabilities Current	0
Long Term Debt	0
Other Assets	39,832
Other Compr. Net Income	-1,491
Other Expenses	0
Other Liabilities	176
Other Net Income	0
Other Revenues	-724
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	6,767
Premiums Receivable	4,117
Reinsurance Payable	9,913
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	5,571

Output Variable	Value in 1000 USD
Assets	52,687
Liabilities	15,660
Expenses	1,779
Revenues	6,380
Stockholders Equity	37,027
Net Income	4,601
Comprehensive Net Income	3,856
BaseVar	249,575
ECR before LimitedLiability	52%
Economic Capital Ratio	122%

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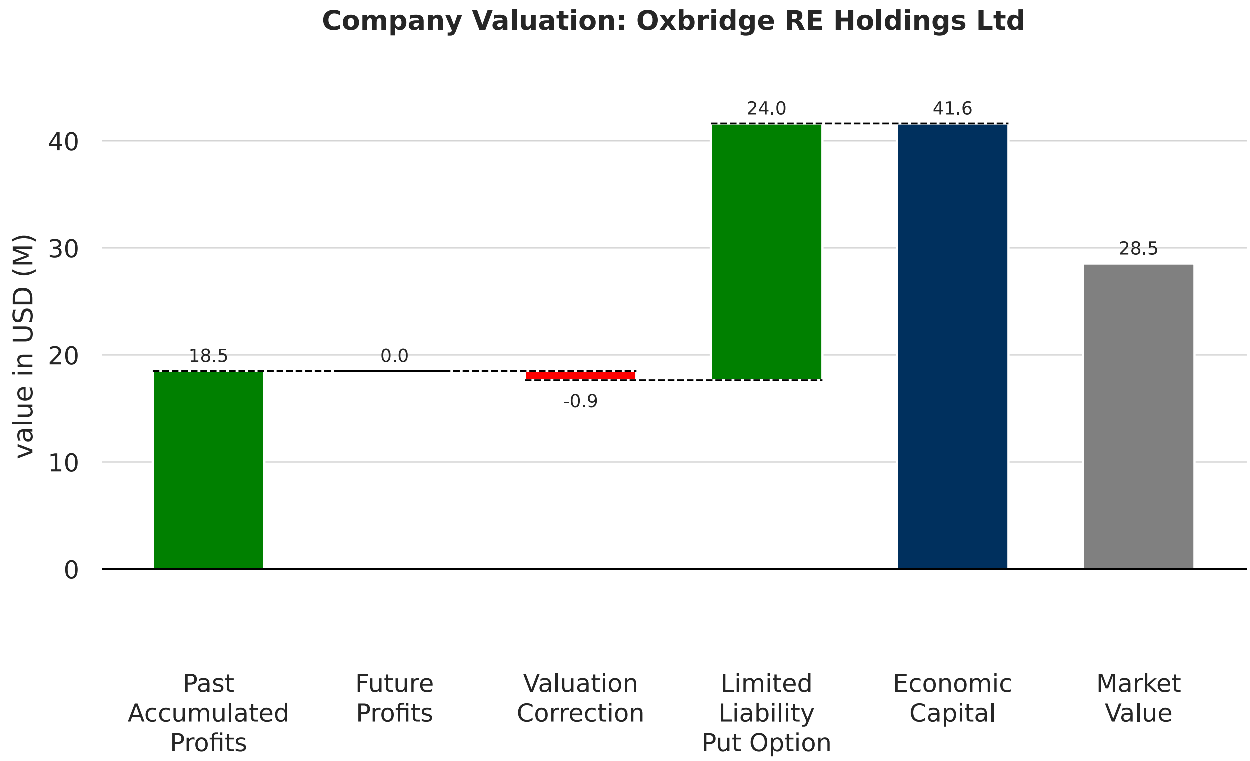

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the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