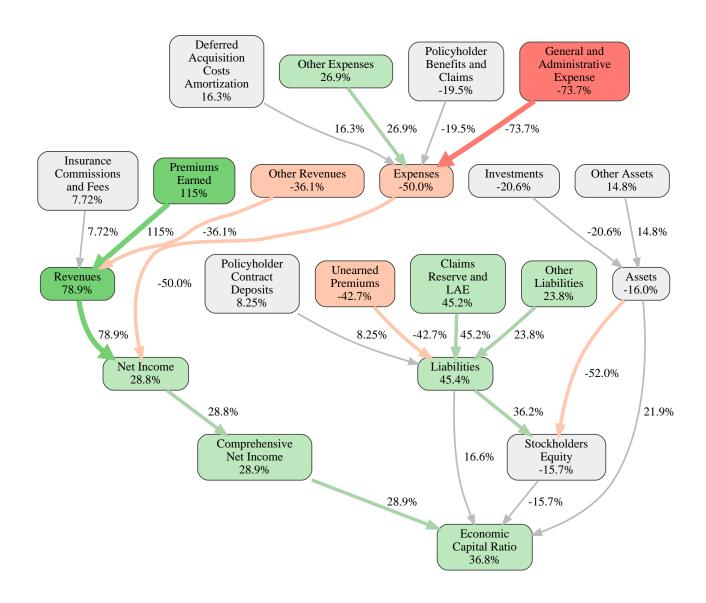


NON-LIFE INSURANCE 2017



Universal Insurance Holdings Inc. Rank 6 of 80





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NON-LIFE INSURANCE 2017



Universal Insurance Holdings Inc. Rank 6 of 80

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 115% points. The greatest weakness of Universal Insurance Holdings Inc. is the variable General and Administrative Expense, reducing the Economic Capital Ratio by 74% points.

The company's Economic Capital Ratio, given in the ranking table, is 81%, being 37% points above the market average of 44%.

Input Variable	Value in 1000 USD
Assets, Current	105,730
Assets, Non-Current	37,045
Claims Reserve and LAE	58,494
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	64,912
General and Administrative Expense	221,177
Insurance Commissions and Fees	17,733
Intangible Assets	0
Investment Income	9,540
Investments	0
Liabilities Current	0
Long Term Debt	15,028
Other Assets	673,996
Other Compr. Net Income	-2,402
Other Expenses	63,473
Other Liabilities	58,648
Other Net Income	0
Other Revenues	25,600
Policyholder Benefits and Claims	301,229
Policyholder Contract Deposits	0
Premiums Earned	632,416
Premiums Receivable	53,833
Reinsurance Payable	80,891
Reinsurance Recoverables	124,491
Separate Account Asset	0
Unearned Premiums	475,756

Output Variable	Value in 1000 USD
Assets	1,060,007
Liabilities	688,817
Expenses	585,879
Revenues	685,289
Stockholders Equity	371,190
Net Income	99,410
Comprehensive Net Income	97,008
Economic Capital Ratio	81%

