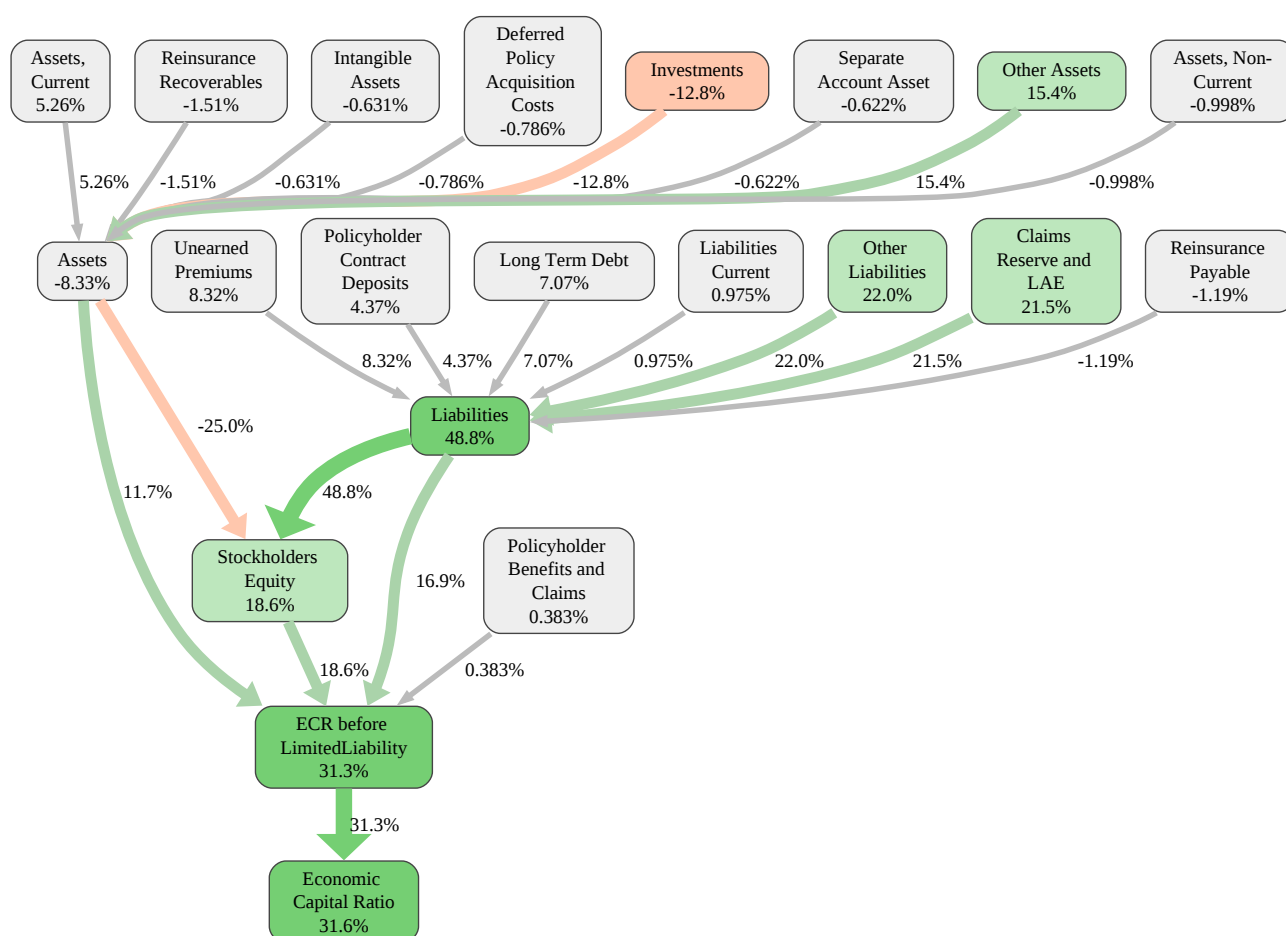




The relative strengths and weaknesses of Oxbridge RE Holdings Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

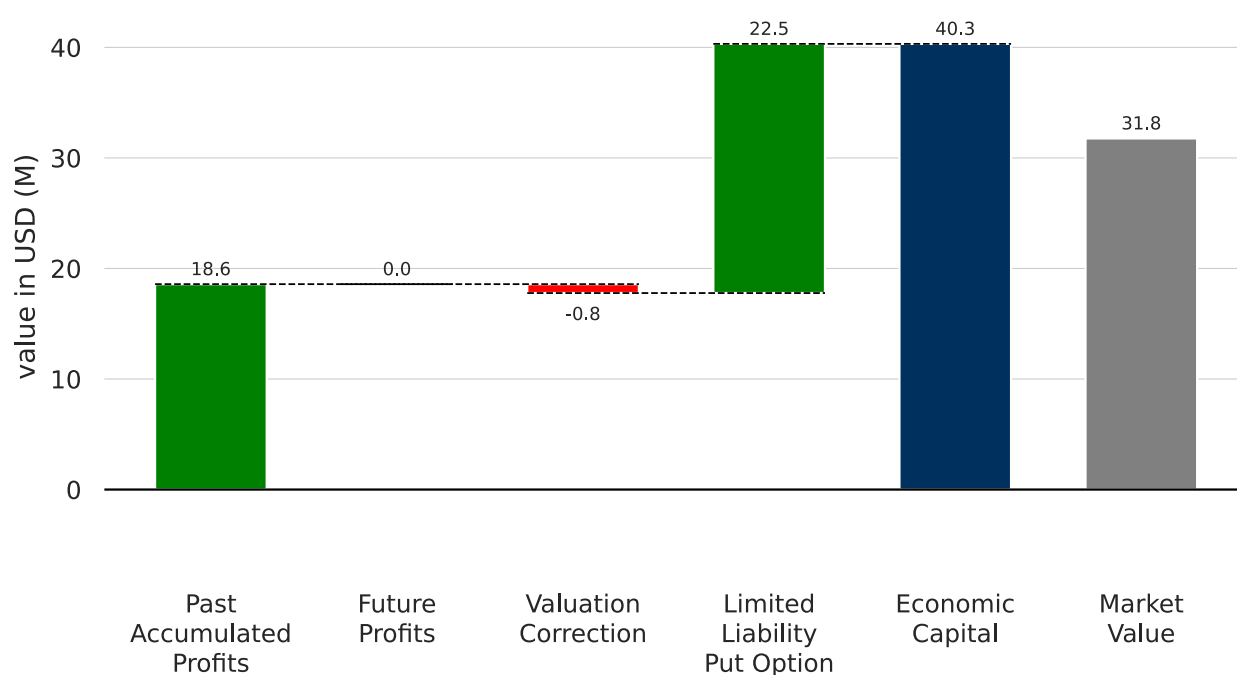
The greatest strength of Oxbridge RE Holdings Ltd compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 49% points. The greatest weakness of Oxbridge RE Holdings Ltd is the variable Investments, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 124%, being 32% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	12,242
Assets, Non-Current	54
Claims Reserve and LAE	8,702
Deferred Acquisition Costs Amortization	286
Deferred Policy Acquisition Costs	88
General and Administrative Expense	1,420
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	450
Investments	0
Liabilities Current	0
Long Term Debt	0
Other Assets	34,578
Other Compr. Net Income	1,063
Other Expenses	0
Other Liabilities	204
Other Net Income	0
Other Revenues	554
Policyholder Benefits and Claims	14,775
Policyholder Contract Deposits	0
Premiums Earned	18,058
Premiums Receivable	4,038
Reinsurance Payable	1,470
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	3,461

Output Variable	Value in 1000 USD
Assets	51,000
Liabilities	13,837
Expenses	16,481
Revenues	19,062
Stockholders Equity	37,163
Net Income	2,581
Comprehensive Net Income	3,112
BaseVar	767,479
ECR before Limited Liability	55%
Economic Capital Ratio	124%

Company Valuation: Oxbridge RE Holdings Ltd



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.