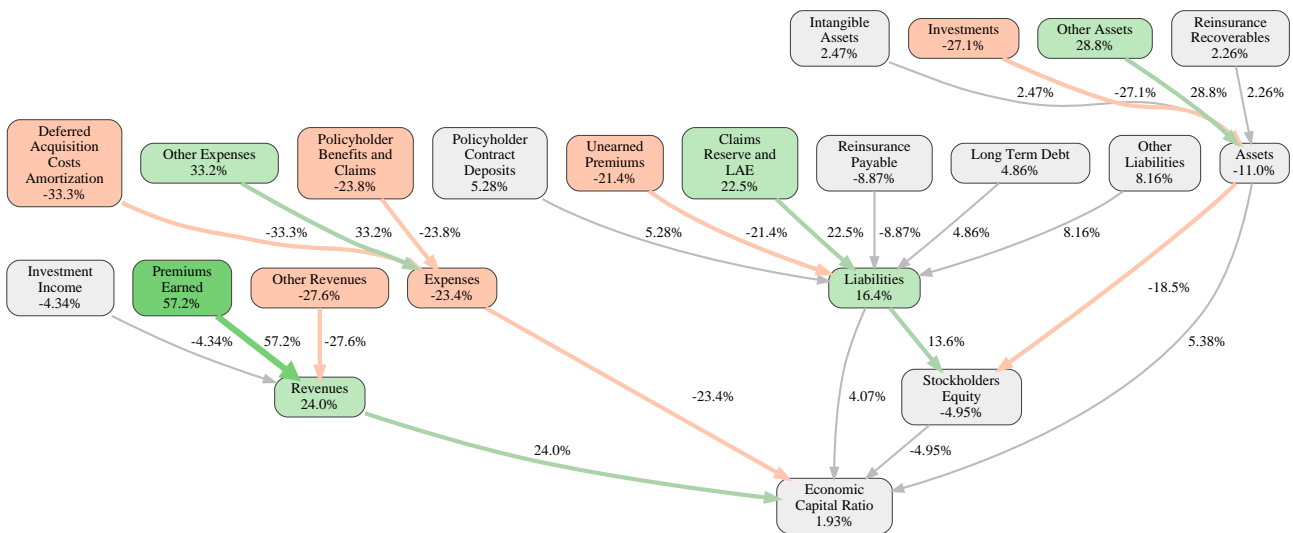




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# NON-LIFE INSURANCE 2017

## Heritage Insurance Holdings Inc. Rank 30 of 80





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# NON-LIFE INSURANCE 2017

Heritage Insurance Holdings Inc.  
Rank 30 of 80



The relative strengths and weaknesses of Heritage 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 Heritage Insurance Holdings Inc. compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 57% points. The greatest weakness of Heritage Insurance Holdings Inc. is the variable Deferred Acquisition Costs Amortization, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 46%, being 1.9% points above the market average of 44%.

Input Variable	Value in 1000 USD
Assets, Current	105,817
Assets, Non-Current	22,954
Claims Reserve and LAE	140,137
Deferred Acquisition Costs Amortization	84,421
Deferred Policy Acquisition Costs	42,779
General and Administrative Expense	58,910
Insurance Commissions and Fees	0
Intangible Assets	72,996
Investment Income	9,181
Investments	0
Liabilities Current	0
Long Term Debt	0
Other Assets	639,369
Other Compr. Net Income	-2,985
Other Expenses	22,900
Other Liabilities	120,457
Other Net Income	0
Other Revenues	18,056
Policyholder Benefits and Claims	238,862
Policyholder Contract Deposits	0
Premiums Earned	411,721
Premiums Receivable	42,720
Reinsurance Payable	96,667
Reinsurance Recoverables	106,609
Separate Account Asset	0
Unearned Premiums	318,024

Output Variable	Value in 1000 USD
Assets	1,033,244
Liabilities	675,285
Expenses	405,093
Revenues	438,958
Stockholders Equity	357,959
Net Income	33,865
Comprehensive Net Income	30,880
Economic Capital Ratio	46%