



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
Assets, Current	213,486
Assets, Non-Current	45,327
Claims Reserve and LAE	248,425
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	73,059
General and Administrative Expense	231,004
Insurance Commissions and Fees	21,253
Intangible Assets	0
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

Output Variable	Value in 1000 USD
Assets	1,454,999
Liabilities	1,015,011
Expenses	644,981
Revenues	751,916
Stockholders Equity	439,988
Net Income	106,935
Comprehensive Net Income	107,062
Economic Capital Ratio	65%