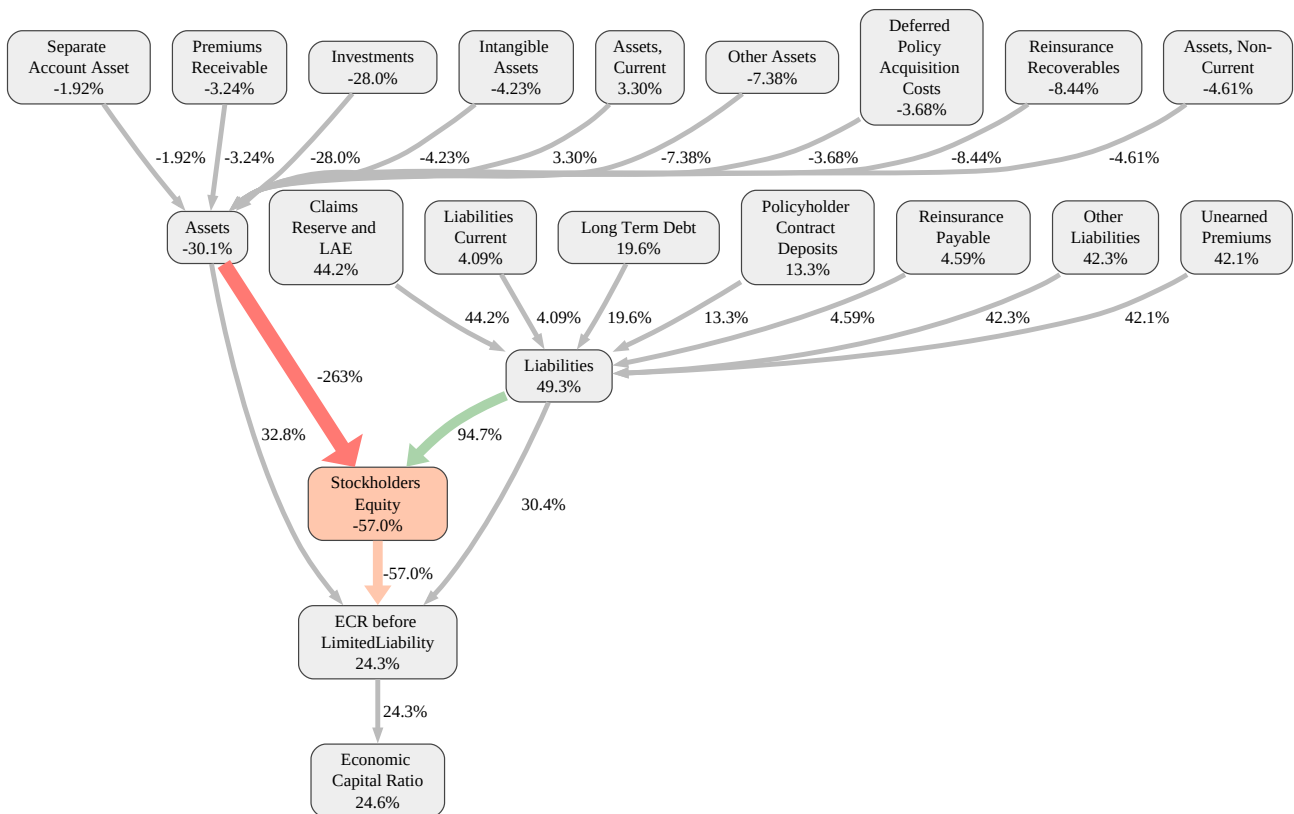




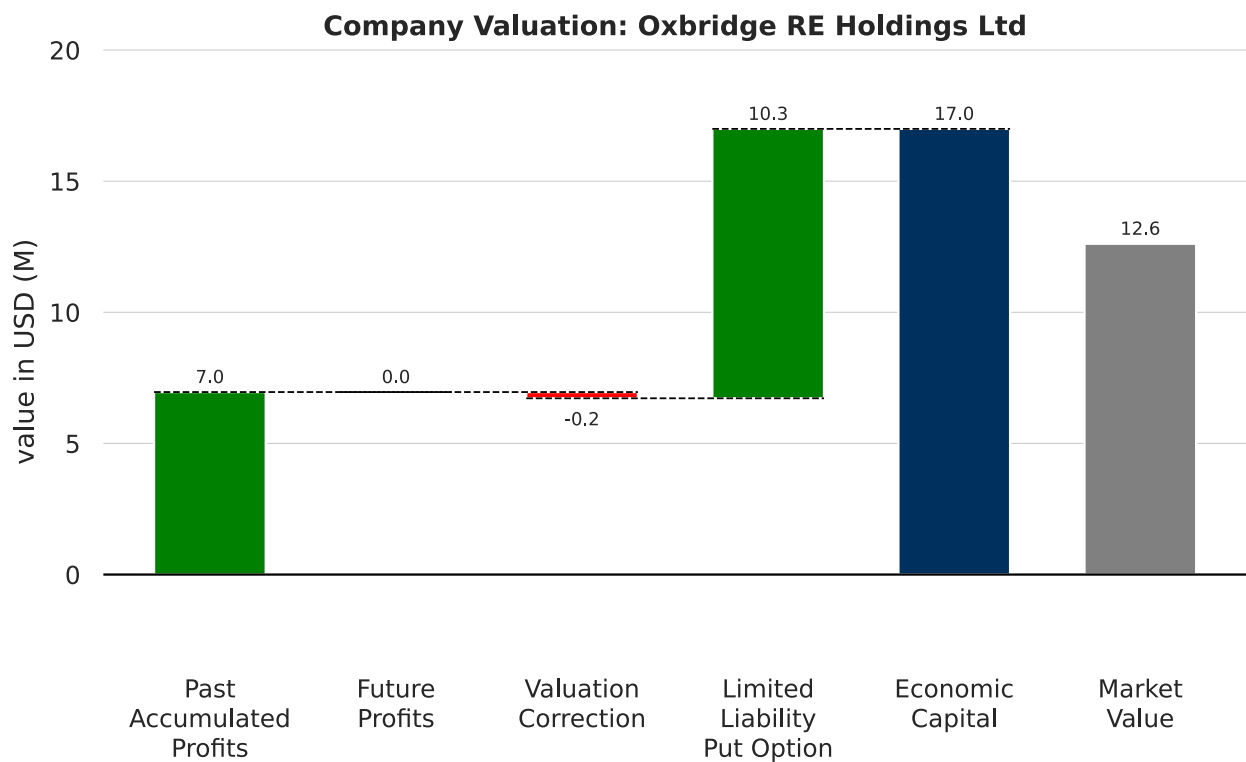
The relative strengths and weaknesses of Oxbridge RE Holdings Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 Stockholders Equity, reducing the Economic Capital Ratio by 57% points.

The company's Economic Capital Ratio, given in the ranking table, is 118%, being 25% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	7,763
Assets, Non-Current	36
Claims Reserve and LAE	4,836
Deferred Acquisition Costs Amortization	681
Deferred Policy Acquisition Costs	48
General and Administrative Expense	1,325
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	412
Investments	0
Liabilities Current	0
Long Term Debt	0
Other Assets	9,748
Other Compr. Net Income	372
Other Expenses	0
Other Liabilities	492
Other Net Income	0
Other Revenues	-138
Policyholder Benefits and Claims	42,427
Policyholder Contract Deposits	0
Premiums Earned	23,567
Premiums Receivable	3,798
Reinsurance Payable	135
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	2,012

Output Variable	Value in 1000 USD
Assets	21,393
Liabilities	7,475
Expenses	44,433
Revenues	23,841
Stockholders Equity	13,918
Net Income	-20,592
Comprehensive Net Income	-20,406
BaseVar	1,444,559
ECR before Limited Liability	47%
Economic Capital Ratio	118%



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.