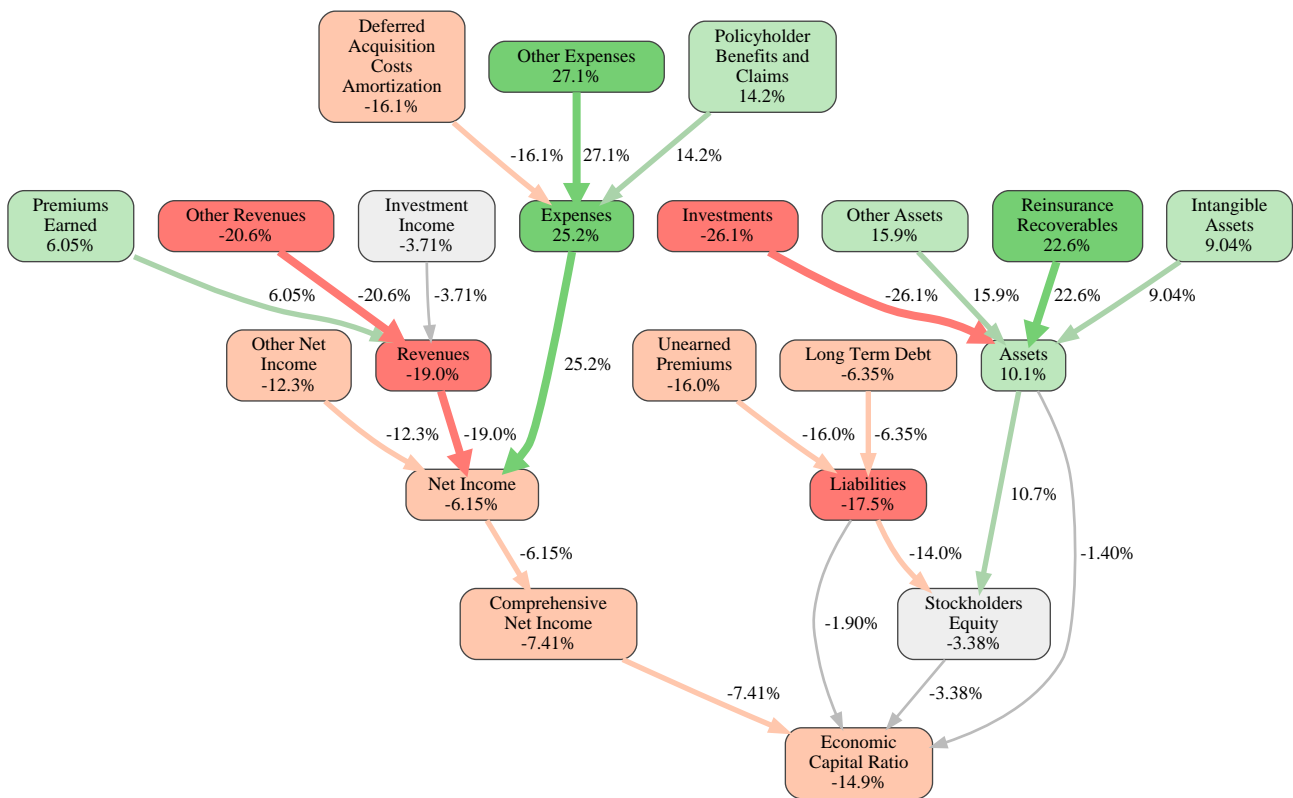




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NON-LIFE INSURANCE 2018

Heritage Insurance Holdings Inc.
Rank 64 of 81





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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 Other Expenses, increasing the Economic Capital Ratio by 27% points. The greatest weakness of Heritage Insurance Holdings Inc. is the variable Investments, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 15% points below the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	153,697
Assets, Non-Current	38,631
Claims Reserve and LAE	470,083
Deferred Acquisition Costs Amortization	83,892
Deferred Policy Acquisition Costs	41,678
General and Administrative Expense	71,714
Insurance Commissions and Fees	0
Intangible Assets	254,085
Investment Income	11,332
Investments	0
Liabilities Current	0
Long Term Debt	184,405
Other Assets	630,241
Other Compr. Net Income	1,954
Other Expenses	8,437
Other Liabilities	243,995
Other Net Income	-42,217
Other Revenues	15,727
Policyholder Benefits and Claims	201,482
Policyholder Contract Deposits	0
Premiums Earned	379,564
Premiums Receivable	67,757
Reinsurance Payable	17,577
Reinsurance Recoverables	585,121
Separate Account Asset	0
Unearned Premiums	475,334

Output Variable	Value in 1000 USD
Assets	1,771,210
Liabilities	1,391,394
Expenses	365,525
Revenues	406,623
Stockholders Equity	379,816
Net Income	-1,119
Comprehensive Net Income	835
Economic Capital Ratio	17%