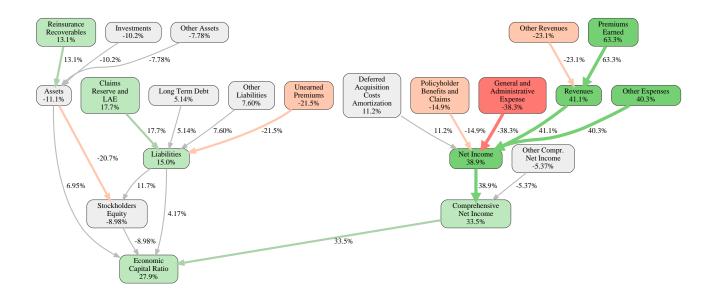


NON-LIFE INSURANCE 2019



Universal Insurance Holdings Inc. Rank 13 of 75





NON-LIFE INSURANCE 2019



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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 63% points. The greatest weakness of Universal Insurance Holdings Inc. is the variable General and Administrative Expense, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 54%, being 28% points above the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	166,428
Assets, Non-Current	49,531
Claims Reserve and LAE	472,829
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	84,686
General and Administrative Expense	256,488
Insurance Commissions and Fees	22,438
Intangible Assets	0
Investment Income	24,816
Investments	908,154
Liabilities Current	0
Long Term Debt	11,397
Other Assets	28,380
Other Compr. Net Income	-40,570
Other Expenses	0
Other Liabilities	177,546
Other Net Income	0
Other Revenues	8,180
Policyholder Benefits and Claims	414,455
Policyholder Contract Deposits	0
Premiums Earned	768,382
Premiums Receivable	59,858
Reinsurance Payable	93,306
Reinsurance Recoverables	561,353
Separate Account Asset	0
Unearned Premiums	601,679

Output Variable	Value in 1000 USD
Assets	1,858,390
Liabilities	1,356,757
Expenses	670,943
Revenues	823,816
Stockholders Equity	501,633
Net Income	152,873
Comprehensive Net Income	112,303
Economic Capital Ratio	54%

