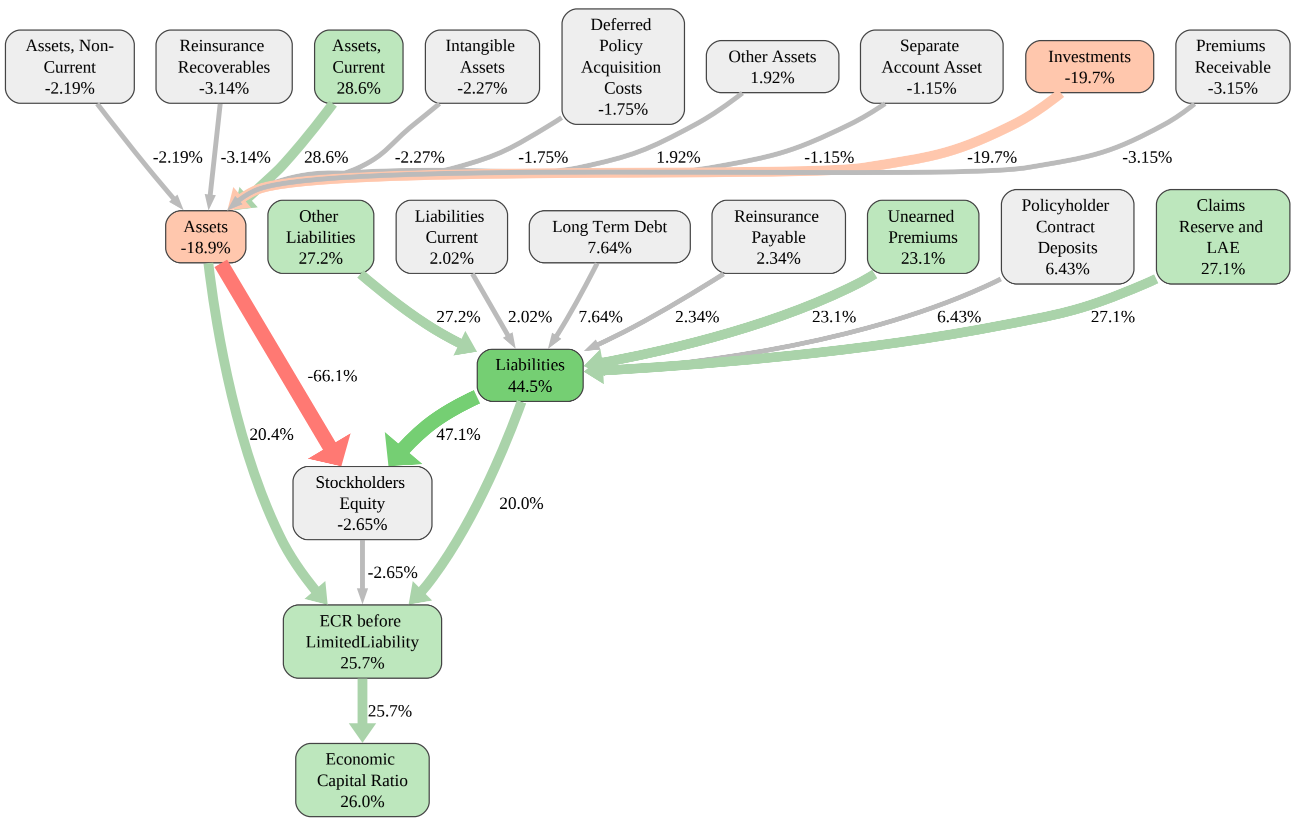
NON-LIFE INSURANCE 2019

Oxbridge RE Holdings Ltd
Rank 3 of 50



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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 44% points.The greatest weakness of Oxbridge RE Holdings Ltd is the variable Investments, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 119%, being 26% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	8,074
Assets, Non-Current	18
Claims Reserve and LAE	4,108
Deferred Acquisition Costs Amortization	263
Deferred Policy Acquisition Costs	0
General and Administrative Expense	1,282
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	366
Investments	1,155
Liabilities Current	0
Long Term Debt	0
Other Assets	3,314
Other Compr. Net Income	19
Other Expenses	8.0
Other Liabilities	139
Other Net Income	0
Other Revenues	716
Policyholder Benefits and Claims	10,006
Policyholder Contract Deposits	0
Premiums Earned	2,728
Premiums Receivable	0
Reinsurance Payable	0
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	0

Output Variable	Value in 1000 USD
Assets	12,561
Liabilities	4,247
Expenses	11,559
Revenues	3,810
Stockholders Equity	8,314
Net Income	-7,749
Comprehensive Net Income	-7,740
BaseVar	280,277
ECR before LimitedLiability	48%
Economic Capital Ratio	119%

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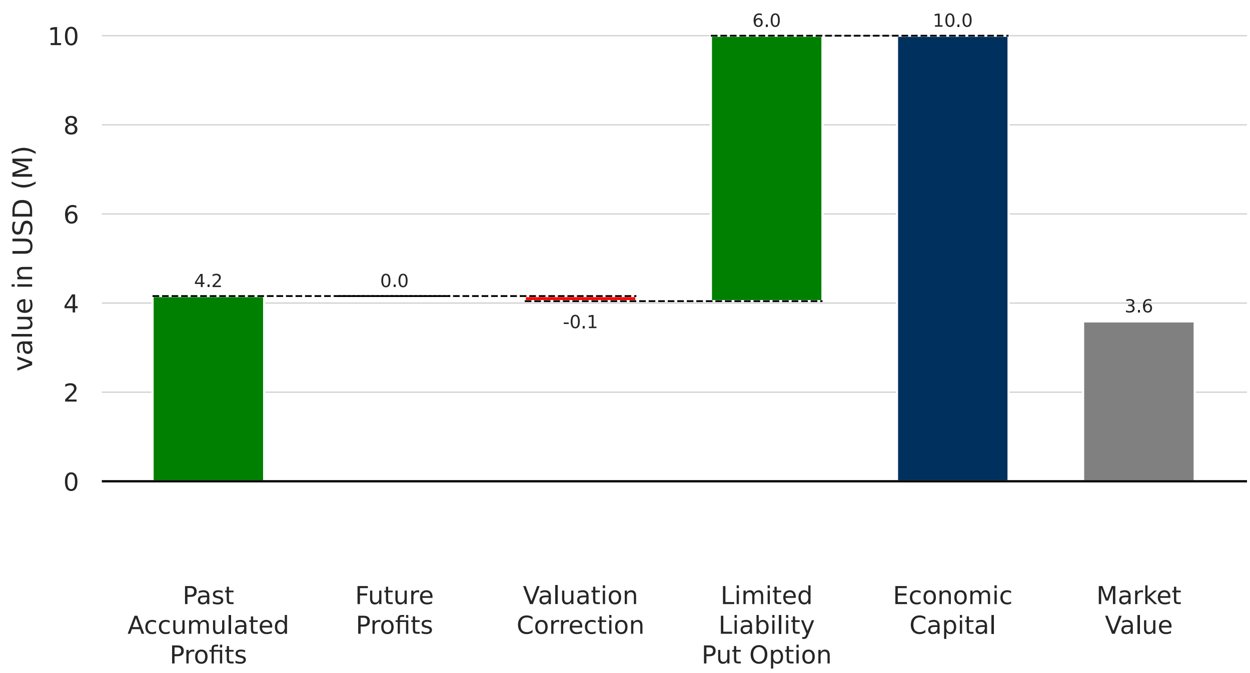
Company Valuation: Oxbridge RE Holdings Ltd



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.