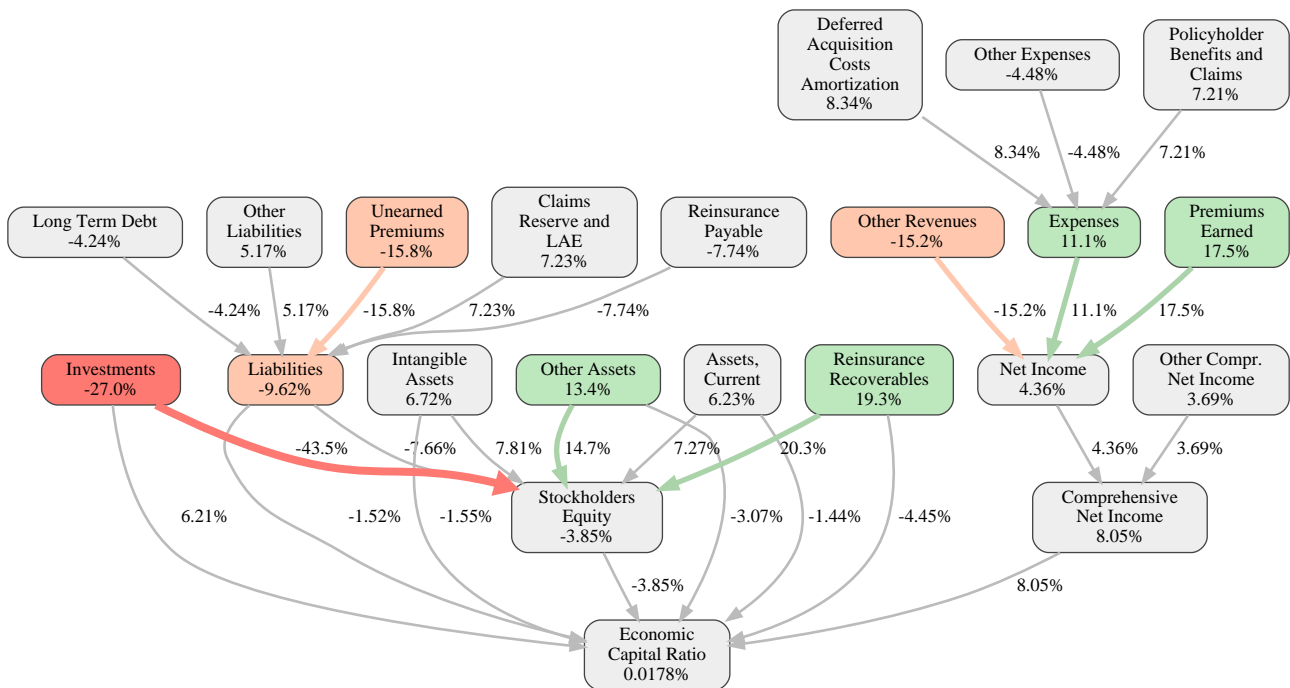




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Heritage Insurance Holdings Inc.
Rank 33 of 75





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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 Reinsurance Recoverables, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Heritage Insurance Holdings Inc. is the variable Investments, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 26%, being 0.018% points above the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	250,117
Assets, Non-Current	29,819
Claims Reserve and LAE	432,359
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	73,055
General and Administrative Expense	88,544
Insurance Commissions and Fees	0
Intangible Assets	229,309
Investment Income	13,280
Investments	0
Liabilities Current	0
Long Term Debt	148,794
Other Assets	578,412
Other Compr. Net Income	-3,305
Other Expenses	116,520
Other Liabilities	122,895
Other Net Income	-10,527
Other Revenues	12,709
Policyholder Benefits and Claims	237,425
Policyholder Contract Deposits	0
Premiums Earned	454,182
Premiums Receivable	57,000
Reinsurance Payable	166,975
Reinsurance Recoverables	551,001
Separate Account Asset	0
Unearned Premiums	472,357

Output Variable	Value in 1000 USD
Assets	1,768,713
Liabilities	1,343,380
Expenses	442,489
Revenues	480,171
Stockholders Equity	425,333
Net Income	27,155
Comprehensive Net Income	23,850
Economic Capital Ratio	26%