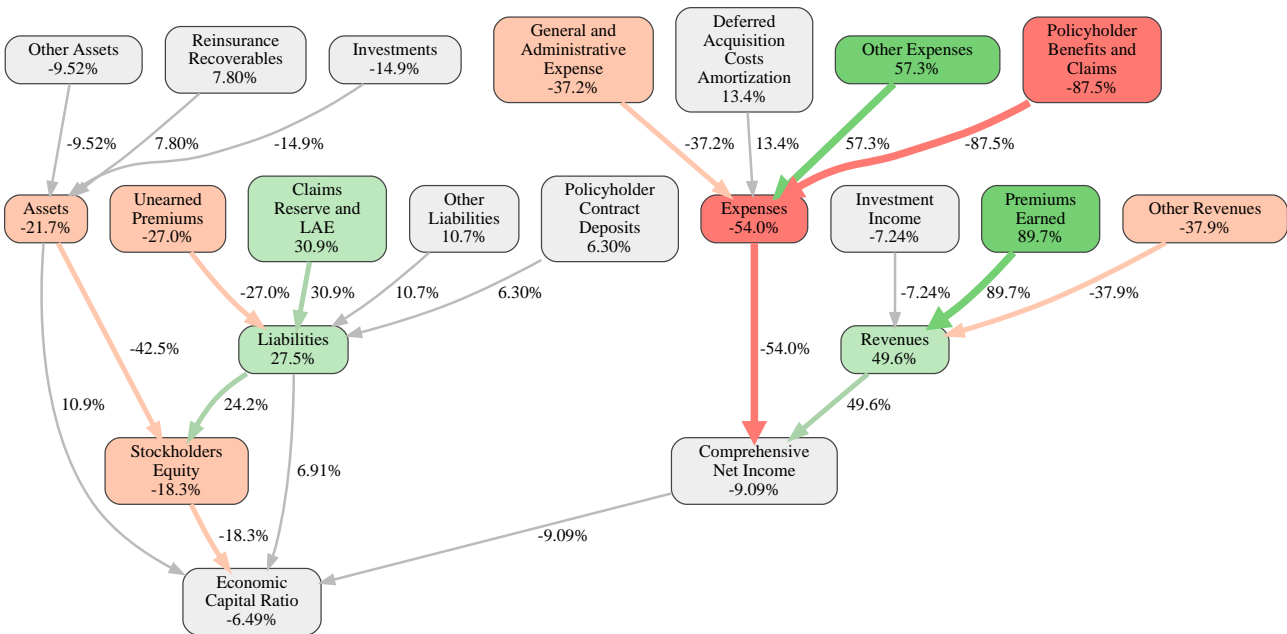




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NON-LIFE INSURANCE 2020

Universal Insurance Holdings Inc.
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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 90% points. The greatest weakness of Universal Insurance Holdings Inc. is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 88% points.

The company's Economic Capital Ratio, given in the ranking table, is 47%, being 6.5% points below the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	182,109
Assets, Non-Current	58,679
Claims Reserve and LAE	267,760
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	91,882
General and Administrative Expense	272,428
Insurance Commissions and Fees	26,101
Intangible Assets	0
Investment Income	30,743
Investments	914,586
Liabilities Current	0
Long Term Debt	0
Other Assets	40,269
Other Compr. Net Income	11,371
Other Expenses	0
Other Liabilities	174,331
Other Net Income	0
Other Revenues	40,005
Policyholder Benefits and Claims	603,406
Policyholder Contract Deposits	0
Premiums Earned	842,502
Premiums Receivable	63,883
Reinsurance Payable	122,581
Reinsurance Recoverables	368,444
Separate Account Asset	0
Unearned Premiums	661,279

Output Variable	Value in 1000 USD
Assets	1,719,852
Liabilities	1,225,951
Expenses	875,834
Revenues	939,351
Stockholders Equity	493,901
Net Income	63,517
Comprehensive Net Income	74,888
Economic Capital Ratio	47%