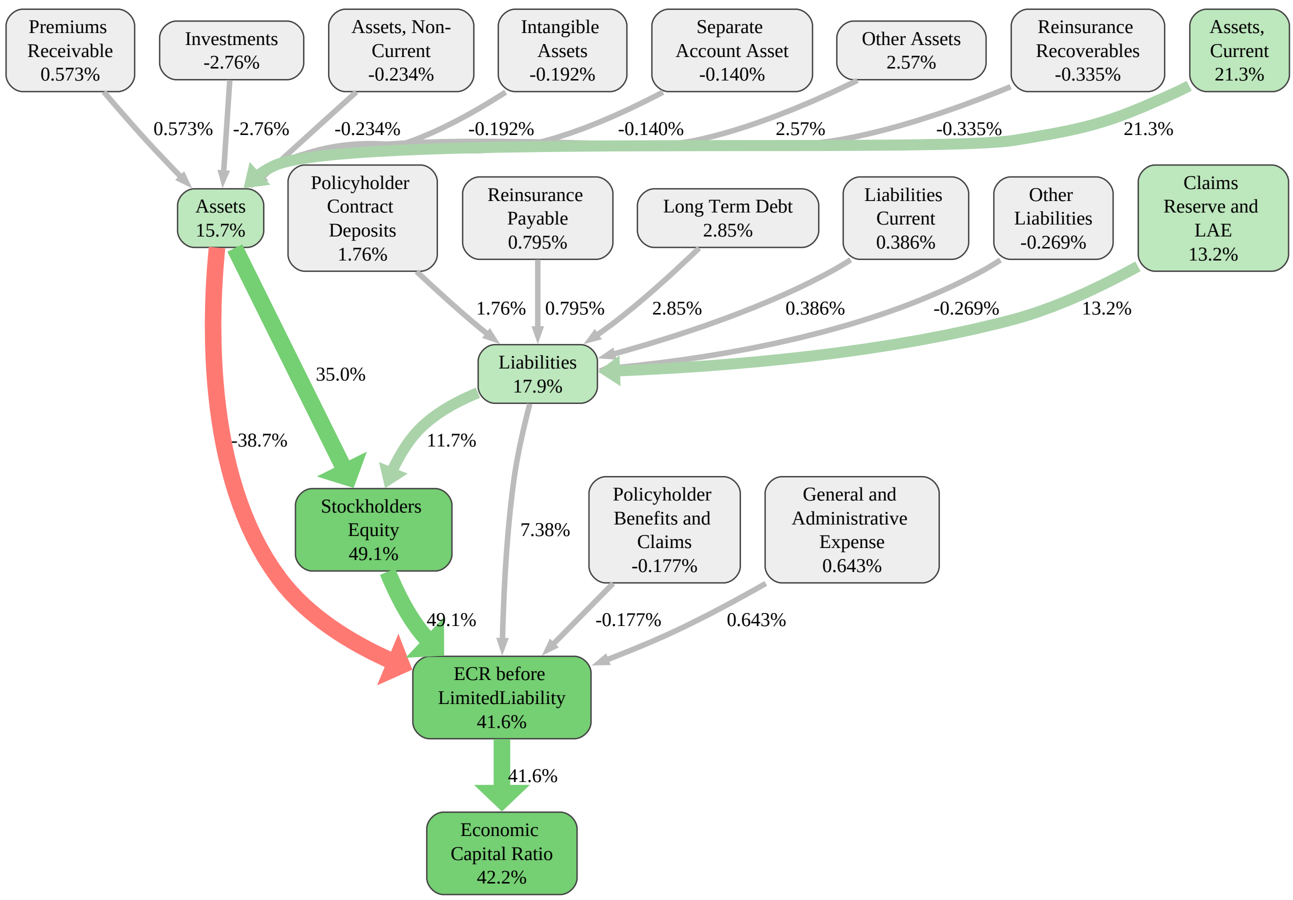
NON-LIFE INSURANCE 2020

Oxbridge RE Holdings Ltd
Rank 2 of 53



TOP RATED 2020 RealRate

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OXBR

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 Stockholders Equity, increasing the Economic Capital Ratio by 49% points.The greatest weakness of Oxbridge RE Holdings Ltd is the variable Investments, reducing the Economic Capital Ratio by 2.8% points.

The company's Economic Capital Ratio, given in the ranking table, is 137%, being 42% points above the market average of 95%.

Input Variable	Value in 1000 USD
Assets, Current	5,962
Assets, Non-Current	9.0
Claims Reserve and LAE	0
Deferred Acquisition Costs Amortization	64
Deferred Policy Acquisition Costs	48
General and Administrative Expense	1,067
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	230
Investments	692
Liabilities Current	0
Long Term Debt	0
Other Assets	2,278
Other Compr. Net Income	-2.0
Other Expenses	0
Other Liabilities	1,012
Other Net Income	0
Other Revenues	134
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	617
Premiums Receivable	506
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	440

Output Variable	Value in 1000 USD
Assets	9,495
Liabilities	1,452
Expenses	1,131
Revenues	981
Stockholders Equity	8,043
Net Income	-150
Comprehensive Net Income	-151
BaseVar	62,301
ECR before LimitedLiability	72%
Economic Capital Ratio	137%

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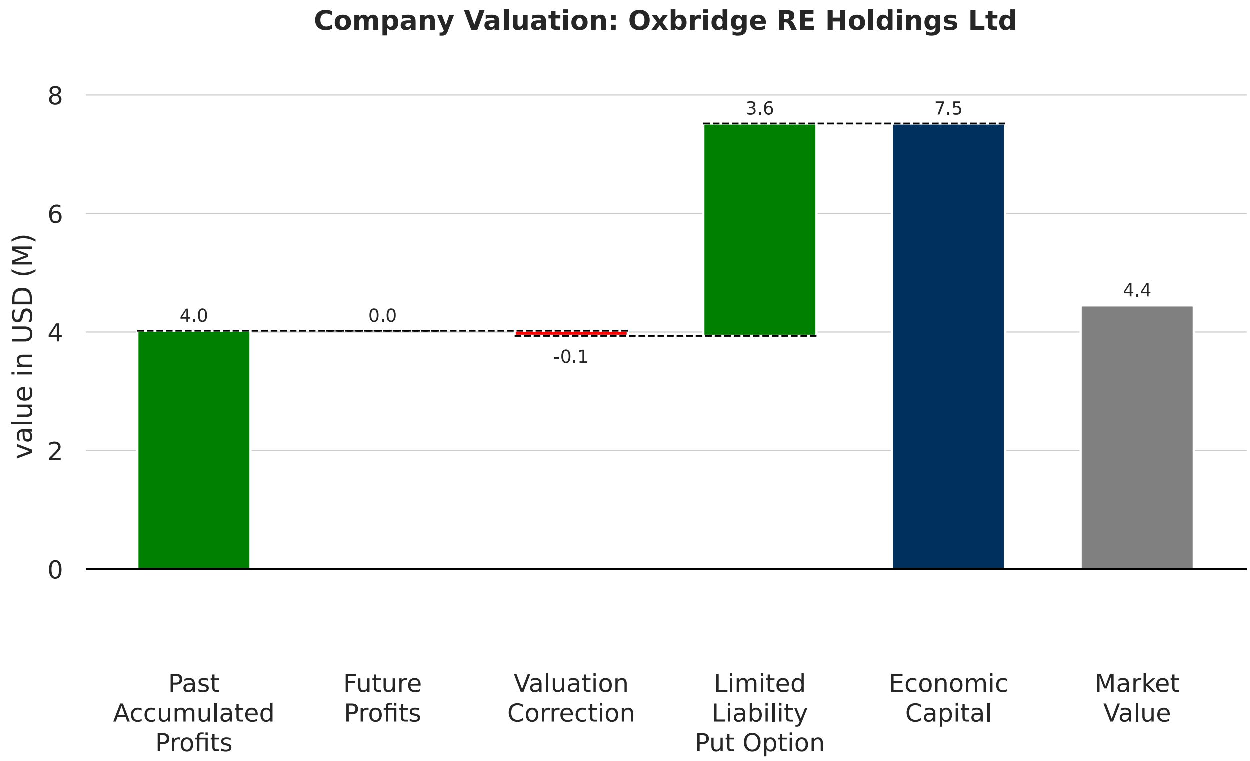

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.