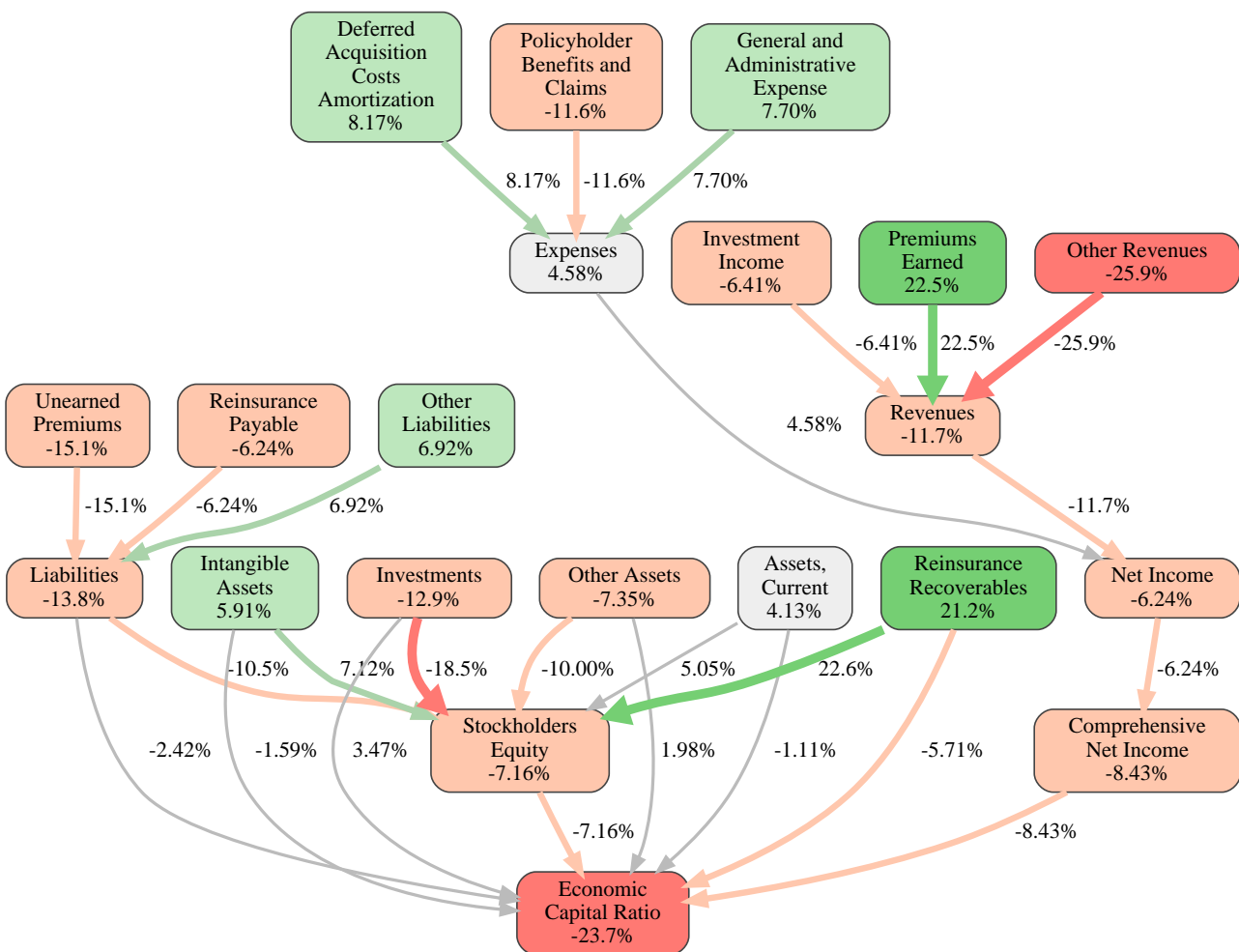




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The relative strengths and weaknesses of Heritage Insurance Holdings Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Heritage Insurance Holdings Inc. compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 22% points. The greatest weakness of Heritage Insurance Holdings Inc. is the variable Other Revenues, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 30%, being 24% points below the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	268,351
Assets, Non-Current	38,863
Claims Reserve and LAE	613,533
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	77,211
General and Administrative Expense	80,544
Insurance Commissions and Fees	0
Intangible Assets	221,101
Investment Income	14,432
Investments	595,249
Liabilities Current	0
Long Term Debt	129,248
Other Assets	22,205
Other Compr. Net Income	13,857
Other Expenses	128,789
Other Liabilities	105,519
Other Net Income	-48
Other Revenues	18,160
Policyholder Benefits and Claims	273,288
Policyholder Contract Deposits	0
Premiums Earned	478,713
Premiums Receivable	63,685
Reinsurance Payable	156,351
Reinsurance Recoverables	653,005
Separate Account Asset	0
Unearned Premiums	486,220

Output Variable	Value in 1000 USD
Assets	1,939,670
Liabilities	1,490,871
Expenses	482,621
Revenues	511,305
Stockholders Equity	448,799
Net Income	28,636
Comprehensive Net Income	42,493
Economic Capital Ratio	30%