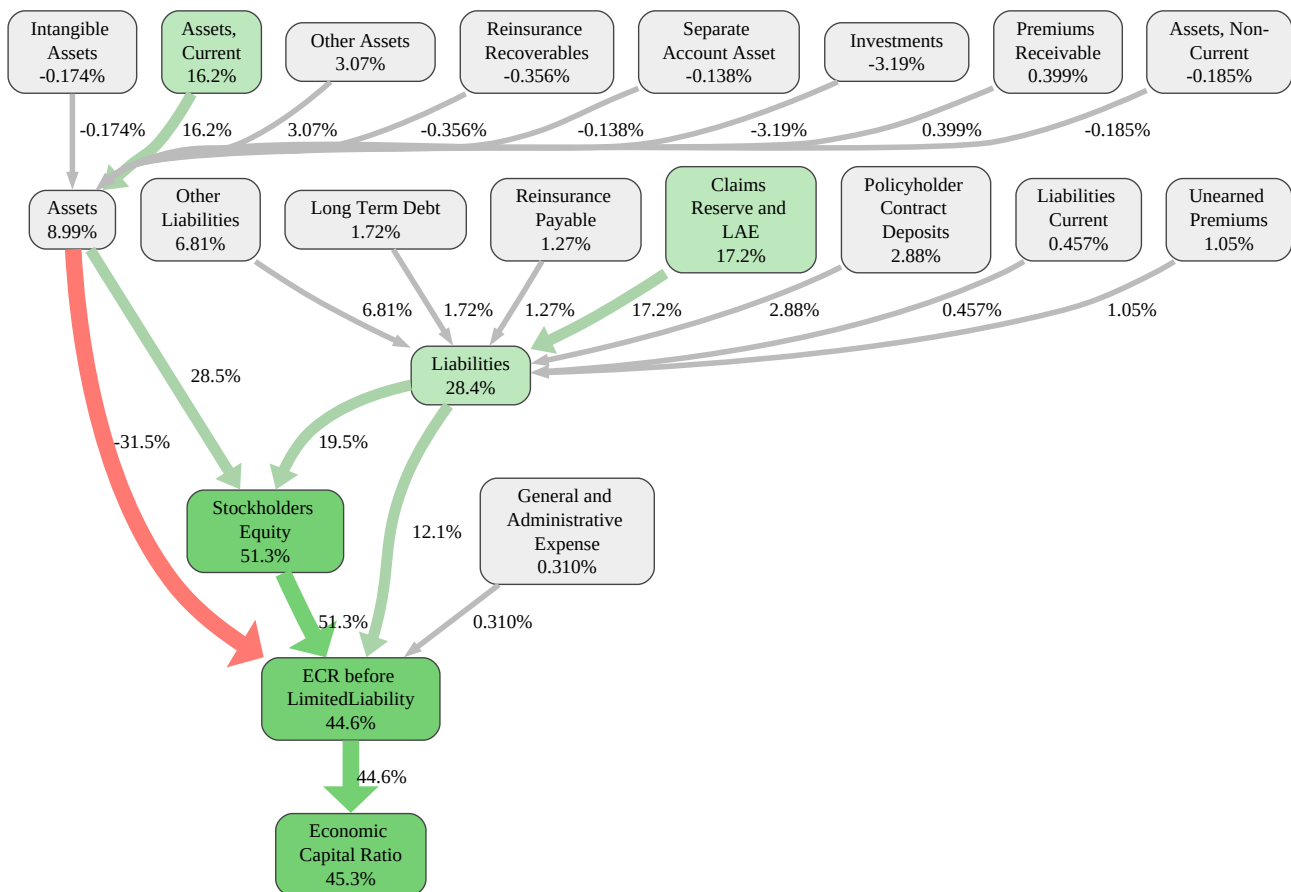




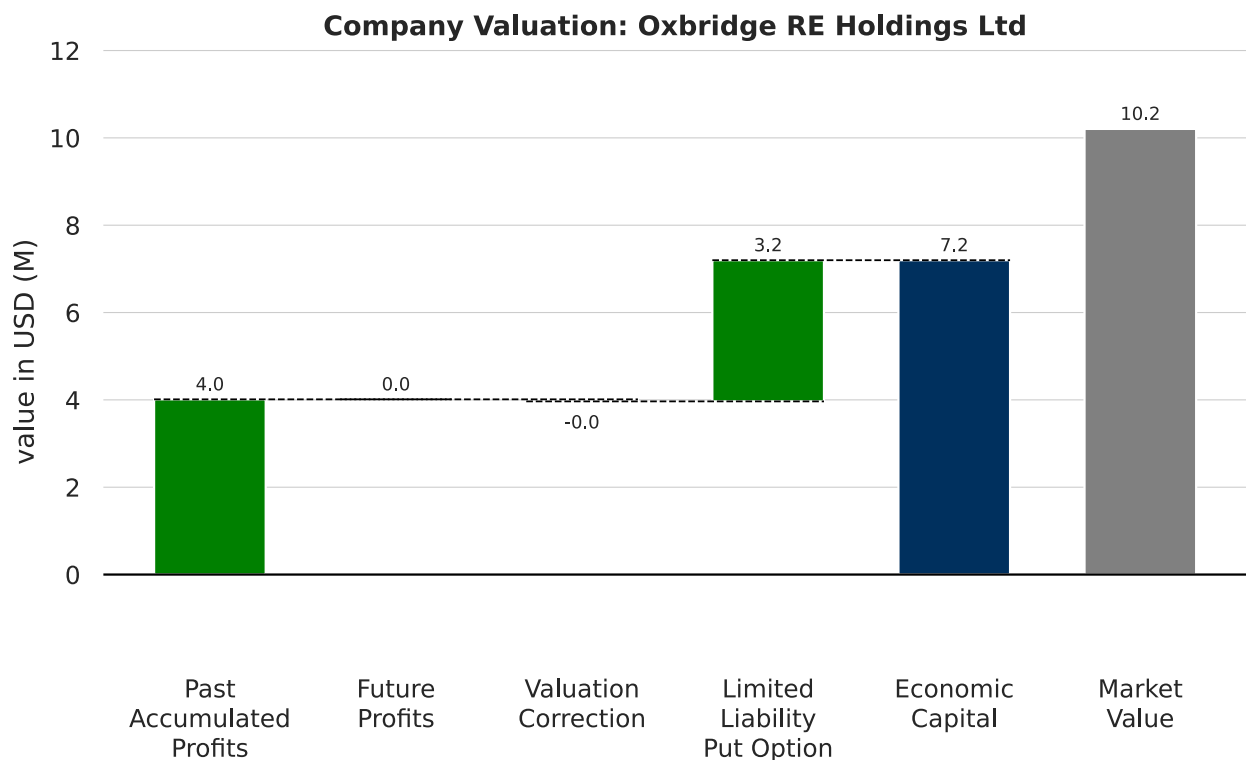
The relative strengths and weaknesses of Oxbridge RE Holdings Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Oxbridge RE Holdings Ltd compared to the market average is the variable Stockholders Equity, increasing the Economic Capital Ratio by 51% points. The greatest weakness of Oxbridge RE Holdings Ltd is the variable Investments, reducing the Economic Capital Ratio by 3.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 142%, being 45% points above the market average of 97%.

Input Variable	Value in 1000 USD
Assets, Current	5,562
Assets, Non-Current	13
Claims Reserve and LAE	0
Deferred Acquisition Costs Amortization	98
Deferred Policy Acquisition Costs	45
General and Administrative Expense	1,028
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	102
Investments	0
Liabilities Current	0
Long Term Debt	0
Other Assets	2,999
Other Compr. Net Income	0
Other Expenses	0
Other Liabilities	647
Other Net Income	0
Other Revenues	219
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	893
Premiums Receivable	464
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	411

Output Variable	Value in 1000 USD
Assets	9,083
Liabilities	1,058
Expenses	1,126
Revenues	1,214
Stockholders Equity	8,025
Net Income	88
Comprehensive Net Income	88
BaseVar	130,877
ECR before Limited Liability	78%
Economic Capital Ratio	142%



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.