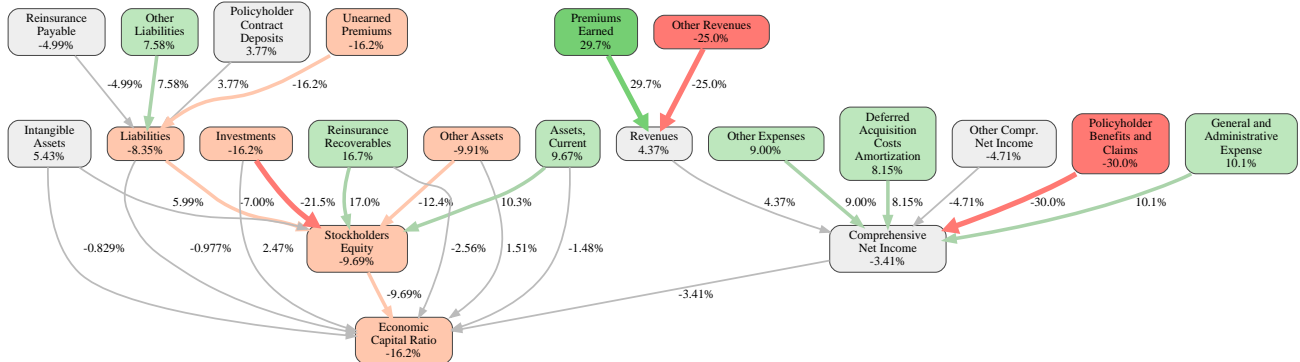




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Heritage Insurance Holdings Inc. Rank 57 of 78





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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 30% points. The greatest weakness of Heritage Insurance Holdings Inc. is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 16% points below the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	440,956
Assets, Non-Current	36,689
Claims Reserve and LAE	659,341
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	89,265
General and Administrative Expense	81,537
Insurance Commissions and Fees	0
Intangible Assets	214,736
Investment Income	12,302
Investments	589,019
Liabilities Current	0
Long Term Debt	120,998
Other Assets	40,388
Other Compr. Net Income	-1,273
Other Expenses	129,135
Other Liabilities	135,160
Other Net Income	0
Other Revenues	36,361
Policyholder Benefits and Claims	373,387
Policyholder Contract Deposits	0
Premiums Earned	544,722
Premiums Receivable	77,471
Reinsurance Payable	161,918
Reinsurance Recoverables	600,855
Separate Account Asset	0
Unearned Premiums	569,618

Output Variable	Value in 1000 USD
Assets	2,089,379
Liabilities	1,647,035
Expenses	584,059
Revenues	593,385
Stockholders Equity	442,344
Net Income	9,326
Comprehensive Net Income	8,053
Economic Capital Ratio	19%