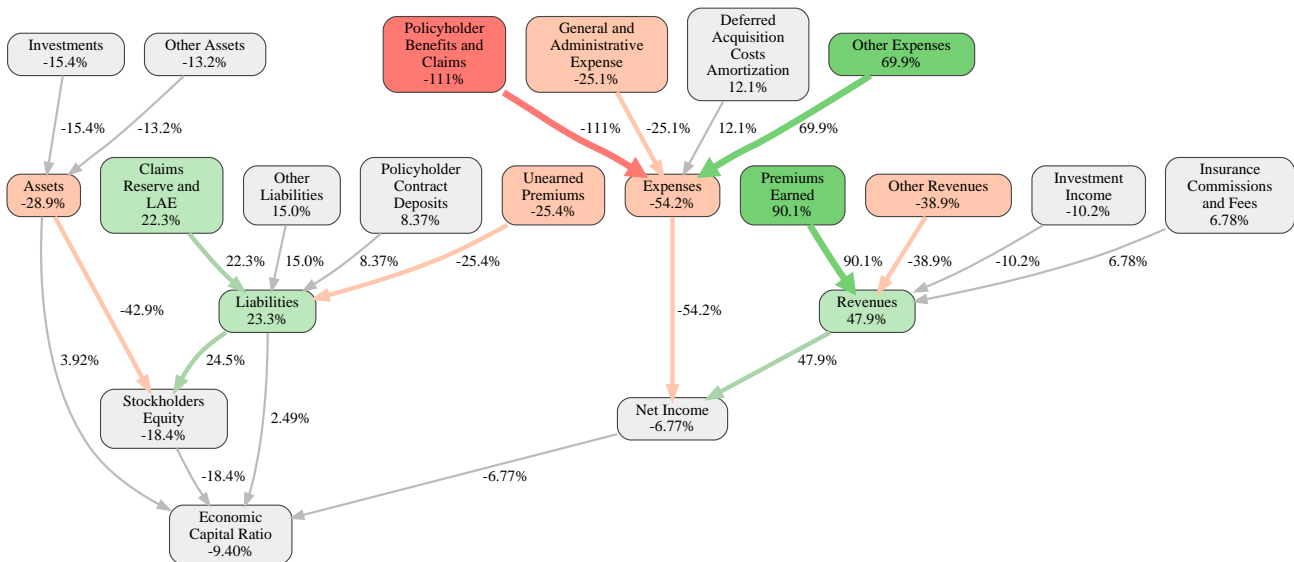




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NON-LIFE INSURANCE 2022

Universal Insurance Holdings Inc.
Rank 50 of 76





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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 111% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 9.4% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	250,508
Assets, Non-Current	75,713
Claims Reserve and LAE	346,216
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	108,822
General and Administrative Expense	314,233
Insurance Commissions and Fees	41,649
Intangible Assets	0
Investment Income	12,535
Investments	1,093,680
Liabilities Current	0
Long Term Debt	103,676
Other Assets	35,913
Other Compr. Net Income	-18,911
Other Expenses	8,006
Other Liabilities	130,116
Other Net Income	0
Other Revenues	32,204
Policyholder Benefits and Claims	779,205
Policyholder Contract Deposits	0
Premiums Earned	1,035,463
Premiums Receivable	64,923
Reinsurance Payable	188,662
Reinsurance Recoverables	426,582
Separate Account Asset	0
Unearned Premiums	857,769

Output Variable	Value in 1000 USD
Assets	2,056,141
Liabilities	1,626,439
Expenses	1,101,444
Revenues	1,121,851
Stockholders Equity	429,702
Net Income	20,407
Comprehensive Net Income	1,496
Economic Capital Ratio	17%