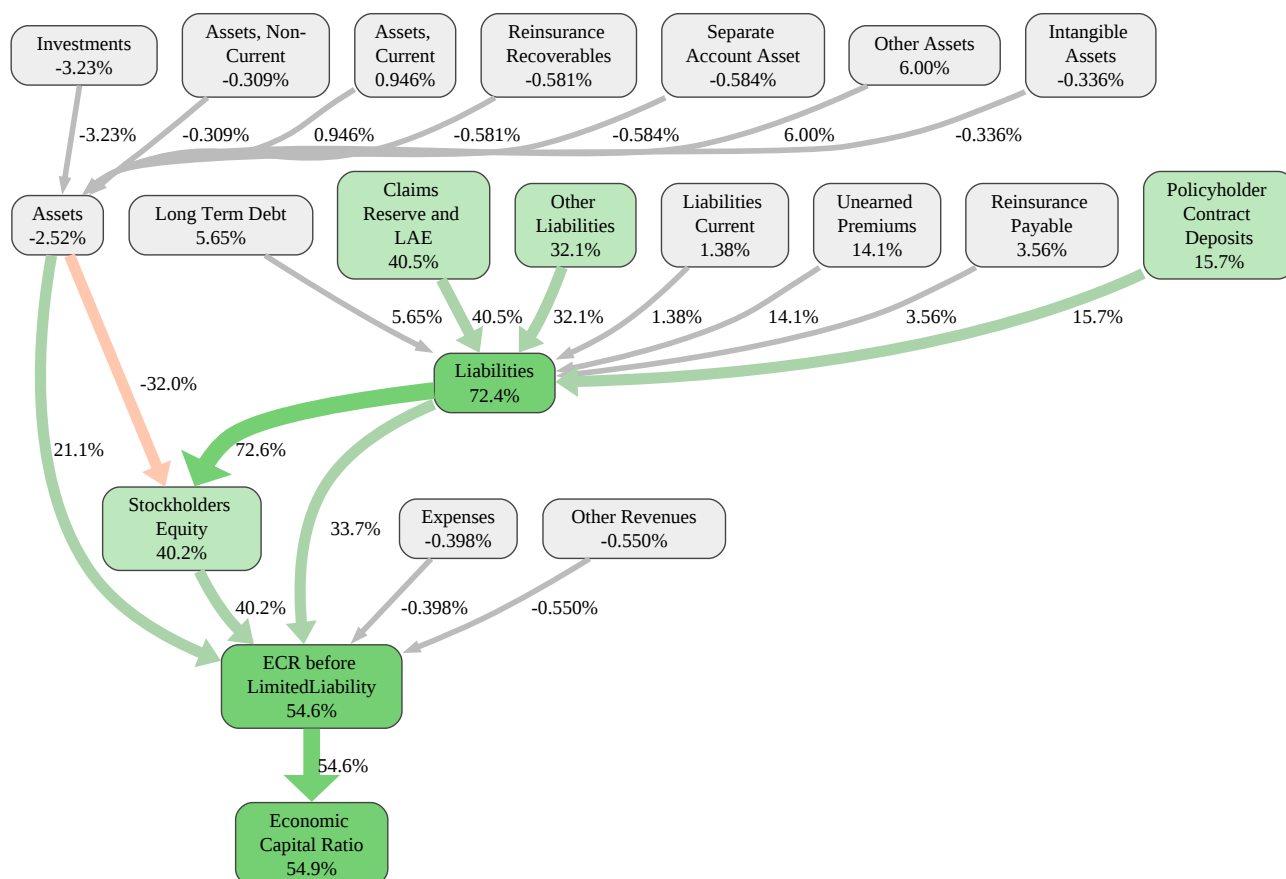




The relative strengths and weaknesses of Oxbridge RE Holdings Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

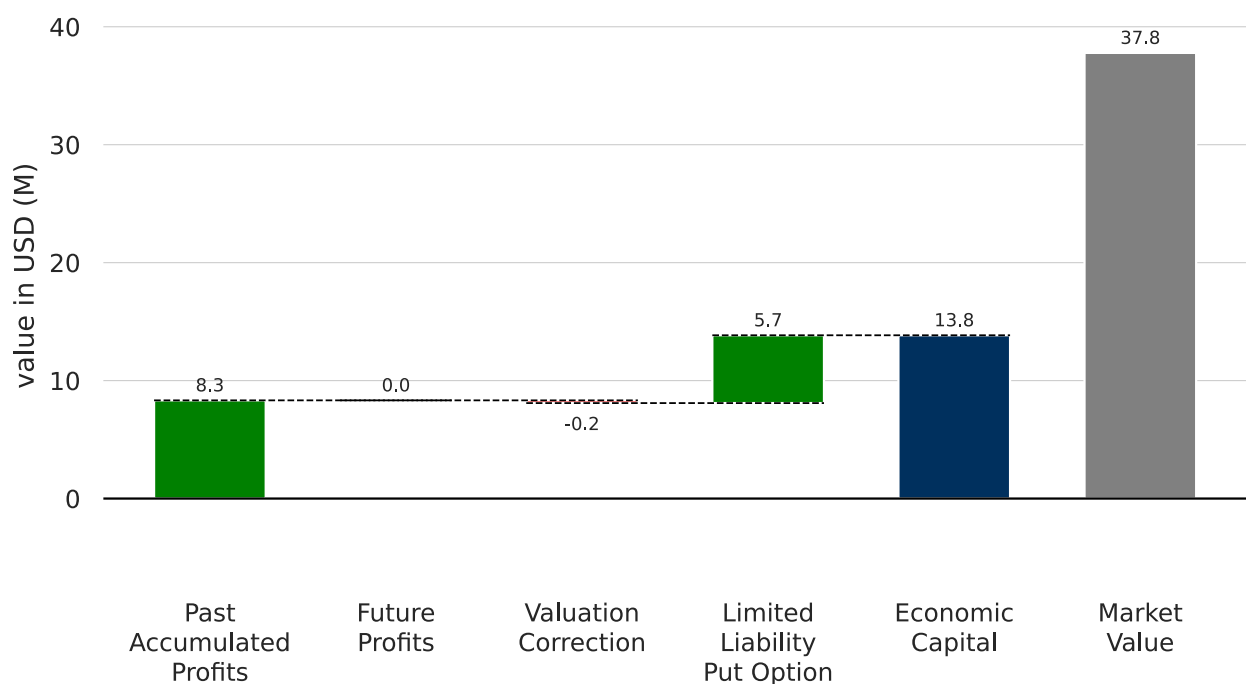
The greatest strength of Oxbridge RE Holdings Ltd compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 72% points. The greatest weakness of Oxbridge RE Holdings Ltd is the variable Investments, reducing the Economic Capital Ratio by 3.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 148%, being 55% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	3,527
Assets, Non-Current	9.0
Claims Reserve and LAE	0
Deferred Acquisition Costs Amortization	106
Deferred Policy Acquisition Costs	38
General and Administrative Expense	1,305
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	99
Investments	0
Liabilities Current	0
Long Term Debt	0
Other Assets	13,831
Other Compr. Net Income	-91
Other Expenses	158
Other Liabilities	688
Other Net Income	0
Other Revenues	9,161
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	965
Premiums Receivable	284
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	350

Output Variable	Value in 1000 USD
Assets	17,689
Liabilities	1,038
Expenses	1,569
Revenues	10,225
Stockholders Equity	16,651
Net Income	8,656
Comprehensive Net Income	8,610
BaseVar	413,615
ECR before Limited Liability	86%
Economic Capital Ratio	148%

Company Valuation: Oxbridge RE Holdings Ltd



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.