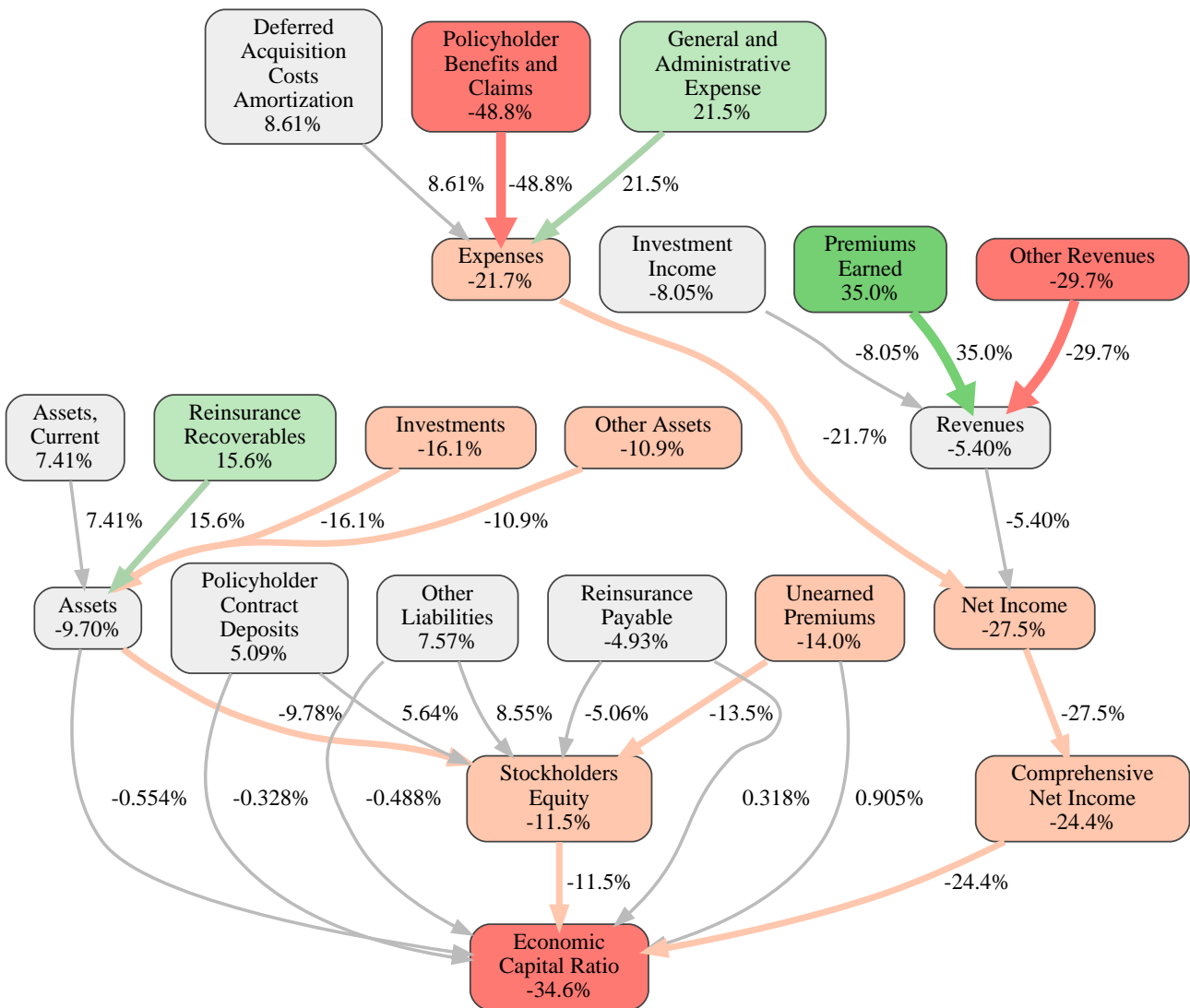




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NON-LIFE INSURANCE 2022

Heritage Insurance Holdings Inc.
Rank 65 of 76





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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 35% points. The greatest weakness of Heritage Insurance Holdings Inc. is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is -8.5%, being 35% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	359,337
Assets, Non-Current	29,698
Claims Reserve and LAE	590,166
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	93,881
General and Administrative Expense	65,787
Insurance Commissions and Fees	0
Intangible Assets	147,885
Investment Income	5,652
Investments	694,698
Liabilities Current	0
Long Term Debt	120,757
Other Assets	48,074
Other Compr. Net Income	-10,630
Other Expenses	213,131
Other Liabilities	144,641
Other Net Income	0
Other Revenues	14,838
Policyholder Benefits and Claims	427,370
Policyholder Contract Deposits	0
Premiums Earned	611,071
Premiums Receivable	71,925
Reinsurance Payable	191,728
Reinsurance Recoverables	535,264
Separate Account Asset	0
Unearned Premiums	590,419

Output Variable	Value in 1000 USD
Assets	1,980,762
Liabilities	1,637,711
Expenses	706,288
Revenues	631,561
Stockholders Equity	343,051
Net Income	-74,727
Comprehensive Net Income	-85,357
Economic Capital Ratio	-8.5%