





RealRate

# NON-LIFE INSURANCE 2023

Universal Insurance Holdings Inc.  
Rank 47 of 74



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 Other Expenses, increasing the Economic Capital Ratio by 66% points. The greatest weakness of Universal Insurance Holdings Inc. is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 90% points.

The company's Economic Capital Ratio, given in the ranking table, is -11%, being 1.6% points below the market average of -9.6%.

Input Variable	Value in 1000 USD
Assets, Current	388,706
Assets, Non-Current	69,716
Claims Reserve and LAE	1,038,790
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	103,654
General and Administrative Expense	304,897
Insurance Commissions and Fees	53,168
Intangible Assets	0
Investment Income	25,785
Investments	1,105,806
Liabilities Current	0
Long Term Debt	102,769
Other Assets	61,421
Other Compr. Net Income	-88,214
Other Expenses	1,619
Other Liabilities	132,341
Other Net Income	0
Other Revenues	15,079
Policyholder Benefits and Claims	938,399
Policyholder Contract Deposits	0
Premiums Earned	1,128,626
Premiums Receivable	69,574
Reinsurance Payable	384,504
Reinsurance Recoverables	1,091,277
Separate Account Asset	0
Unearned Premiums	943,854

Output Variable	Value in 1000 USD
Assets	2,890,154
Liabilities	2,602,258
Expenses	1,244,915
Revenues	1,222,658
Stockholders Equity	287,896
Net Income	-22,257
Comprehensive Net Income	-110,471
Economic Capital Ratio	-11%