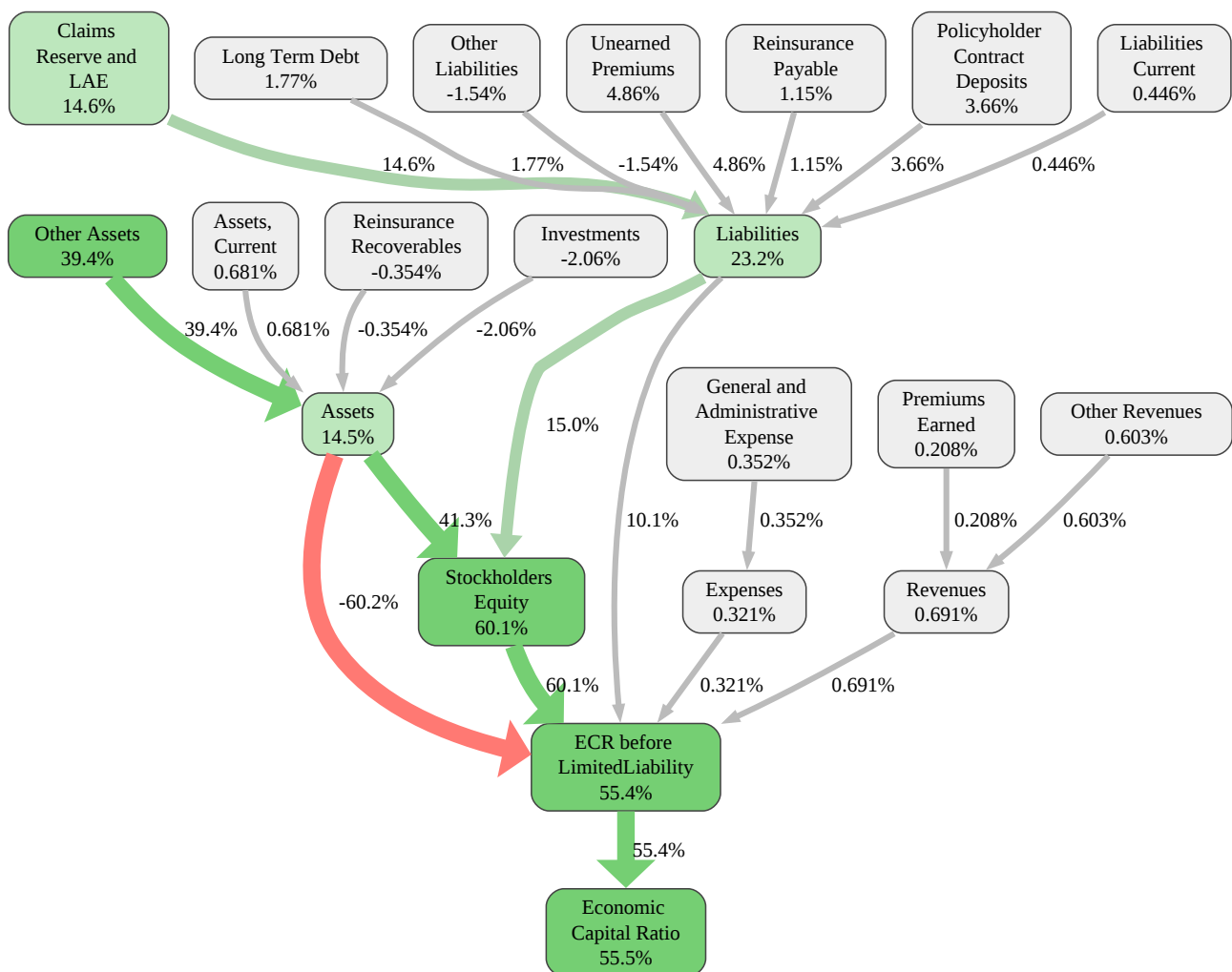




The relative strengths and weaknesses of Oxbridge RE Holdings Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

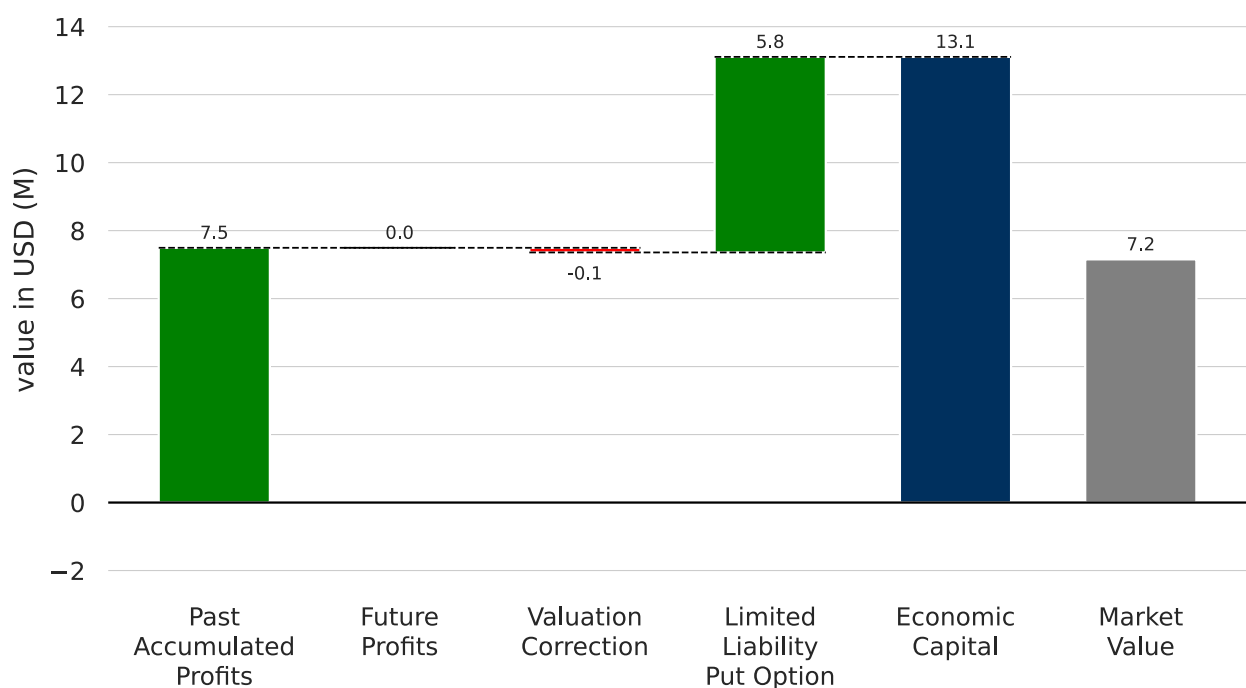
The greatest strength of Oxbridge RE Holdings Ltd compared to the market average is the variable Stockholders Equity, increasing the Economic Capital Ratio by 60% points. The greatest weakness of Oxbridge RE Holdings Ltd is the variable Investments, reducing the Economic Capital Ratio by 2.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 144%, being 56% points above the market average of 88%.

Input Variable	Value in 1000 USD
Assets, Current	1,207
Assets, Non-Current	5.0
Claims Reserve and LAE	0
Deferred Acquisition Costs Amortization	110
Deferred Policy Acquisition Costs	0
General and Administrative Expense	1,413
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	228
Investments	0
Liabilities Current	0
Long Term Debt	0
Other Assets	15,122
Other Compr. Net Income	0
Other Expenses	1,073
Other Liabilities	1,627
Other Net Income	0
Other Revenues	-373
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	995
Premiums Receivable	282
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	0

Output Variable	Value in 1000 USD
Assets	16,616
Liabilities	1,627
Expenses	2,596
Revenues	850
Stockholders Equity	14,989
Net Income	-1,746
Comprehensive Net Income	-1,746
BaseVar	56,718
ECR before Limited Liability	81%
Economic Capital Ratio	144%

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.