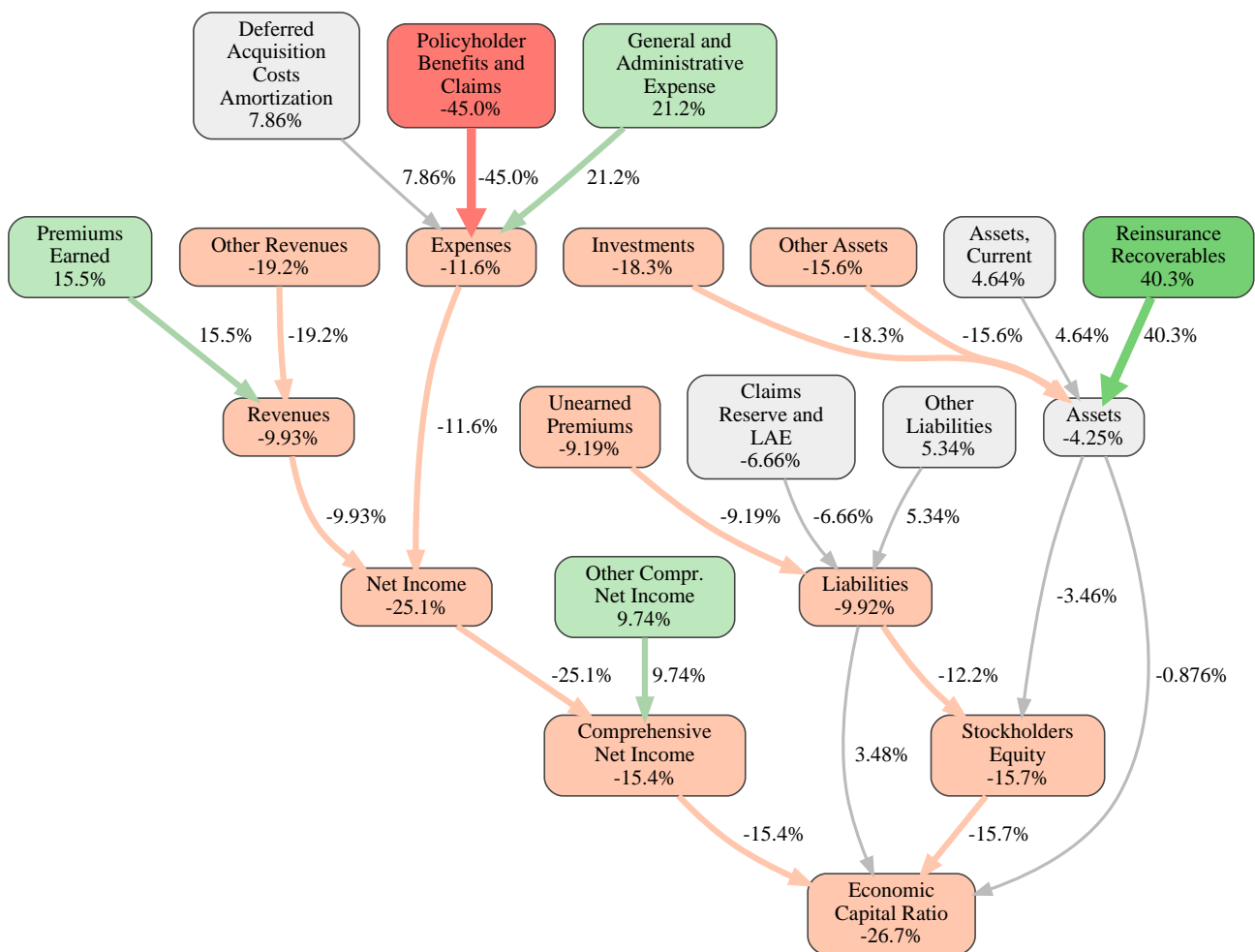




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NON-LIFE INSURANCE 2023

Heritage Insurance Holdings Inc.
Rank 60 of 74





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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 Reinsurance Recoverables, increasing the Economic Capital Ratio by 40% points. The greatest weakness of Heritage Insurance Holdings Inc. is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 45% points.

The company's Economic Capital Ratio, given in the ranking table, is -36%, being 27% points below the market average of -9.6%.

Input Variable	Value in 1000 USD
Assets, Current	280,881
Assets, Non-Current	37,238
Claims Reserve and LAE	1,131,807
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	99,617
General and Administrative Expense	70,396
Insurance Commissions and Fees	0
Intangible Assets	49,575
Investment Income	11,977
Investments	653,570
Liabilities Current	0
Long Term Debt	128,943
Other Assets	66,934
Other Compr. Net Income	-49,012
Other Expenses	245,265
Other Liabilities	144,367
Other Net Income	0
Other Revenues	13,418
Policyholder Benefits and Claims	501,162
Policyholder Contract Deposits	0
Premiums Earned	637,065
Premiums Receivable	92,749
Reinsurance Payable	199,803
Reinsurance Recoverables	1,112,036
Separate Account Asset	0
Unearned Premiums	656,641

Output Variable	Value in 1000 USD
Assets	2,392,600
Liabilities	2,261,561
Expenses	816,823
Revenues	662,460
Stockholders Equity	131,039
Net Income	-154,363
Comprehensive Net Income	-203,375
Economic Capital Ratio	-36%