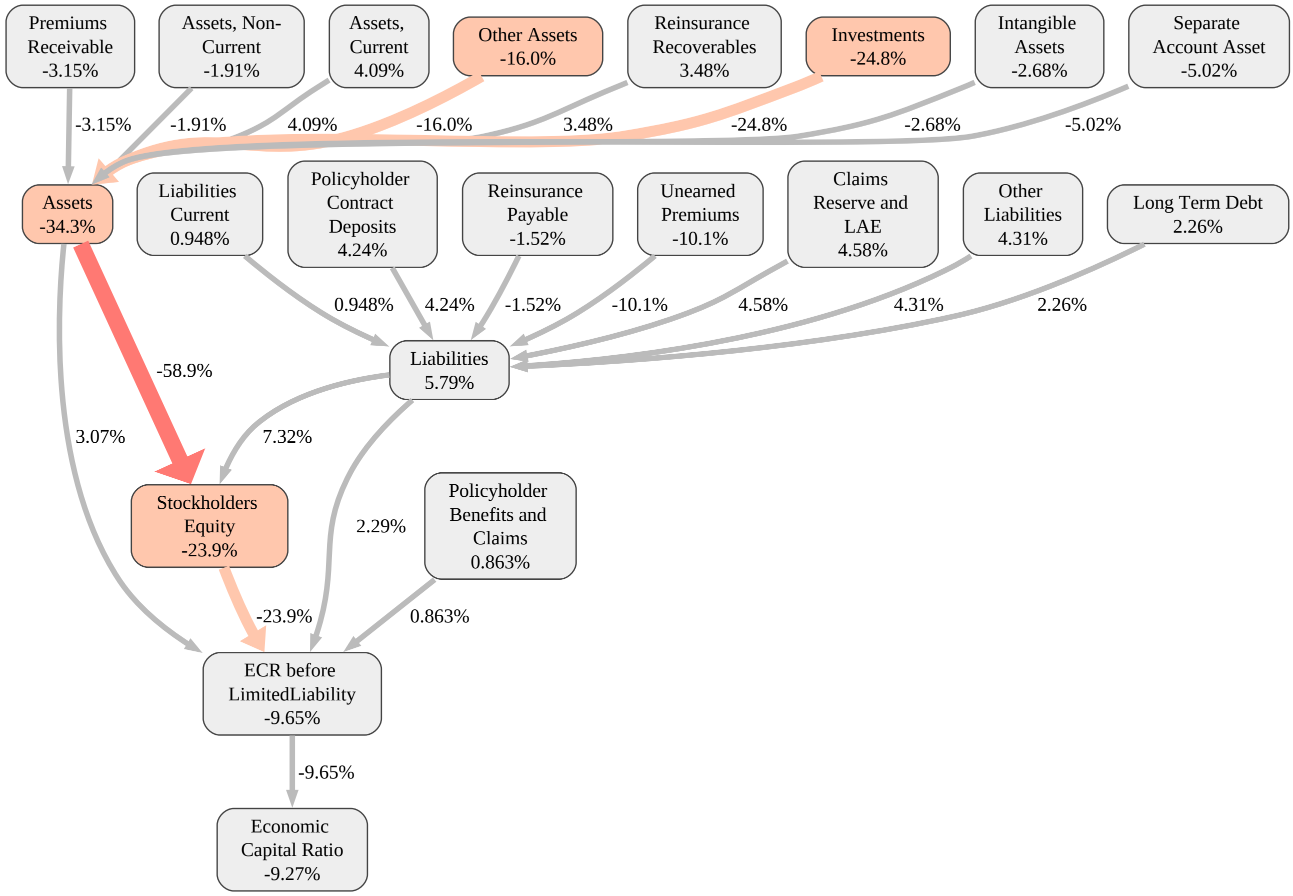
NON-LIFE INSURANCE 2024

Universal Insurance Holdings Inc
Rank 44 of 55



RealRate

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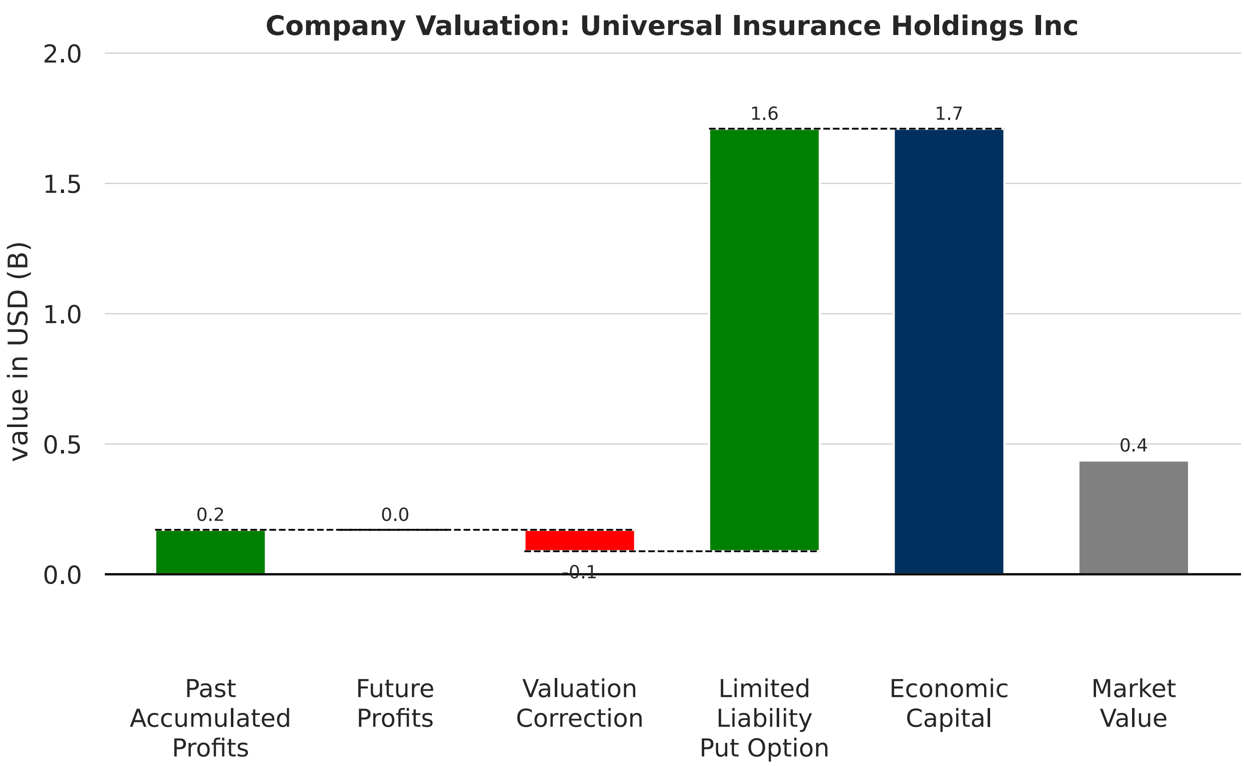
The relative strengths and weaknesses of Universal Insurance Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Universal Insurance Holdings Inc compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 5.8% points.The greatest weakness of Universal Insurance Holdings Inc is the variable Assets, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 80%, being 9.3% points below the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	397,306
Assets, Non-Current	70,256
Claims Reserve and LAE	510,117
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	109,985
General and Administrative Expense	304,066
Insurance Commissions and Fees	54,058
Intangible Assets	0
Investment Income	48,449
Investments	1,160,784
Liabilities Current	0
Long Term Debt	102,006
Other Assets	45,810
Other Compr. Net Income	29,610
Other Expenses	28,057
Other Liabilities	180,732
Other Net Income	0
Other Revenues	37,139
Policyholder Benefits and Claims	992,636
Policyholder Contract Deposits	0
Premiums Earned	1,251,936
Premiums Receivable	77,064
Reinsurance Payable	191,850
Reinsurance Recoverables	455,356
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	990,559

Output Variable	Value in 1000 USD
Assets	2,316,561
Liabilities	1,975,264
Expenses	1,324,759
Revenues	1,391,582
Stockholders Equity	341,297
Net Income	66,823
Comprehensive Net Income	81,628
BaseVar	36,299,532
ECR before LimitedLiability	4.1%
Economic Capital Ratio	80%



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.