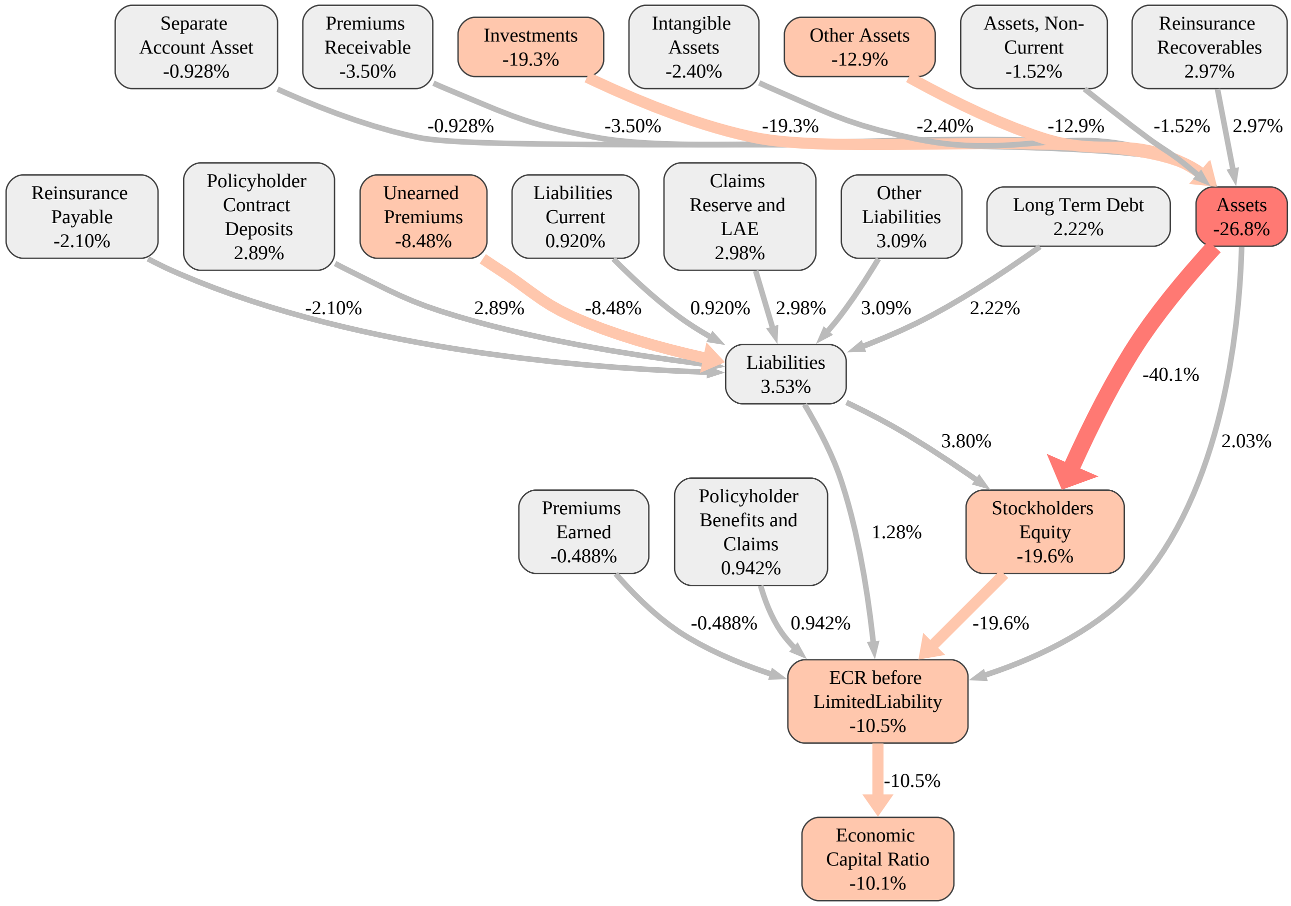
NON-LIFE INSURANCE 2025

Universal Insurance Holdings Inc
Rank 49 of 57



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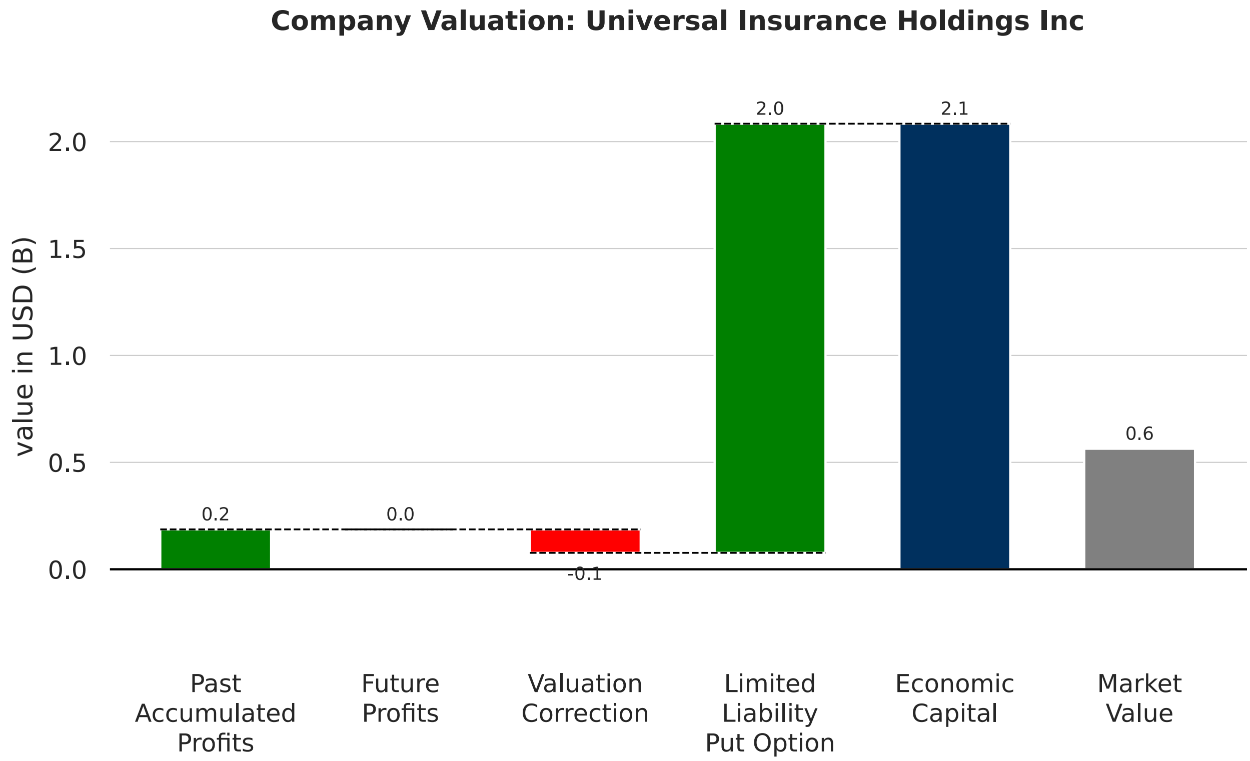
The relative strengths and weaknesses of Universal Insurance Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Universal Insurance Holdings Inc compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 3.5% points.The greatest weakness of Universal Insurance Holdings Inc is the variable Assets, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 78%, being 10% points below the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	259,441
Assets, Non-Current	76,899
Claims Reserve and LAE	959,291
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	121,178
General and Administrative Expense	342,083
Insurance Commissions and Fees	51,792
Intangible Assets	0
Investment Income	59,148
Investments	1,371,276
Liabilities Current	0
Long Term Debt	101,243
Other Assets	44,798
Other Compr. Net Income	11,006
Other Expenses	32,159
Other Liabilities	127,303
Other Net Income	0
Other Revenues	36,523
Policyholder Benefits and Claims	1,087,366
Policyholder Contract Deposits	0
Premiums Earned	1,373,073
Premiums Receivable	77,936
Reinsurance Payable	220,328
Reinsurance Recoverables	890,333
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	1,060,446

Output Variable	Value in 1000 USD
Assets	2,841,861
Liabilities	2,468,611
Expenses	1,461,608
Revenues	1,520,536
Stockholders Equity	373,250
Net Income	58,928
Comprehensive Net Income	64,431
BaseVar	36,745,783
ECR before LimitedLiability	2.9%
Economic Capital Ratio	78%



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.