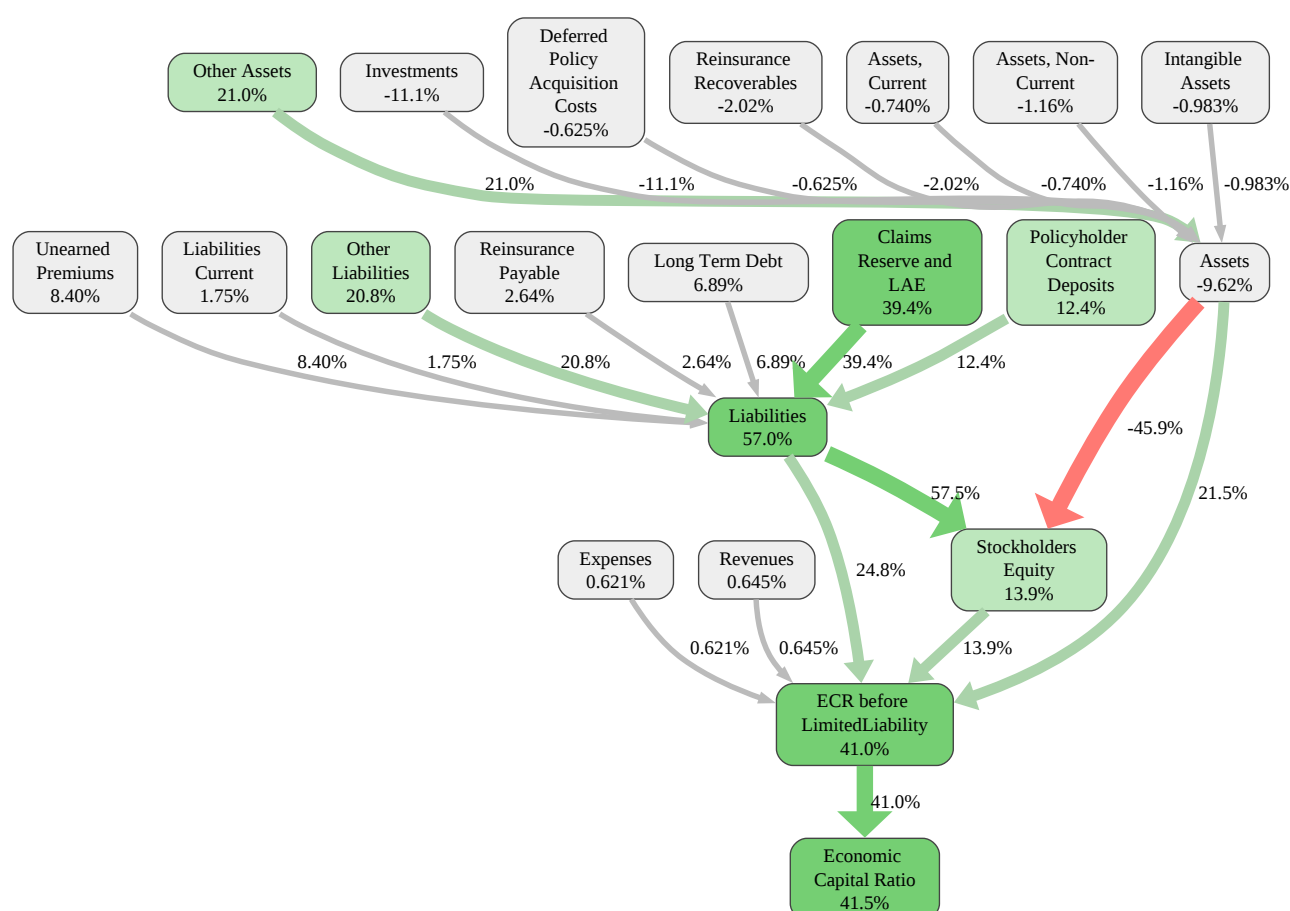




The relative strengths and weaknesses of Oxbridge RE Holdings Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

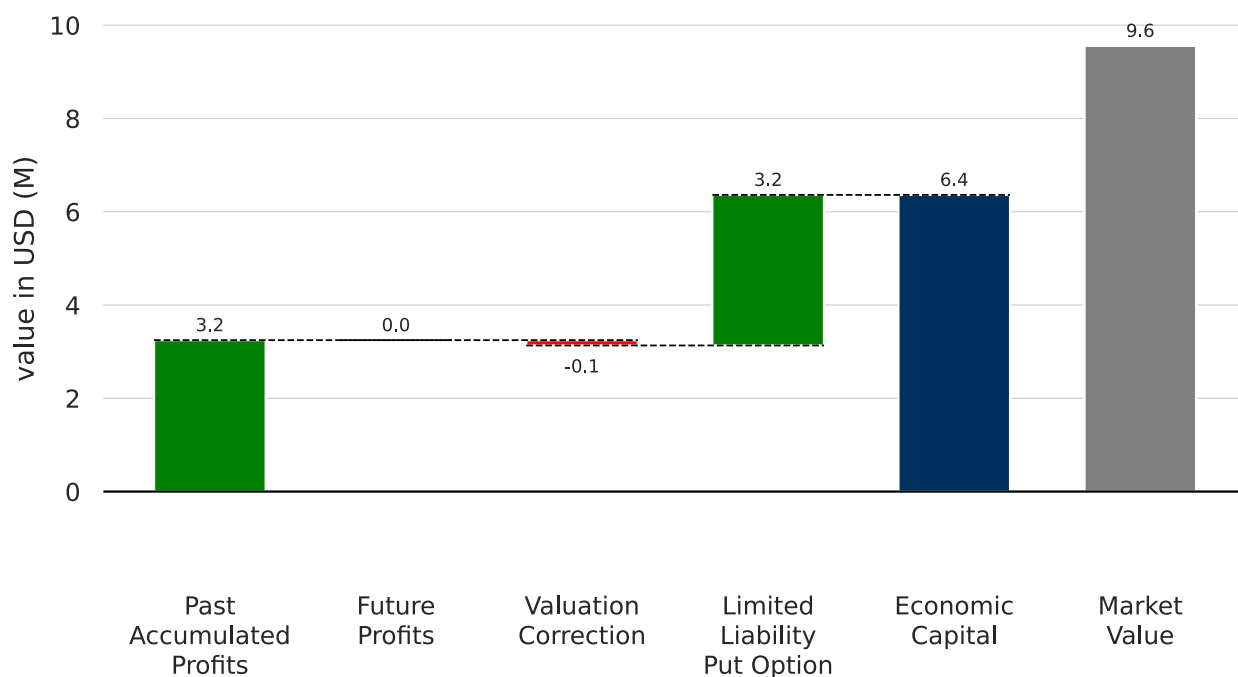
The greatest strength of Oxbridge RE Holdings Ltd compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 57% points. The greatest weakness of Oxbridge RE Holdings Ltd is the variable Investments, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 132%, being 42% points above the market average of 91%.

Input Variable	Value in 1000 USD
Assets, Current	268
Assets, Non-Current	16
Claims Reserve and LAE	91
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	102
General and Administrative Expense	3,046
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	349
Investments	0
Liabilities Current	0
Long Term Debt	0
Other Assets	6,901
Other Compr. Net Income	0
Other Expenses	252
Other Liabilities	470
Other Net Income	-2.0
Other Revenues	-59
Policyholder Benefits and Claims	2,742
Policyholder Contract Deposits	0
Premiums Earned	2,287
Premiums Receivable	766
Reinsurance Payable	73
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	926

Output Variable	Value in 1000 USD
Assets	8,053
Liabilities	1,560
Expenses	6,040
Revenues	2,577
Stockholders Equity	6,493
Net Income	-3,465
Comprehensive Net Income	-3,465
BaseVar	108,901
ECR before Limited Liability	65%
Economic Capital Ratio	132%

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.