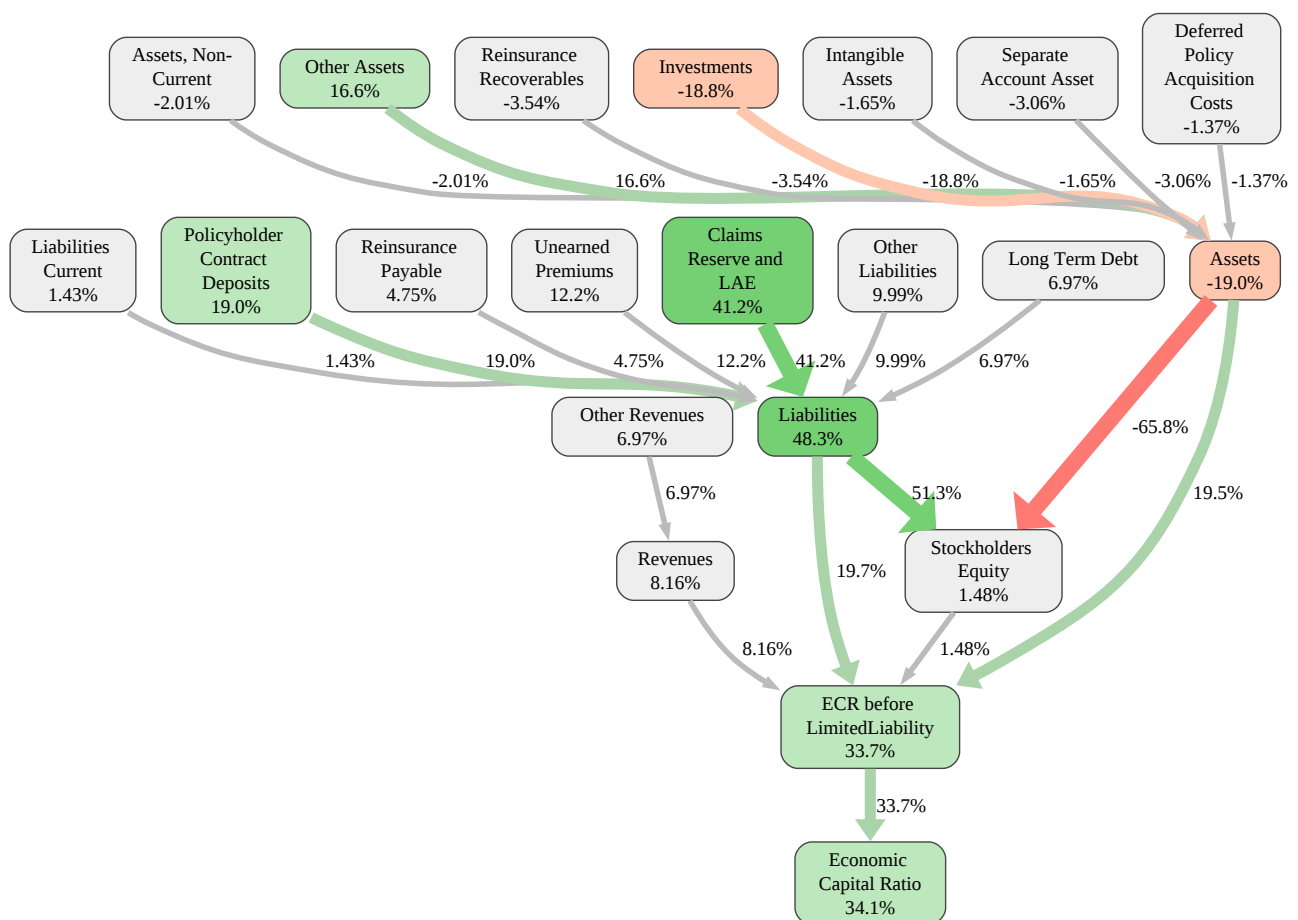




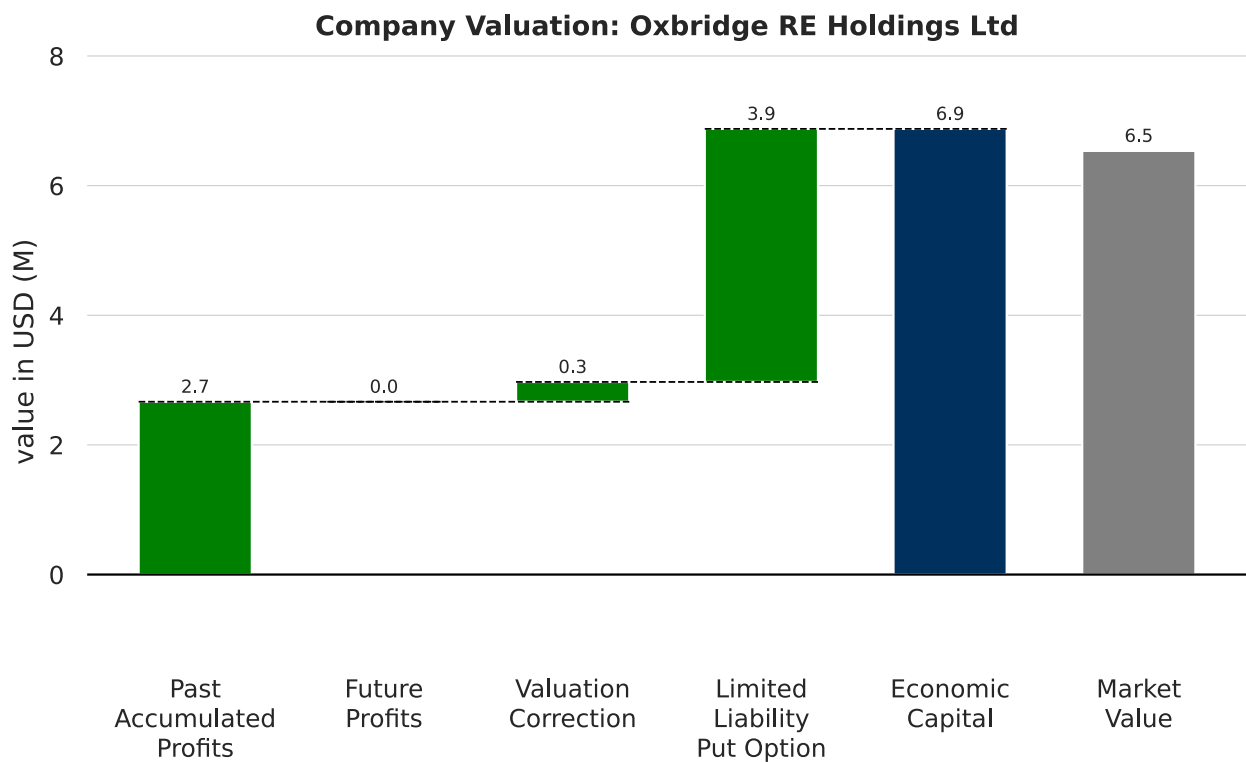
The relative strengths and weaknesses of Oxbridge RE Holdings Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Oxbridge RE Holdings Ltd compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 48% points. The greatest weakness of Oxbridge RE Holdings Ltd is the variable Assets, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 123%, being 34% points above the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	495
Assets, Non-Current	4.0
Claims Reserve and LAE	0
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	101
General and Administrative Expense	2,183
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	303
Investments	0
Liabilities Current	0
Long Term Debt	0
Other Assets	6,676
Other Compr. Net Income	0
Other Expenses	141
Other Liabilities	2,006
Other Net Income	-542
Other Revenues	-8,607
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	1,255
Premiums Receivable	977
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	915

Output Variable	Value in 1000 USD
Assets	8,253
Liabilities	2,921
Expenses	2,324
Revenues	-7,049
Stockholders Equity	5,332
Net Income	-9,915
Comprehensive Net Income	-9,915
BaseVar	128,908
ECR before Limited Liability	53%
Economic Capital Ratio	123%



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.