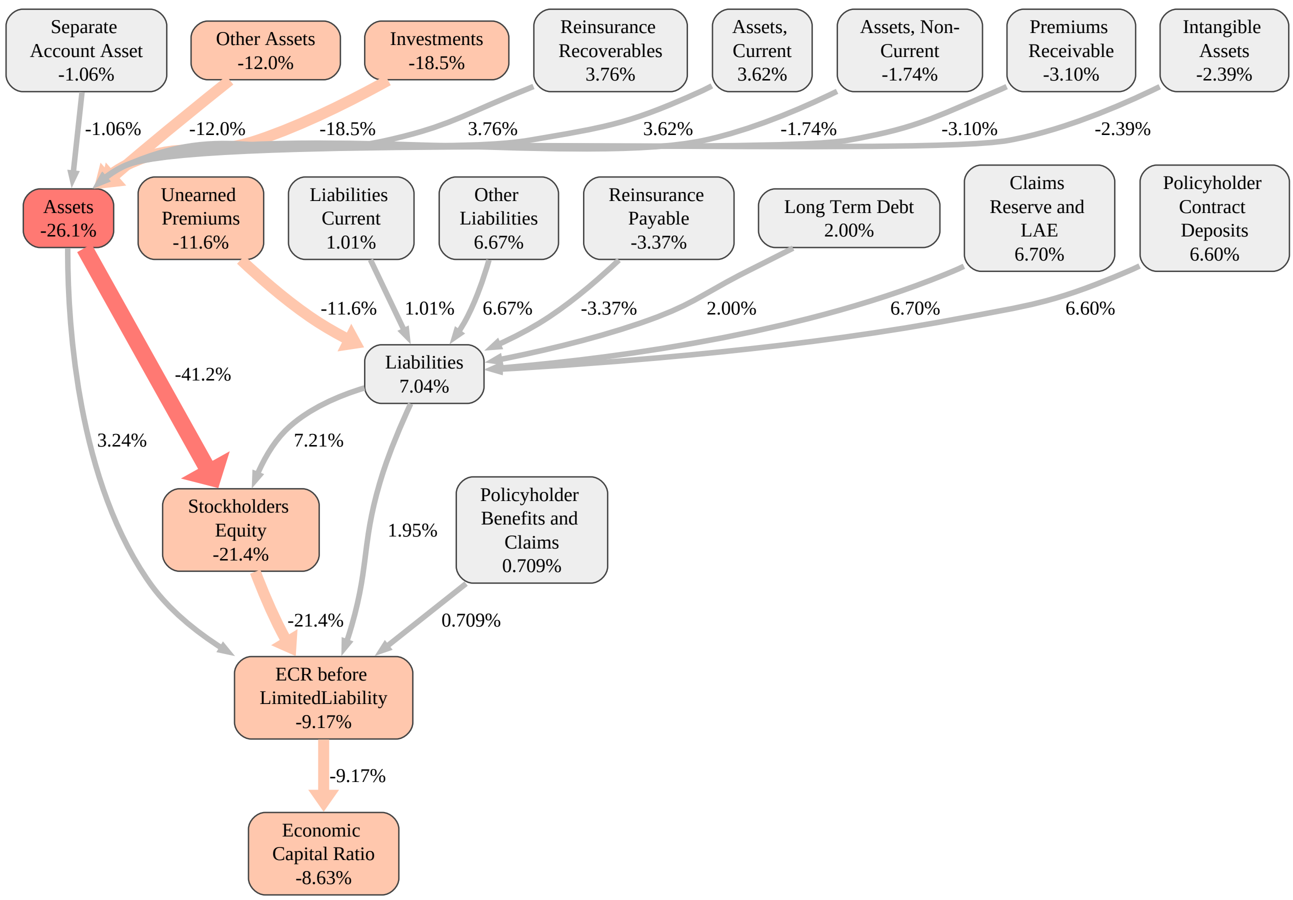
NON-LIFE INSURANCE 2026

Universal Insurance Holdings Inc
Rank 41 of 52



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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 7.0% points.The greatest weakness of Universal Insurance Holdings Inc is the variable Assets, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 82%, being 8.6% points below the market average of 91%.

Input Variable	Value in 1000 USD
Assets, Current	408,868
Assets, Non-Current	73,361
Claims Reserve and LAE	680,712
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	128,564
General and Administrative Expense	118,300
Insurance Commissions and Fees	61,336
Intangible Assets	0
Investment Income	70,627
Investments	1,532,604
Liabilities Current	0
Long Term Debt	100,481
Other Assets	96,628
Other Compr. Net Income	37,015
Other Expenses	316,786
Other Liabilities	158,266
Other Net Income	0
Other Revenues	32,937
Policyholder Benefits and Claims	985,878
Policyholder Contract Deposits	0
Premiums Earned	1,439,015
Premiums Receivable	75,721
Reinsurance Payable	257,242
Reinsurance Recoverables	523,949
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	1,091,959

Output Variable	Value in 1000 USD
Assets	2,839,695
Liabilities	2,288,660
Expenses	1,420,964
Revenues	1,603,915
Stockholders Equity	551,035
Net Income	182,951
Comprehensive Net Income	201,458
BaseVar	39,543,574
ECR before LimitedLiability	6.7%
Economic Capital Ratio	82%

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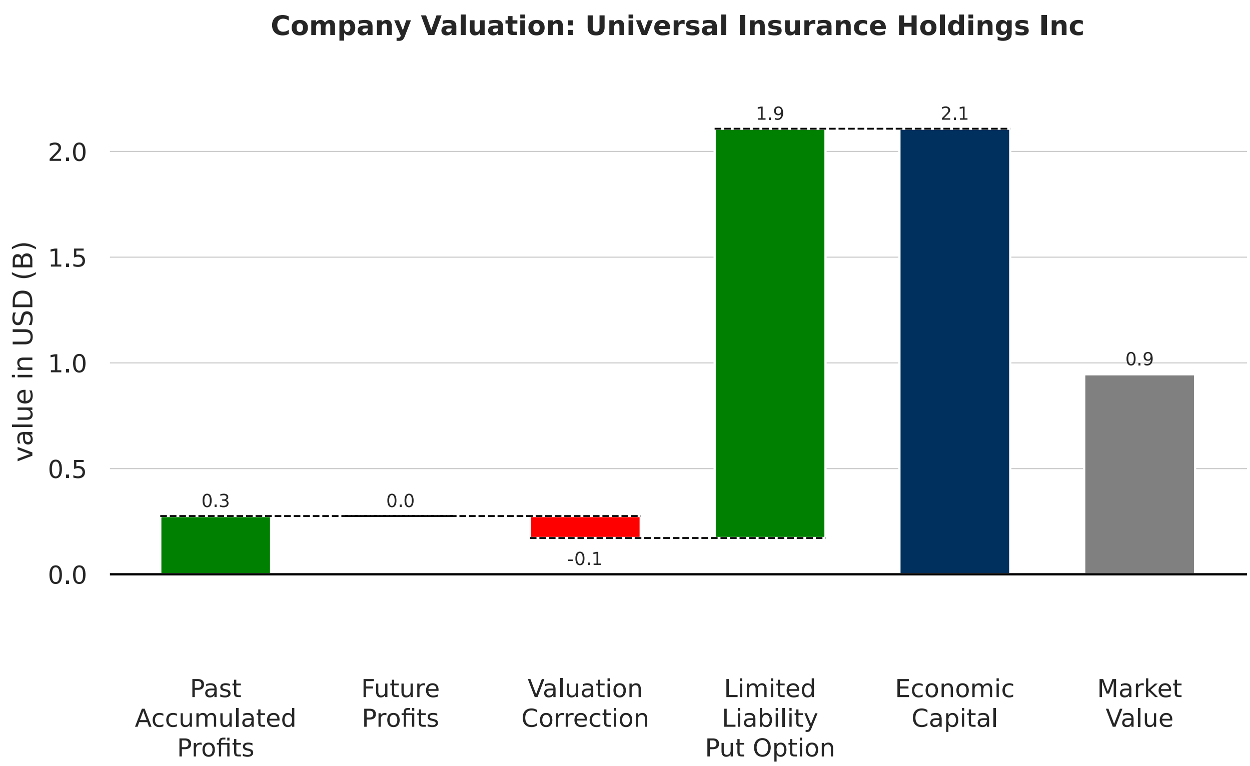

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.