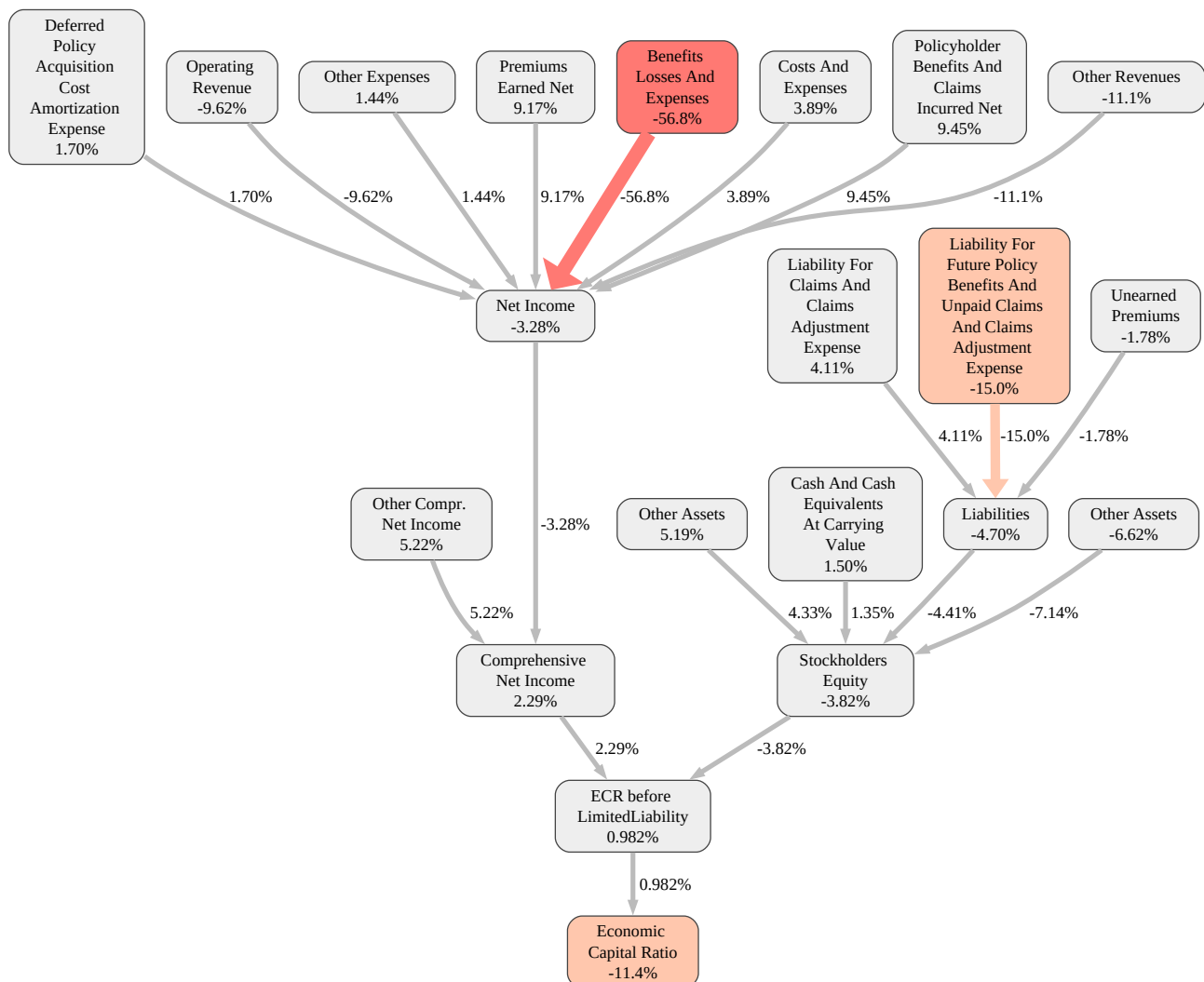




The relative strengths and weaknesses of HCI Group Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HCI Group Inc compared to the market average is the variable Policyholder Benefits And Claims Incurred Net, increasing the Economic Capital Ratio by 9.4% points. The greatest weakness of HCI Group Inc is the variable Benefits Losses And Expenses, reducing the Economic Capital Ratio by 57% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 11% points below the market average of 22%.

Input Variable	Value in 1000 USD
Benefits Losses And Expenses	396,441
Cash And Cash Equivalents At Carrying Value	234,863
Costs And Expenses	0
Deferred Policy Acquisition Cost Amortization Expense	0
Deferred Policy Acquisition Costs	45,522
Goodwill	0
Intangible Assets	0
Investments	615,592
Liability For Claims And Claims Adjustment Expense	0
Liability For Future Policy Benefits And Unpaid Claims And Claims Adjustment Expense	863,765
Net Investment Income	32,447
Operating Expenses	0
Operating Revenue	4,279
Other Assets	0
Other Assets	787,816
Other Compr. Net Income	-5,186
Other Expenses	157,725
Other Liabilities	316,709
Other Net Income	0
Other Revenues	-735
Policyholder Benefits And Claims Incurred Net	0
Premiums Earned Net	463,572
Premiums Receivable At Carrying Value	34,998
Prepaid Reinsurance Premiums	66,627
Property Plant And Equipment Net	17,910
Reinsurance Payable	0

Output Variable	Value in 1000 USD
Liabilities	1,548,521
Assets	1,803,328
Expenses	554,166
Revenues	499,563
Stockholders Equity	254,807
Net Income	-54,603
Comprehensive Net Income	-59,789
BaseVar	4,116,724
ECR before Limited Liability	-5.8%
Economic Capital Ratio	11%



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Input Variable	Value in 1000 USD
Unearned Premiums	368,047