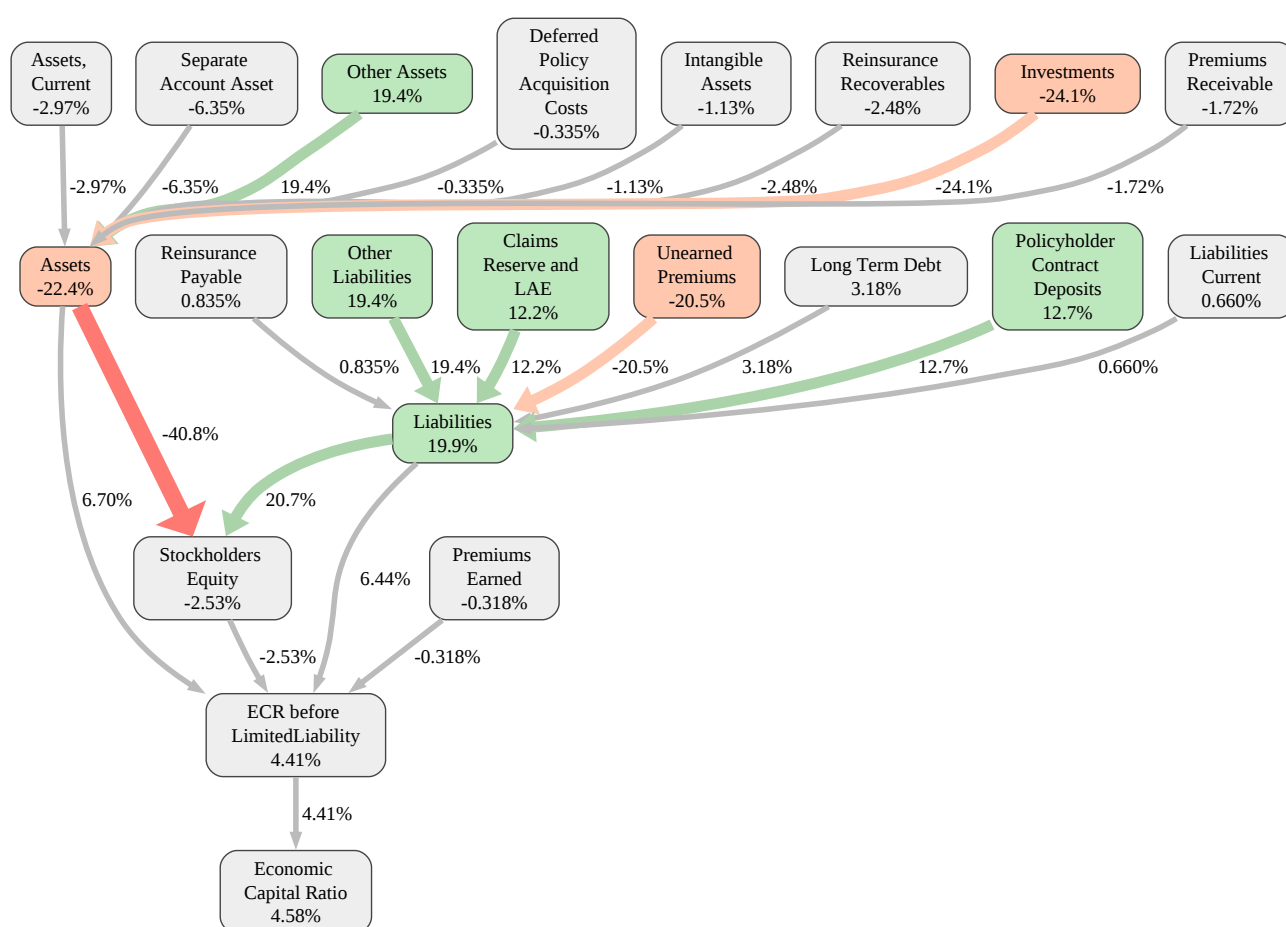




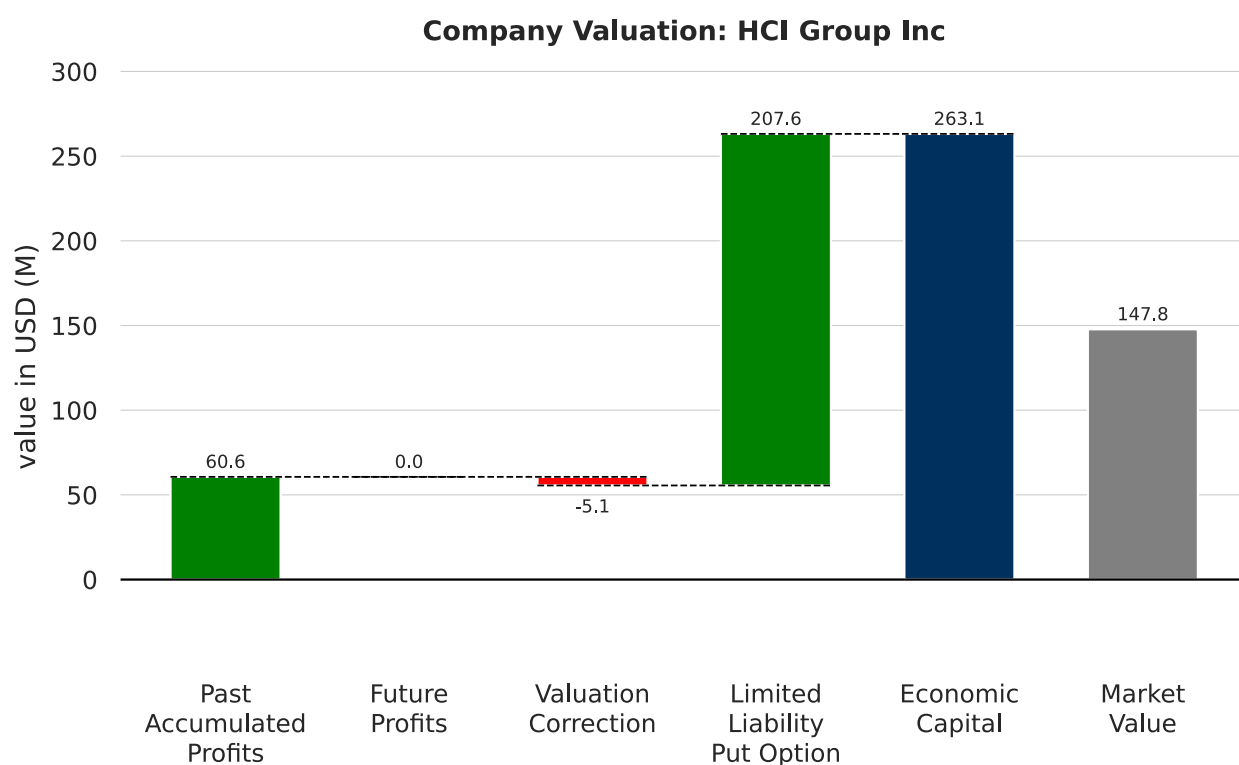
The relative strengths and weaknesses of HCI Group Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HCI Group Inc compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of HCI Group Inc is the variable Investments, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 95%, being 4.6% points above the market average of 90%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	13,149
Claims Reserve and LAE	41,168
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	10,032
General and Administrative Expense	21,084
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	1,256
Investments	60,916
Liabilities Current	0
Long Term Debt	0
Other Assets	234,437
Other Compr. Net Income	1,412
Other Expenses	45,514
Other Liabilities	20,241
Other Net Income	0
Other Revenues	4,141
Policyholder Benefits and Claims	66,310
Policyholder Contract Deposits	0
Premiums Earned	157,668
Premiums Receivable	10,642
Reinsurance Payable	1,377
Reinsurance Recoverables	9,112
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	154,249

Output Variable	Value in 1000 USD
Assets	338,288
Liabilities	217,035
Expenses	132,908
Revenues	163,065
Stockholders Equity	121,253
Net Income	30,157
Comprehensive Net Income	30,863
BaseVar	8,922,574
ECR before Limited Liability	20%
Economic Capital Ratio	95%



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.