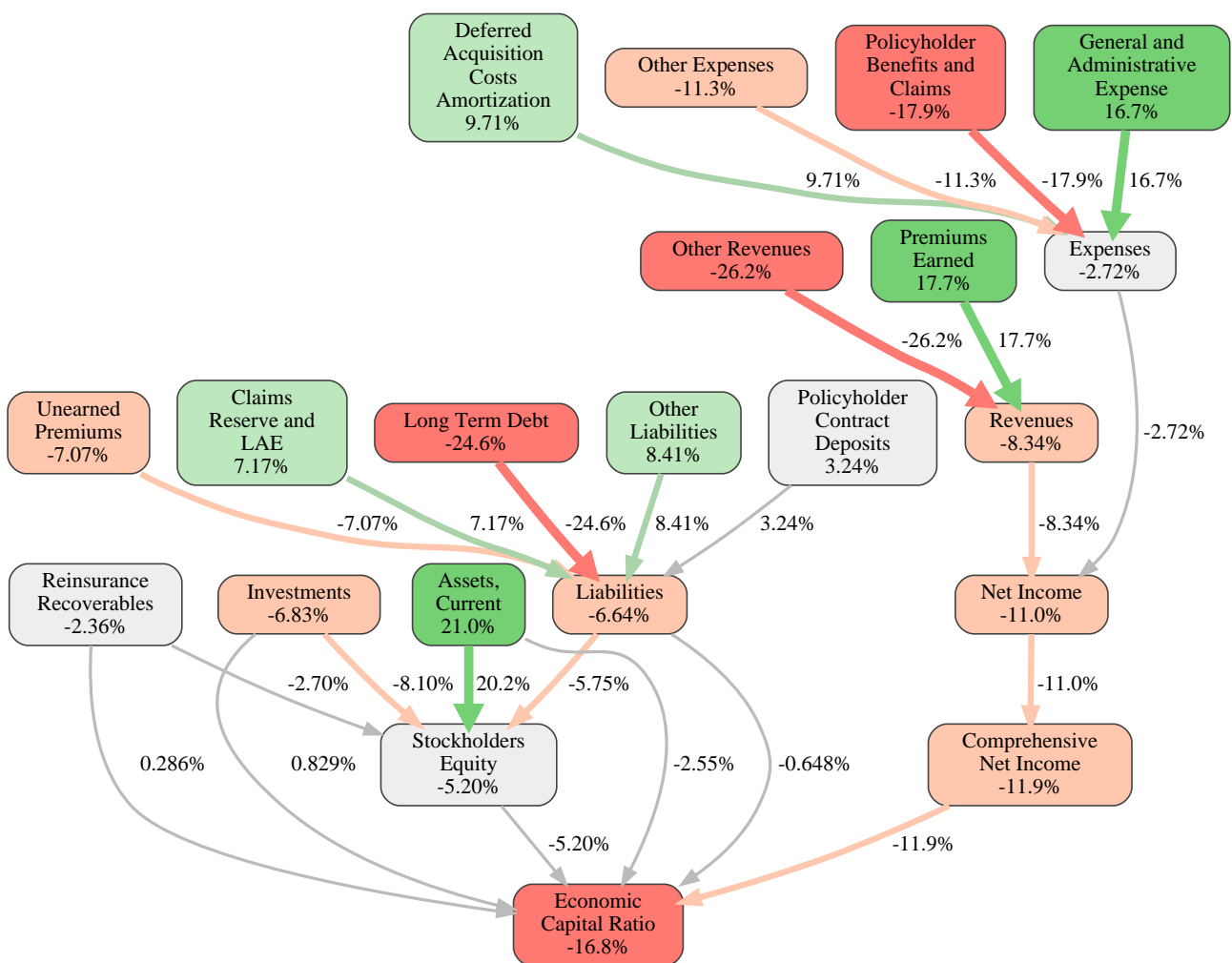




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# NON-LIFE INSURANCE 2018

HCI Group Inc.  
Rank 65 of 81





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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 Assets, Current, increasing the Economic Capital Ratio by 21% points. The greatest weakness of HCI Group Inc. is the variable Other Revenues, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 17% points below the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	255,884
Assets, Non-Current	23,015
Claims Reserve and LAE	198,578
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	16,712
General and Administrative Expense	12,063
Insurance Commissions and Fees	3,622
Intangible Assets	0
Investment Income	11,439
Investments	380,286
Liabilities Current	0
Long Term Debt	237,835
Other Assets	126,274
Other Compr. Net Income	1,923
Other Expenses	73,607
Other Liabilities	46,965
Other Net Income	0
Other Revenues	4,727
Policyholder Benefits and Claims	165,629
Policyholder Contract Deposits	0
Premiums Earned	224,618
Premiums Receivable	17,807
Reinsurance Payable	15
Reinsurance Recoverables	22,286
Separate Account Asset	0
Unearned Premiums	164,896

Output Variable	Value in 1000 USD
Assets	842,264
Liabilities	648,289
Expenses	251,299
Revenues	244,406
Stockholders Equity	193,975
Net Income	-6,893
Comprehensive Net Income	-4,970
Economic Capital Ratio	15%