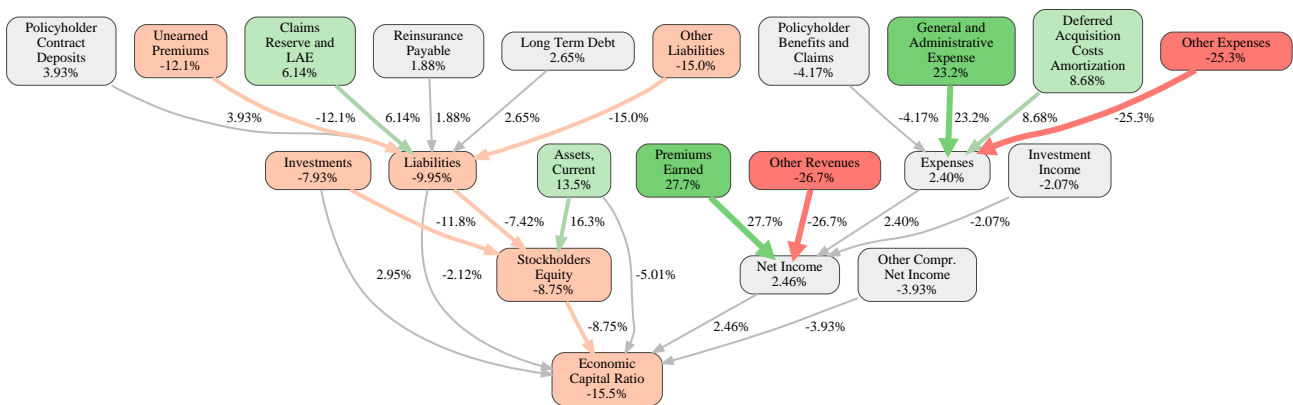




NON-LIFE INSURANCE 2020

HCI Group Inc.
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RealRate

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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 Premiums Earned, increasing the Economic Capital Ratio by 28% points. The greatest weakness of HCI Group Inc. is the variable Other Revenues, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 38%, being 15% points below the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	229,218
Assets, Non-Current	31,778
Claims Reserve and LAE	214,697
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	21,663
General and Administrative Expense	12,203
Insurance Commissions and Fees	3,229
Intangible Assets	0
Investment Income	13,642
Investments	341,486
Liabilities Current	0
Long Term Debt	0
Other Assets	140,226
Other Compr. Net Income	3,631
Other Expenses	96,181
Other Liabilities	221,130
Other Net Income	0
Other Revenues	9,289
Policyholder Benefits and Claims	107,514
Policyholder Contract Deposits	0
Premiums Earned	216,314
Premiums Receivable	20,255
Reinsurance Payable	76
Reinsurance Recoverables	17,983
Separate Account Asset	0
Unearned Premiums	181,163

Output Variable	Value in 1000 USD
Assets	802,609
Liabilities	617,066
Expenses	215,898
Revenues	242,474
Stockholders Equity	185,543
Net Income	26,576
Comprehensive Net Income	30,207
Economic Capital Ratio	38%